



Nevada Health Link Open Enrollment Plan Year 2023 Prep Sessions Q&A

Question: Please get some decent individual dental plans

Answer: The Exchange will be offering 18 different dental plans through 5 Qualified Dental Carriers for PY 2023. These offerings are highlighted at <https://help.nevadahealthlink.com/hc/en-us/articles/360028611572-Dental-coverage-through-Nevada-Health-Link->

Question: Is there a date for the Family Glitch Plan?

Answer: The finalized rule for the fixing the family glitch issue should be released this week on 10/13. The Exchange is prepared to turn this functionality on in the platform. Resources will be provided regarding the family glitch.

Question: Will there be a training on the Broker Portal for new Agents?

Answer: There is not an additional training for the Broker Portal. Please contact brokersupport@exchange.nv.gov for any questions regarding the portal.

Question: Can you review where and what marketing materials are that we can email blast out to promote window shop and open enrollment?

Answer: Our toolkits are available on our website: <https://www.nevadahealthlink.com/toolkits/>. Media and marketing assets are available here: <https://www.nevadahealthlink.com/media/media-assets/>

Question: I am new to under 65 insurance this year, where can I get more training to be more familiar with the plans and how to do applications online.

Answer: Please refer to the broker certification training and contact brokersupport@exchange.nv.gov. You can also visit our website: www.nevadahealthlink.com and our FAQs at www.help.nevadahealthlink.com or <https://www.nevadahealthlink.com/partner-resources/>

Question: May we receive this presentation slide after training?

Answer: Yes, the slides and recording of the Prep Rally PY23 presentation are available here: <https://www.nevadahealthlink.com/partner-resources/>

Question: I have not finished my certification - is it too late to attend any training

Answer: The deadline to complete the training/certification is October 15, 2022. If you have a truly unique situation regarding training and certification, please reach out to Rebecca Lomazzo at (include number).

Question: People have a hard time finding the area on the website to create an account. I have them window shop first but is there a more direct way? What's the easiest way to get to the account create page?

Answer: To create an account, consumers can click "Skip and Sign up" on the [window shopping](#) landing page.

nevada health link
connecting you to health insurance

Español Login Help & Support

Find Out How Much Insurance May Cost In 2023

In this section:
All labels marked * are required.
The cost of health and dental insurance depends on where you live, how many people are in your household, and income.

Which coverage year?
Select Coverage Year: * 2023

Where do you live?
Enter ZIP Code: *

Who is in your household and do they need coverage?

Members	Birthdate *	Tobacco Use	Native American	Seeking Coverage
Applicant	mm/dd/yyyy	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>

+ Spouse + Dependent

Check to see if your household income qualifies you for lower costs.

Annual Tax Household Income: \$

Enter the approximate annual income for your tax household. This will be used to determine eligibility for potential cost-saving programs. If you are not interested in these programs and want to view plans at full price, click BROWSE PLANS.

Question: What was "FMAP through 3/31/22"? I missed what FMAP stood for.

Answer: FMAP used to determine the amount of federal matching funds for State expenditures for assistance payments for certain social services & State medical services. FMAP stands for: Federal Medical Assistance Percentage. More information can be found here: <https://www.kff.org/medicaid/state-indicator/federal-matching-rate-and-multiplier/?currentTimeframe=0&sortModel=%7B%22colId%22:%22Location%22,%22sort%22:%22asc%22%7D>. Essentially, the **Federal Medical Assistance Percentage (FMAP)** is computed from a formula that takes into account the average per capita income for each State relative to the national average. By law, the FMAP cannot be less than 50%. For more information, please see the KFF policy brief [Medicaid Financing: An Overview of the Federal Medicaid Matching Rate \(FMAP\)](#).

Question: I just learned that the Friday Health Plans will be losing the Hometown Health network on 6/30/2023.

Answer: The Exchange learning more about Friday Health Plans' offerings for PY 2023 and will provide updates as soon as possible. Please look out for updates in the Broker Newsletter.

Question: Request the returning brokers have a streamlined certification next year.

Answer: Returning brokers are given a shorter course than new brokers; it is designed to streamline returning brokers and is about a four-hour training compared to 8-10 hour training for new brokers trying to get certified. The Exchange is looking to further streamline the returning broker training next year for PY 2024 based on requests. More to follow.

Question: For auto renewed for plan year 2023, client will get noticed by mail, when will the notice get sent out?

Answer: Pre-renewal notices were sent to consumers on 9/1/2022. Also, there was a message on the IVR call system letting consumers know about auto renewals.

Question: Will consumers be directed to their broker of record when they call in so that they are not rerouted to other brokers?

Answer: If they have previously designated a specific broker, then yes, it will show up who their broker of record is in their account.

Question: What if a person does not qualify for Medicaid, is self-employed but not at a profit, finds plans at \$1100 monthly premium and is expensive

Answer: Consumers – with or without the assistance of a broker or navigator – should anonymously shop to try to find the plans to best fit their needs. The basic calculation for consumers is age, family size, zip code, and income. If further assistance is needed because lower cost plans are expected, please have the consumer or broker of record reach out to our call center.

Question: Would you explain more about Family Glitch please?

Answer: The “family glitch” refers to the fact that when the affordability of an employer-sponsored health plan is determined, it’s based on just the cost for the employee. The cost to add family members is not taken into consideration. The Biden administration has proposed a rule change to fix the family glitch. The proposed rule change is fairly simple and straightforward: Instead of basing the affordability determination for a family’s employer-sponsored health insurance on just the cost to cover the employee, the determination would be made based on the cost to cover the employee plus family members, if applicable.

Question: How can NVHL protect brokers that sign a client for the broker so that they are not replaced? This is a big issue I have. I sign clients and then I lose them by another broker being assigned when they call NVHL and they are sent to another broker, or they go to another broker that call them. We need help on this.

Answer: It is up to the consumer to designate a broker. NVHL has posted a video tutorial specifically for consumers to educate them on how to designate a broker: <https://www.youtube.com/watch?v=MDJYye13ros&feature=youtu.be>. We appreciate your feedback and will share with our broker support team. The Exchange is also continually adjusting notices and messaging to encourage consumers to first reach out to their broker of record.

Question: I did not see it in the training this year. Or I missed it, what the calculation percentage for 2023 if employer insurance is too expensive. Do you know what I'm asking I hope. Last it was about 9.6%

Answer: A job-based health plan covering only the employee that costs 9.61% or less of the employee's household income. If a job-based plan is "affordable," and meets the "minimum value" standard, you're not eligible for a premium tax credit if you buy a Marketplace insurance plan instead.

Question: Are marketing materials customizable with agency info?

Answer: No, but we have our brand standards posted on the Media and Marketing Assets page on our website to assist you in creating NVHL aligned marketing materials: <https://www.nevadahealthlink.com/media/media-assets/>.