



## Silver State Health Insurance Exchange

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#### LIMITED ENGLISH PROFICIENCY- LANGUAGE ACCESS PLAN

The Silver State Health Insurance Exchange (Exchange) is the State Agency connecting eligible Nevada residents to qualified health and dental plans through the online health insurance marketplace known as, Nevada Health Link (NVHL). The Exchange will be innovative and proactive in engaging individuals from different cultures, backgrounds, and businesses throughout its programs and activities. Limited English Proficiency (LEP) is a term used to describe individuals who are not proficient in the English language. NVHL's LEP/Language Access Plan (LAP) is designed to comply with Title VI of the Civil Rights Act of 1964 and Executive Order 13166 which prohibits recipients of Federal financial assistance from discrimination based on national origin.

The number or proportion LEP persons eligible in Nevada who may be served or likely to encounter NVHL's programs, activities, or services are based on Nevada populations, Spanish, French, German or other West Germanic languages, Russian, Polish, or other Slavic languages, other Indo-European language, Korean, Chinese (incl. Mandarin, Cantonese), Vietnamese, Tagalog (incl. Filipino), other Asian and Pacific Island languages, and Arabic have all been identified as the highest LEP languages and thus most likely to be encountered.

In this plan, LEP individuals are understood as people who do not speak English as there primary language and who have a limited ability to read, speak, write, or understand English.

### The Exchange's LEP 4 Step Focus:

- Identifying the ("LEP") population in our service area.
- The Exchange's resource and methods for providing language access services.
- How the Exchange trains staff to provide language access services to the public.
- How the Exchange monitors language access services and responds to complaints.

### The Exchange's Services to the Public Include:

The Exchange assists consumers in a verity of languages, the Nevada Health Link website can be transmitted or translated into 109 different languages. The Nevada Health Link's Call Center offers *TTY LINE* (for those who are deaf, hard of hearing, or speech disabled): 711, and multilanguage options are also available through the Call Center.

The Exchange also, provides free Broker and Navigator assistance, offering assistance in multiple different languages.

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# The Exchange informs LEP individuals about their right to free language assistance services in the following ways:

- LEP individuals are directly informed by Exchange staff and certified assisters or broker/agent enrollment representatives.
  - The Call Center representatives informs the LEP individual(s) at the time of contact that free interpreting services are available.
- Information is published via NevadaHealthLink.com in over 100 languages that can be translated.
- Outreach events and presentations to statewide community organizations, sponsorship
  events, and community partnerships are offered in English and Spanish (and other
  languages requested) through Nevada Health Link educational resources and printed
  materials.
- Local, non-English language media is directed towards LEP individuals in their languages.
- Social media posts are developed and published in Spanish and English
- Public statement hearing notices, news releases, and fact sheets contain information about NVHL's free interpreting services. Nevada Health Link has a <u>webpage which</u> <u>contains the Language Access Plan (LAP)</u>, additional language access materials, contact information, and the process for filing a complaint.
- The website also lists the publications and forms published by the Exchange in over 100 languages.

#### How Nevada Health Link Determines the Need for Services:

## During in person encounters, the Exchange uses the following tools to determine whether an individual is LEP, and what their primary language is:

- Broker and Navigator grantees will provide in person enrollment assistance and services providing information about free interpreting services in multiple languages.
- Bilingual staff members, brokers/agents and Navigators assist in identifying a LEP individual's language.

## On telephone calls, via the Call Center, the Exchange and Call Center representatives uses the following tools to find out if an individual is LEP, and what their primary language is:

- Call Center Representatives (CSR's) will make those determinations based on experience and consumer needs/requests.
- Bilingual staff will assist in identifying an LEP individual's language.
- TTY Line designed for those who are deaf, hard of hearing, or speech disabled.
- Multi-language options are available through the Call Center and at NevadaHealthLink.com.

### **Staff Training:**

## The staff training includes the following components:

• The agency's legal obligations to provide language access services.

- The agency's resources for providing language access services.
- How to access and work with interpreters.
- Cultural competence and cultural sensitivity.
- How to obtain translation services.

### **Monitoring:**

### The Exchange's Call Center monitors the language report by:

The Exchange's Call Center tracks and logs how many calls that are transferred to the TTY number (Language Line), calls connected to agents, and international transfers.

The following matrix illustrates legal and policy considerations that require NVHL to provide LEP persons with meaningful access to programs, activities, and services.

Title VI of the Civil Rights Act of 1964	Limited English Proficiency Executive Order 13166
Federal law	Federal Policy
Enacted July 2, 1964	Signed August 11, 2000
Considers all persons	Considers eligible population
Contains monitoring and oversight	Contains monitoring and oversight
compliance review requirements	requirements
Factor criteria is required, no numerical or percentage thresholds	Factor criteria is required, no numerical or percentage thresholds
Provides protection on the basis of race, color, and national origin	Provides protection on the basis of national origin; focuses on providing LEP persons'
Focuses on eliminating discrimination in	federally funded programs with meaningful
federally- funded programs	access to services using factor criteria
Annual Accomplishments and Upcoming	Annual Accomplishment and Upcoming
Goals Report to FHWA	Goals Report to FHWA
Provides protection on the basis of age, sex	Provides protection on the basis of age, sex
and disability	and disability

Nevada Health Link understands that language needs will change as the Nevada population changes. The Exchange will comply with the requirement to assess its programs and services each year to determine compliance with various nondiscrimination regulations.