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Plan Year 2024 Open Enrollment Period Health Insurance Plans and Rates Are Available Now on NevadaHealthLink.com

Nevadans can "window shop" online to view and compare health insurance plans ahead of open enrollment starting November 1

CARSON CITY, Nev. (Oct. 2, 2023) – Nevadans can now explore and compare health insurance plans on NevadaHealthLink.com ahead of the 2024 Plan Year Open Enrollment Period, which runs from November 1, 2023 through January 15, 2024. Throughout October, Nevadans can check plan rates and determine eligibility for federal assistance to help lower the cost of monthly premiums; nearly 9 out of 10 Nevada Health Link enrollees qualify for financial help on their premiums. All plan options and rates can be viewed by using the "window shopping" feature on NevadaHealthLink.com.

"For uninsured Nevadans, now is the time to start thinking about your health insurance coverage for the upcoming year," says Communications Officer at Nevada Health Link, Katie Charleson. "Whether you don't have insurance at all or you have a plan on Nevada Health Link already, we encourage people to use this time to 'window shop' and explore the range of health insurance plans on NevadaHealthLink.com ahead of the upcoming Open Enrollment Period."

During open enrollment, Nevada Health Link will offer 163 different Qualified Health Plans among eight insurance carriers. The health insurance carriers are:

- Aetna Health
- Anthem Blue Cross Blue Shield
- Health Plan of Nevada (HPN)
- Hometown Health
- Imperial Health Plan
- Molina Healthcare
- Select Health
- SilverSummit Healthplan (Ambetter)

Below is a breakdown of Qualified Health Plans available by county.

County		Number of Qualified Health Plans
Clark County, Nye County	Aetna Health	94

	Anthem Blue Cross Blue Shield Health Plan of Nevada (HPN) Imperial Health Plan Molina Healthcare Select Health SilverSummit Healthplan (Ambetter)	
Washoe County	Aetna Health Anthem Blue Cross Blue Shield Health Plan of Nevada (HPN) Hometowm Health Imperial Health Plan Molina Healthcare SilverSummit Healthplan (Ambetter)	80
Carson City, Douglas County, Lyon County and Storey County	Anthem Blue Cross Blue Shield Hometown Health Molina Healthcare SilverSummit	49
Churchill, Elko, Esmeralda, Eureka, Humboldt, Lander, Lincoln, Mineral, Pershing and White Pine County	Anthem Blue Cross Blue Shield SilverSummit	33

In addition to Qualified Health Plans, Nevada Health Link also offers quality care options for vision and dental. Vision plans are available through <u>VSP Vision Insurance</u>; and **18 Qualified Dental Plans will be available through five insurance carriers including:**

- Alpha Dental
- Best Life
- Delta Dental
- EMI Health
- Anthem Blue Cross Blue Shield (Rocky Mountain)

NevadaHealthLink.com is the <u>only</u> place Nevadans can access federal financial assistance to bring down the cost of monthly premiums. As outlined in the Inflation Reduction Act passed by Congress in 2022, expanded financial assistance for consumers will continue to be available during the 2024 Open Enrollment Period. These expanded subsidies have made a significant impact on the affordability of plans, helping bring down the cost of monthly premiums for Nevadans making up to <u>400% of the Federal Poverty Level (FPL)</u>. Due to this expansion, nearly 9 out of 10 Nevada Health Link enrollees are eligible to receive financial assistance, with almost half of all enrollees paying a net premium of \$100 or less for their monthly plan.

"With nearly 90% of Nevada Health Link enrollees qualifying for financial assistance though Nevada Health Link, many are surprised that their premiums are lower than they would have expected," Charleson says. "Anyone can go to NevadaHealthLink.com now and put in a few key pieces of information to anonymously explore plans and get an estimate of what their monthly premium might cost. If you need help, we offer free assistance through our call center, website or by talking to a broker or navigator."

This year, the weighted average rate increase for plans on Nevada Health Link is the lowest it's been in years, at only 2.8%, but with extended subsidies, many will feel a little to no out-of-pocket increase.

"Nevada has a thriving and competitive health insurance market," says Nevada Insurance Commissioner Scott Kipper. "With an abundance of plans and companies to choose from, the Division of Insurance is committed to ensuring that all Nevadans have access to affordable options that can cater to their family's needs. Division staff has worked diligently to ensure that these rates are not only fair but also reasonable for all consumers. As open enrollment approaches, I encourage everyone to take advantage of this opportunity to review rates and plans available. This way, Nevadans can make smart decisions about their family's health coverage that truly suit their needs."

During "window shopping," Nevadans can find out if they are eligible for a plan. Nevada Health Link is ideal for those who do not receive health insurance through their employer and are not qualified to receive Medicare (ages 65+) or Medicaid (income-based). Nevadans who recently lost health insurance through Medicaid's ongoing redetermination process should also visit NevadaHealthLink.com to see if they are eligible for a plan.

Nevada Health Link provides a number of free options to help consumers find the right plan. Available in multiple languages, Nevadans can seek assistance over the phone or in person with a licensed broker or navigator. Nevadans can be directed to a broker/agent in their area by calling Nevada Health Link's customer service line at 1-800-547-2927 or visiting the website. Nevada Health Link also has a "chat" feature on the website, connecting Nevadans directly to representatives from the call center.

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About Nevada Health Link

NevadahealthLink.com is Nevada's health insurance marketplace and the only place where Nevadans can receive financial help on monthly premiums. The state-based marketplace offers a variety of health insurance plan options to every Nevadan through trusted health insurance carriers. Nevada Health Link also partners with multiple carriers to offer dental and vision plans. Nevada Health Link is ideal for those who do not qualify for Medicare or Medicaid and do not have employer-sponsored health insurance. Nevada Health Link is operated by the Silver State Health Insurance Exchange. Nevada Health Link encourages Nevadans to use the free assistance of a licensed enrollment professional by calling 1-800-547-2927 or by visiting NevadaHealthLink.com.

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