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FOR IMMEDIATE RELEASE March 24, 2023

## Nevada Health Link provides affordable health insurance options to individuals losing Medicaid benefits in Nevada

An estimated 200,000 Nevadans may be redetermined ineligible for Medicaid benefits over the next 14 months, but NevadaHealthLink.com has options to keep them insured

<u>Click to tweet</u>: Losing your NV Medicaid benefits? Visit NevadaHealthLink.com to seek options for low-cost, affordable health insurance plans in Nevada. Free enrollment assistance is available.

(CARSON CITY, Nev.) – Starting April 1, all Nevadans on Medicaid will start to have their accounts redetermined on an annual basis for the first time since before the COVID-19 pandemic, causing many Nevadans to potentially lose their health care coverage. Nevada Health Link is helping to coordinate the transfer of qualifying applications to <u>NevadaHealthLink.com</u> to ensure Nevadans stay covered.

Pre-2020, all Medicaid recipients were required to reapply for eligibility each year. When the COVID-19 pandemic started, the federal government halted Medicaid from taking adverse action toward Medicaid recipients who were coming up on their redetermination/expiration date in order to protect individuals from losing Medicaid during the public health emergency. This provision will expire on March 31, 2023. Starting April 1, Nevada Medicaid will prioritize redeterminations based on the anniversary month of the predetermined date.

It is expected that nearly 200,000 Nevadans will not be renewed for their Medicaid benefits during this process. Reasons may include increase in income, enrolling in employer-sponsored health insurance or if the individual did not respond/take action to the Medicaid renewal packet sent to their physical address. For individuals who are not renewed for Medicaid coverage due to over-income, accounts will automatically be transferred to NevadaHealthLink.com. Medicaid will contact individuals to advise them of the account transfer and Nevada Health Link representatives will do active outreach to those individuals to help them with next steps

regarding their account. Those who have lost Medicaid coverage for reasons other than over-income may still be eligible for coverage through Nevada Health Link and are encouraged to apply for coverage at NevadaHealthLink.com.

"During the Medicaid redetermination process, the biggest priority for Nevada Health Link is ensuring Nevadans remain covered with health insurance and keeping the process easy for individuals going through this transition," says Nevada Health Link Executive Director Ryan High. "We don't want any Nevadan to feel lost or in the dark about transitioning their health insurance plans from Medicaid to Nevada Health Link. Our call center is open and we have hundreds of certified local assistants across the state who are there to help Nevadans pick a new plan that best fits their needs and budget."

Account transfers to NevadaHealthLink.com from Medicaid due to redeterminations will begin in April and will continue through May and June. These individuals who are carried over will automatically be eligible for a Special Enrollment Period (SEP) and will have a 60-day window from the date of loss of Medicaid coverage to enroll in coverage on NevadaHealthLink.com. No additional supporting documentation will be required to validate this SEP for consumers whose accounts are transferred and consumers can begin shopping immediately for a new plan. Consumers who have lost Medicaid coverage but whose accounts have not automatically transferred to NevadaHealthLink.com may have to provide supporting documentation. Nevada Health Link has over 700 certified enrollment assistants - including brokers and navigator entities - who are available to provide assistance in person or over the phone and can help Nevadans enroll in appropriate plans. Assistance is available in multiple languages. A full list of certified enrollment assistants can be found <u>here</u>.

"We have great confidence in Nevada's robust commercial health insurance marketplace to provide affordable healthcare coverage options to those Nevadans that may be impacted by this transition," said Nevada Insurance Commissioner Scott Kipper. "Together with the Silver State Health Insurance Exchange and our other sister state agencies, our goal is to ensure consumers have access to the information and resources they need to make an informed decision to best meet their health insurance needs."

Though hundreds of thousands of Nevadans will be redetermined and some not renewed for Medicaid, this process will spread out over a 14-month period. While Nevada Health Link does not currently project any major concerns to handle this caseload of new enrollees and transfers, the marketplace is prepared with a fully staffed call center and employees designated specifically for outreach to consumers during this period.

Nevada Health Link offers over 160 different Qualified Health Plan options across seven private insurance carriers. Plans are categorized by metal tiers – bronze, silver and gold – and vary in coverage options and price to best fit the needs of the individual or family. These Qualified Health Plans offered on NevadaHealthLink.com are all required to offer the <u>10 Essential Health</u> <u>Benefits</u>, which include coverage of ambulatory, emergency, hospitalization, maternity, mental health, prescription drugs, rehab, lab services, preventative visits and pediatric care.

Nevada Health Link is the only place Nevadans can receive subsidized plans to help reduce the cost of monthly plans, some even as low as \$0 per month.

Nevada Health Link encourages Medicaid recipients to update their contact information in their Medicaid account and check for notices regarding their redetermination/expiration date. For questions about your Medicaid renewal, visit <u>www.medicaid.nv.gov</u> or call (877) 638-3472. For more information about Nevada Health Link, visit NevadaHealthLink.com or call 1-800-547-2927. The Nevada Health Link Call Center is open Monday through Friday from 9 a.m. to 5 p.m.

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## ABOUT NEVADA HEALTH LINK

NevadaHealthLink.com is Nevada's online health insurance marketplace for gualified and affordable health plans. NevadaHealthLink.com is operated by the state agency, the Silver State Health Insurance Exchange, and is the only place where qualifying consumers can receive federal tax credits to help lower the costs of monthly premiums. The state-based marketplace offers over 160 different plan options across seven health insurance carriers. Nevada Health Link also partners with multiple dental carriers and offers vision plans through VSP. Nevada Health Link is ideal for those who do not qualify for Medicare or Medicaid and do not have employer-sponsored health insurance. Open Enrollment Period runs from November 1 through January 15. Outside of the Open Enrollment Period, Nevadans who have experienced a Qualifying Life Event (QLE) such as loss of insurance (including Medicaid determinations), getting married or divorced, moving or having a baby, can qualify for a Special Enrollment Period. For Nevadans who are not renewed for Medicaid benefits during the redetermination process, gualifying accounts will automatically be transferred to Nevada Health Link. For more information, visit NevadaHealthLink.com; subscribe to Nevada Health Link's YouTube channel; like us on Facebook or follow on Twitter, Instagram and TikTok. Nevada Health Link encourages consumers to use the free assistance of a licensed enrollment professional by calling 1-800-547-2927 or by visiting NevadaHealthLink.com.