



Frequently Asked Questions regarding Nevada Health Link (NVHL) eligibility for consumers enrolled in Medicaid/CHIP during the Public Health Emergency (PHE).

Question: What is the Public Health Emergency?

Answer: The Public Health Emergency (PHE) is a declared emergency by the federal government, relating to public health and the Covid pandemic. It was enacted in March of 2020 and has been extended multiple times over the years. It provides additional resources and guidance to state Medicaid and Children's Health Insurance Program (CHIP) agencies, including a freeze on the ability of state agencies terminating coverage of consumers until the end of the declared PHE.

Question: Can I remain on Medicaid even if I have gained employer sponsored coverage or have more income than is traditionally eligible for Medicaid benefits?

Answer: Yes, if you were enrolled after March 18, 2020, and experienced a change in circumstances (got a job or experienced an income change) that would normally cause a termination of your coverage, you may remain on Medicaid as part of the PHE, even though you are not technically eligible based on other factors. This bucket of people is treated as eligible, specifically regarding the freeze on terminations that is part of the PHE.

Question: What if I am now over-income for Medicaid benefits, but still enrolled in coverage and I want to end Medicaid coverage?

Answer: You are permitted to voluntarily cancel/terminate your Medicaid coverage at your discretion by requesting termination through the [Division of Welfare and Supportive Services](#) (DWSS).

Question: Can people who voluntarily terminate their Medicaid coverage during the PHE be eligible for financial assistance such as advanced premium tax credits and cost share reductions (APTC/CSR) through Nevada Health Link?

Answer: Yes, if you terminate continuous coverage through Medicaid during the PHE, specifically because you are above the income threshold for Medicaid eligibility, you may qualify for APTC/CSR financial subsidies based on income and basic enrollment eligibility factors. Terminating coverage alone does not prevent eligibility for financial assistance if the financial criteria and other enrollment eligibility factors are met.

Question: If I voluntarily terminate Medicaid coverage during the PHE will I be eligible to enroll in Nevada Health Link coverage?

Answer: Yes, depending on the circumstances. During an open enrollment period (OEP) from November 1, 2022, through January 15, 2023, you may anonymously shop for 2023 coverage without hindrances to enrollment. Outside of the OEP, during a special enrollment period (SEP) you will need to meet criteria for a qualifying life event (QLE) to enroll in a plan through Nevada Health Link. Normally, loss of Medicaid is considered a QLE, but not if the loss of Medicaid is voluntary on your part. Nevada Health Link advises you to speak

with a certified broker or navigator regarding a range of qualifying life events that may be applicable to you outside of OEP, and report that event to NVHL within 60 days.

Question: When will people who are over-income and still enrolled in Medicaid, be terminated involuntarily due to their income?

Answer: That is uncertain and could happen in April of 2023, or later whenever the PHE is allowed to end, instead of being extended.

Question: Should I voluntarily terminate my continuous coverage with Medicaid if I am aware that I am over-income?

Answer: The decision to terminate Medicaid coverage during the PHE will be unique for each individual situation. Therefore, NVHL encourages everyone to speak with an enrollment professional to help inform that decision. You may prefer to take advantage of provider networks offered through NVHL coverage. Or you may prefer to avoid any uncertainty in planning for the eventual end of the PHE by simply enrolling in Exchange coverage for the whole year of 2023 for the added peace of mind. Others may be fine with the uncertainty of the PHE and have no need to move to an Exchange plan.

Question: How can I get more assistance in deciding what to do regarding the public health emergency and Nevada Health Link options?

Answer: You can speak with one of Nevada Health Link's certified brokers or enrollment assistors. Contact information can be found by visiting <https://www.nevadahealthlink.com/> or by calling 1-800-547-2927 (TTY 711) and following instructions to be connected to enrollment professional or a broker.