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Link to Folder of Media Assets (Interviews, b-roll, cheat sheet): <u>Here</u>.

FOR IMMEDIATE RELEASE November 1, 2022

# Open Enrollment Starts Today on NevadaHealthLink.com: Free Enrollment Assistance, New Plan Options and Subsidies Available

The 2023 Open Enrollment Period runs from Nov. 1, 2022 to Jan. 15, 2023 and is a chance for Nevadans to get enrolled in coverage with low monthly premiums

**CARSON CITY, Nev. –** The Open Enrollment Period begins today (November 1) through Jan. 15, 2023 on NevadaHealthLink.com, the online health insurance marketplace operated by the state agency, the Silver State Health Insurance Exchange (Exchange), that connects Nevadans to qualified, affordable health and dental plans. For Plan Year 2023, 163 Qualified Health Plans (QHPs) are offered on the Exchange. Plans options vary to fit each individual's budget and health needs, all which cover the 10 essential health benefits.

#### When

The Open Enrollment Period for Plan Year 2023 runs from **November 1, 2022 through January 15, 2023.** Those who enroll by 11:59 p.m. on December 31, 2022, will have health insurance coverage effective January 1, 2023; those who enroll between January 1 and January 15 will have coverage effective February 1, 2023.

## Plans + Carriers

163 Qualified Health Plans (QHPs) are offered across seven brand-name, private insurance carriers: Health Plan of Nevada (HPN), SilverSummit (Ambetter), Anthem HMO Nevada, SelectHealth, Friday Health Plans, Aetna and Hometown Health. Consumers can also explore 18 Qualified Dental Plans (QDPs) among five dental carriers: Alpha, EMI, Delta Liberty, Best and Anthem (Rocky Mountain). Nevada Health Link also partners with VSP to offer low-cost vision plans. QHPs and QDPs are available in all counties across the state, with at least 50 unique health plans available in each county.



#### Cost

Price of monthly premiums varies by plan, carrier and level of coverage, but nearly half of all consumers with plans on the Exchange have plans under \$100/month. The average premium cost for plans during last year's Open Enrollment Period was \$164. Upon passage of the Inflation Reduction Act by the federal government in August 2022, an extension of increased tax credits will continue to be available to help lower the costs of monthly premiums. This has also made these subsidized plans available to more Nevadans, including those making up to 400% of the Federal Poverty Level (FPL). 90% of Nevadans enrolled in a health plan through Nevada Health Link qualify for financial assistance to help offset the costs of monthly premiums.

"The expansion of subsidized plans allows more Nevadans to take advantage of affordable health plans and bring down the cost of monthly premiums which is crucial to those seeking coverage," said Silver State Health Insurance Exchange's Executive Director Ryan High. "I want to make it clear that NevadaHealthLink.com is the **only** place consumers can access federal financial assistance to help offset the costs of insurance. Don't miss the opportunity to take advantage of these cost-saving plans, because 90% of our consumers qualify to receive these benefits."

## **Eligibility**

Health plans offered through NevadaHealthLink.com are ideal for Nevadans who do not have employer-sponsored health insurance, including the self-employed and gig workers; those who are not receiving or do not qualify for Medicare or Medicaid; new Nevada residents; or anyone seeking comprehensive, affordable health care coverage. In order to qualify, you must be a Nevada resident with a valid Nevada ID and residence; and must be a United States citizen and/or lawfully present in the United States.

There are two ways to find out if you are eligible for a plan through Nevada Health Link:

- Anonymously Window Shop: Fill out a few questions about your income and your household make-up through the <u>online form</u>. This will enable Nevada Health Link to direct you to the appropriate plan, based on individual budget and needs.
- Get FREE assistance enrolling with a licensed enrollment professional by calling 1-800-547-2927 or by visiting NevadaHealthLink.com and using the <u>Find Local Assistance</u> page.

If you are currently enrolled in a plan through Nevada Health Link and would like to update your plan, log in at NevadaHealthLink.com or connect with one of our representatives from our enrollment assistance directory.

For immigrant or mixed-status families, Nevada Health Link has resources available online.

### **Assistance**



Nevadans can explore and compare plans on <u>NevadaHealthLink.com</u>, as well as request <u>free</u> enrollment assistance with a network of over 700 certified brokers and seven navigator entities located throughout the state. Available in multiple languages, enrollment professionals are available in person and over the phone to help consumers discover plans that best fit their needs and answer questions from consumers. For assistance, call the Customer Assistance Center at 1-800-547-2927 seven days a week during open enrollment (excluding holidays) between 9 a.m. and 5 p.m.

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### **About Nevada Health Link:**

NevadaHealthLink.com is the online insurance marketplace operated by the Silver State Health Insurance Exchange (Exchange), which was established per Nevada Revised Statutes (NRS) in 2011 by the State of Nevada and began operations in 2013 on the belief that all Nevadans deserve access to health insurance. In 2019, the Exchange transitioned away from the federal marketplace, HealthCare.gov and became a fully operational State Based Exchange (SBE). Now, this is the fourth year Nevada Health Link is operating as a state based exchange. The Open Enrollment Period on NevadaHealthLink.com connects eligible Nevada residents to budget-appropriate health and dental coverage and is the only place where qualifying consumers can receive federal tax credits to help cover premium costs. The Open Enrollment Period is available November 1 through January 15. For more information or to see if you're eligible, visit our website; subscribe to Nevada Health Link's Blog and YouTube channel; like them on Facebook or follow on Twitter, Instagram and TikTok. Nevada Health Link always encourages consumers to use the free assistance of a licensed enrollment professional by calling 1-800-547-2927 or by visiting NevadaHealthLink.com.