State of Nevada

Silver State Health Insurance Exchange
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Carson City, NV 89701

Nevada Health Link State Based Exchange Platform

Application and Enrollment Guide

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Version 1.1

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1. Overview

The Application and Enrollment Guide is intended to assist Consumers, Agents and Brokers (referred to hereafter as "Agents"), and Certified Enrollment Counselors (CECs) with a detailed description of the functions available through the Consumer Portal of the Nevada Health Link State Based Exchange (SBE) Platform.

The Consumer Portal is a complete solution for Consumers, Agents, and CECs. It allows Agents and CECs to have access to the Consumer accounts and perform actions on behalf of the consumers.

The Application and Enrollment Guide aims to explain steps performed by the Consumers or performed on behalf of the consumers on how to complete anonymous plan shopping, designate and de-designate enrollment assisters, submit Open Enrollment Period application, enroll and pay for a Qualified Health and Dental Plan, a comprehensive view of current or past applications and enrollments, update consumer communication preferences and perform account maintenance transactions.

2. Anonymous Plan Shopping

The Anonymous Plan Shopping section explains the steps on how to perform Anonymous Plan Shopping on the Nevada Health Link SBE Platform. This feature allows the consumers to see different plans offered through various insurance carriers in their zip codes and counties with potential eligible subsidies. They can see details like monthly premiums, deductibles, out-of-pocket costs, co-payments, and coinsurance amounts.

- Step-1: Go to Nevada Health Link https://enroll.nevadahealthlink.com/.

- Step-2: Click on the 'Start Shopping' button.

- Step-3: Enter the zip code, select your county, enter household composition (e.g., "Add Spouse" details or "Add Dependent" details or checkmark the "Native American" checkbox if the member belongs to the tribe), and then click on 'Browse Plans'.

  PLEASE NOTE: Check the "Seeking Coverage" checkbox for at least one member of the family in order check for savings and browse plans.

- Enter the approximate annual income for your tax household in the "Annual Tax Household Income" field and click on the 'Check for Savings' button, to determine whether the consumer is eligible for Advance Premium Tax Credit (APTC) plans or Cost-Sharing Reduction (CSR) plans or Medicaid services. Following that, click on the 'Next' button to continue from Step-4.

  PLEASE NOTE: The results are an estimate. The consumer needs to complete the full application to see exact results.

- Click on the 'Browse Plans' button to skip the 'Check for Savings' option.

- Step-4 (Optional): Select the average number of doctor visits per year and click on the 'Next' button.

- Step-5 (Optional): Select the average number of ongoing monthly prescriptions per year for an individual member of your household and click on the 'Next' button.

- Step-6 (Optional): To filter by formulary coverage, add up to five (5) prescription drugs (e.g., Lipitor or Atorvastatin) and click on the 'Next' button.

- Step-7 (Optional): To filter by optional benefit coverage select Children's Dental or Acupuncture, then click on the 'View Plans' button.

  PLEASE NOTE: Steps 4-7 provide additional criteria for filtering the plans that are displayed in anonymous window shopping. To skip these filters click on the 'Skip to View Plans' button at any time. To clear these optional filters click on 'Reset all my responses' button.

- Step-8: If you want to re-enter all the healthcare needs information, then click on 'Reset all my responses' button.

- Step-9: Based on the information provided, the screen displays all of the eligible health or dental plans available in the applicable service area. The user can sort and filter the health and dental plans using the 'Sort by' and 'Filter by' options on the sidebar.

- To modify healthcare needs from Steps 4-7, click on the 'Back to preferences' button.

- Step-10: Click on the 'Compare' checkbox to compare different health or dental plans, or click on the 'Details' button to check the health or dental plan details, or click on the 'Add' button to add the health or dental plan in the shopping cart. Following that, click on the 'Register' button to create a user account (For detailed information on creating a user account please refer to Section 3).

3. Create a User Account

The Create a User Account section explains the steps for creating a new consumer account on the Nevada Health Link SBE Platform. The user needs to be ready with their basic information and communication preferences before creating a user account.

- Step-1: Go to Nevada Health Link https://enroll.nevadahealthlink.com/.

- Step-2: Click on the 'Start Shopping' button.

- Step-3: Click on the 'Skip and Sign up' button.

- Step-4: Enter the basic information (e.g., "First Name" or "Social Security Number (SSN)"), set up a security question (this is required if you need to request a password reset), and create a password. Click on the box next to I have read and agree to the Privacy Policy, and click the "Submit" button.

- Step-5: Enter the consumer's preferred method of communication (e.g., "Mailing Address" or "Preferred Spoken Language" or "Preferred Written Language"). If the consumer wishes to receive the 1095-A tax form electronically, then check the box next to "I would like to receive my 1095-A tax form electronically" or else do not check the box. Following that, click on the 'Continue' button.

4. Designate and De-designate Enrollment Assister

The Designate and De-designate Enrollment Assister section explains steps that will help in establishing or terminating the relationship between the consumers and the enrollment assisters (Agents and Certified Enrollment Counselors (CECs)).

PLEASE NOTE: Only a consumer can initiate the designation process of an enrollment assister from their consumer portal or through the find local assistance tool available under the 'Help & Support' tab on the login page.

4.1 Designate a Nevada Certified Agent/Broker or Nevada Certified Enrollment Counselor

The Designate a Nevada Certified Agent or Nevada Certified Enrollment Counselor, explains the steps on how to establish a relationship between the consumers and enrollment assisters on the Nevada Health Link SBE Platform. The section contains steps for both Agents and Certified Enrollment Counselors (CECs) separately.

PLEASE NOTE: Only a consumer can initiate the designation process of an enrollment assister from their consumer portal or through the find local assistance tool available under the 'Help & Support' tab on the login page.

- Step-1: Click 🎧 button on the 'Home page'.
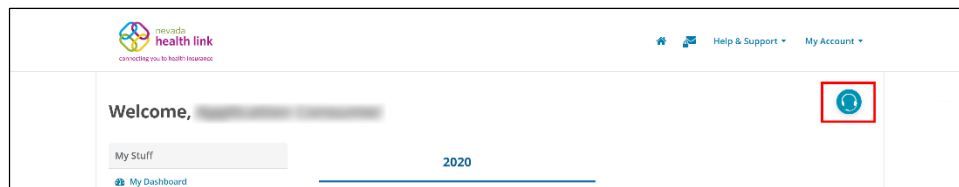
- Step-2: Click on the 'Find Help Now' button.

- Step-3: Click on 'Find a Certified Nevada Agent or Broker Near You' (for Agent's) or 'Find a Nevada Certified Enrollment Counselor Near You' (for CEC's).

  Agents

- Step-4: For Certified Agent, a consumer can search them by Location which includes Zip code, Distance and Languages. Consumers can also search Agents by Name which includes typing in an Agent's First Name, Last Name and their Company Name, and click on the 'Search' button.

- Step-5: Select the preferred Agent from the list.

- Step-6: Review the Agent information and click on the 'Continue' button. Click on the 'Back' button to see the filtered Agent list or click on 'Search Again' to start a new Agent search.

  PLEASE NOTE: To learn more about what happens after an Agent is designated, please click on the "[+]What should I know before I designate an Agent?"

- Step-7: Checkmark the attestation checkboxes after reading the Agent designation attestations, provide applicant's e-signature and click on the 'Confirm' button.

- Step-8: A success message will appear for successfully designating an Agent.

- After a consumer has taken these steps, an Agent will have the option to accept or decline the consumer's designation through the Agent portal.

Certified Enrollment Counselors (CECs)

- Step-9: To Designate a Certified Enrollment Counselor, a consumer can search for a CEC by Location which includes Zip code, Distance and Languages. Consumers can also search for a CEC by Organization Name, and click on the 'Search' button.

Search for in-person assistance Nevada Health Link

Search By Location   OR   **Search By Organization Name**

Zip Code *

[   ]   Organization Name

Distance   [   ]

[5   ▾]   **Search**

  miles

Languages

[Select an Option   ]

Search

- Step-10: Select the preferred Entity Organization from the list.

- Step-11: Review the Entity Organization information and click on 'Show Certified Enrollment Counselors' link.

- Step-12: Select the preferred CEC from the list.

- Step-13: Review the CEC information and click on the 'Select Counselor' button.

- Step-14: Checkmark the attestation checkboxes after reading the CEC designation attestations, provide applicant's e-signature and click on the 'Confirm' button.

- Step-15: A success message will appear for successfully designating a CEC.

- After a consumer has taken these steps, a CEC will have the option to accept or decline the consumer's designation through the CEC portal

4.2 De-designate a Nevada Certified Agent/Broker or Nevada Certified Enrollment Counselor

This section on how to De-designate a Nevada Certified Agent or Nevada Certified Enrollment Counselor explains the steps on how to terminate an existing relationship between consumers and enrollment assisters on the Nevada Health Link SBE Platform.

PLEASE NOTE: This action cannot be undone. In order to establish the relationship again, a consumer has to perform steps from Section 4.1.

- Step-1: Click on the "Your Agent" (for Agent) or "Your Enrollment Counselor" (for CECs) tab on the Home page.
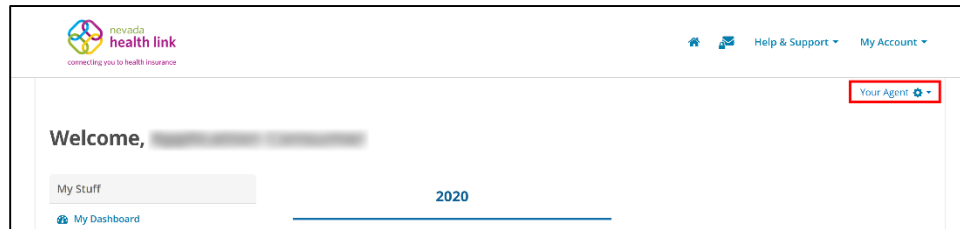
- Step-2: Click on the "De-designate Agent" (for Agent) or "De-designate Enrollment Counselor" (for CECs).

- Step-3: Click on the 'Confirm' button to de-designate the Agent or CEC, or click on the 'Cancel' button to cancel this process.

  PLEASE NOTE: This action cannot be undone. In order to establish the relationship again, a consumer has to perform steps from Section 4.1.

5. Submit Application

The Submit Application section explains important steps to complete the Open Enrollment Period (OEP) Application on the Nevada Health Link SBE platform. This section also covers the difference between a financial and non-financial application that helps consumers who wish or do not wish to have assistance paying for their health and dental insurance coverage.

5.1 Financial Application vs. Non-financial Application

The Single Stream Line Application (SSAP) allows the consumers to apply for financial and non-financial applications on the Nevada Health Link SBE Platform. The Financial application is for the consumers who want subsidy assistance, and Non-financial application is for the people who don't want assistance paying for their health and dental insurance coverage.

The "Help Paying for Coverage" section in the application is the gateway for the consumers to activate their Financial and Non-financial applications.

If the consumer selects the option "No," then they will have to pay full cost for Exchange health coverage, this is considered as a Non-financial application.

If the consumer selects the option "Yes," then it is considered as a Financial application. The consumer will have to provide income information to see what they might qualify for.

5.2 Steps to complete the Open Enrollment Period (OEP) Application

- Step-1: Go to Nevada Health Link https://enroll.nevadahealthlink.com/.

- Step-2: Click on the 'Log In' button and enter login credentials.

- Step-3: Click on the 'Start New Application' button on the dashboard.

- Step-4: The following sections will explain you the steps that will guide you to complete your application successfully.

Verify your identity

Verify your identity is the first step that the applicant has to perform before submitting their Open Enrollment application on the Nevada Health Link SBE platform. They have to enter the primary household contact information (e.g., "First Name" or "Social Security Number (SSN)" or "Residential Address") and answer the identity questions. If the applicant is unable to verify its identity, then they have to perform a manual verification process. In this process the applicant has to upload a verification document (e.g., "Driver's License" or "Legal Birth Certificate"). The manual verification is approved by Nevada Health Link Customer Service Center.

PLEASE NOTE: Make sure to enter correct and complete information, as it will be used by Experian (an external identity verification provider) to confirm your identity and complete the identity verification process on behalf of Nevada Health Link as required by the Centers for Medicare and Medicaid Services (CMS).

Enter residential address, do not enter a business or P.O. address. You won't be able to submit your application for health and dental coverage until your identity is verified.

Notification of Remote Identity Proofing (RIDP) manual verification completion

Once Nevada Health Link Customer Service Representatives (CSR) approves the consumer's manual verification request an email and secure inbox notification is triggered to the Consumer account. The consumer email account will receive a new email from noreply@exchange.nv.gov with a link that says "log in to Nevada Health Link" (If the link does not work, copy and paste provided link into a new web browser window). Following that, open the latest message from Nevada Health Link with the title "Your RIDP Manual Verification was successfully completed" in the secure inbox. The consumer can scroll down to view the acceptance message or click on the attached pdf file to download the acceptance message.

Complete your application

The application contains two main sections, i.e., Start Your Application and Family and Household. The other sections will be displayed based on the consumer information. To apply

and enroll on the platform, the consumer needs to have following information on hand for all household members when applying for health and dental coverage on the Nevada Health Link SBE platform:

1. Legal Names

2. Addresses

3. Birthdates

4. Social Security Numbers

5. Demographic Information

6. Citizenship or Immigration Status

7. Federal Income Tax return information for the following year.

8. American Indian/Alaska Native information

9. Medicaid/CHIP denial information

10. Pay stubs

11. W-2 forms

12. Income Information

13. Current health coverage enrollments details (CHIP or Medicaid or COBRA)

14. Reconciliation of Advanced Premium Tax Credit (APTC)

15. Employee Coverage details

16. States Employee Health Benefit details

6. Enroll and Pay for a Qualified Health or Dental Plan

This section explains steps to successfully enroll and pay for a Qualified Health Plan (QHP) and Qualified Dental Plan (QDP) on the Nevada Health Link SBE platform. This section explains steps on how to compare available plans, enroll only in a QHP, enroll only in a QDP, and enroll only in a Pediatric Dental Plan.

PLEASE NOTE: The Nevada Health Link SBE Platform allows the Consumer to enroll in both a QHP and QDP together or enroll individually in either a QHP or QDP.

6.1 Plan Comparison

- Step-1: Go to 'My Dashboard' and click the 'Shop for Plans' button.

- Step-2: If you qualify for the "Hardship Exemption" add the information and click 'Save and Continue'.

- Step-3: Click on "Shop Health Plans" or "Shop Dental Plans" tab, select the household members whom you want to enroll and click on 'Shop Health Plans' or 'Shop Dental Plans' button.

- Step-4: Perform Steps 4-7 from Section 2 Anonymous Plan Shopping.

- Step-5: Based on the information provided, the screen displays all of the eligible health or dental plans available in the applicable service area. Click on the 'Compare' checkbox to compare different health or dental plans. The user can compare a maximum of 3 Health or Dental plans at a time.

- Step-6: A small window appears with all the plans that the user wants to compare and click on the 'Compare Now' button.

- Step-7: A different tab will open with selected plans to be compared with their plan details.

6.2 Enroll and Pay for both Qualified Health Plan (QHP) and Qualified Dental Plan (QDP)

- Step-1: Go to 'My Dashboard' and click the 'Shop for Plans' button.

- Step-2: If you qualify for the "Hardship Exemption" add the information and click 'Save and Continue'.

- Step-3: Click on "Shop Health Plans" tab, select the household members whom you want to enroll and click on 'Shop Health Plans' button.

- Step-4: Perform Steps 4-7 from Section 2 Anonymous Plan Shopping.

- Step-5: Select the plan of your choice from the list and click on the 'Add' button.

- Step-6: A pop-up box will appear. Click on the 'Continue to Dental Plans' button.

- Step-7: Select the dental plan of your choice from the list and click on the 'Add' button.

- Step-8: A pop-up box will appear. Click 'Continue To Cart', verify your plan purchase, and click 'Sign Application'.

- Step-9: Click on the 'I AM READY TO ENROLL' button.

- Step-10: Read the Enrollment Terms and Conditions, check the Exchange Agreement attestation box, provide e-signature, and click 'Sign and Enroll'.

- Step-11: Click on the 'Pay for Dental Insurance' button to pay for your dental plan purchase.

- Step-12: Go to 'My Dashboard' or 'Home Page' and select 'My Applications' tab under "My Stuff" section.

- Step-13: Click on the 'Plan Summary' button.

- Step-14: Click on the 'Pay for Health Insurance' button to pay for your health plan purchase. **<u>PLEASE NOTE:</u>** A consumer can pay for both Health and Dental purchases here, if they did not already pay for their Dental purchase.

6.3 Enroll and Pay for a Qualified Health Plan (QHP) Only

- Step-1: Perform Steps 1-5 from Section 6.2.

- Step-2: A pop-up box will appear. Click 'Continue To Cart', verify your plan purchase, and click 'Sign Application'.

- Step-3: Click on the 'I AM READY TO ENROLL' button.

- Step-4: Read the Enrollment Terms and Conditions, check the Exchange Agreement attestation box, provide e-signature, and click 'Sign and Enroll'.

- Step-5: Click on 'Go to Dashboard' button and select 'My Applications' tab under "My Stuff" section.

- Step-6: Click on the 'Plan Summary' button.

- Step-7: Click on the 'Pay for Health Insurance' button to pay for your health plan purchase.

6.4 Enroll and Pay for a Qualified Dental Plan (QDP) Only

- Step-1: Go to 'My Dashboard' and click the 'Shop for Plans' button.

- Step-2: If you qualify for the "Hardship Exemption" add the information and click 'Save and Continue'.

- Step-3: Click on "Shop Dental Plans" tab, select the household members whom you want to enroll and click on 'Shop Dental Plans'.

- Step-4: Select the plan of your choice from the list and click 'Add'.

- Step-5: A pop-up box will appear. Click 'Continue To Cart', verify your plan purchase, and click 'Sign Application'.

- Step-6: Click on the 'I AM READY TO ENROLL' button.

- Step-7: Read the Enrollment Terms and Conditions, check the Exchange Agreement attestation box, provide e-signature, and click 'Sign and Enroll'.

- Step-8: Click the 'Pay for Dental Insurance' button to pay for your dental plan purchase.

6.5 Enroll and Pay for a Pediatric Dental Plan Only

- Step-1: Perform Steps 1-3 from Section 6.4.

- Step-2: Click on the 'Details' button.

- Step-3: Read the Plan Details (For more information about the plan, please click on the 'Download Plan Brochure' link and check for the 'Pediatric Benefits').

- Step-4: After reading the pediatric benefit details, perform Steps 4-8 from Section 6.4.

7. Consumer Portal

7.1 Secure Inbox

The Secure Inbox icon provides a centralized location for system-generated updates or messages associated with the consumer account, some of which may require additional action from the consumer. Checking the Secure Inbox often ensures that the consumer stay up to date with these notifications.

7.2 Help & Support

7.2.1 Find Local Assistance

For detailed information on Find Local Assistance please refer to Section 4.

7.2.2 Frequently Asked Questions

The Frequently Asked Questions section helps in searching for common questions and answers that are asked by the Nevada Health Link users on a specific topic.

- Step-1: Click on 'Help & Support' on the top-right corner and click on 'Frequently Asked Questions'.

- Step-2: Search for questions in the Search box, or select an option from the 'Commonly Asked Questions' and 'Categories' tabs.

7.2.3 Contact Us

The 'Contact Us' section provides Nevada Health Link contact information.

- Step-1: Click on 'Help & Support' on the top-right corner and click on 'Contact Us'.

- Step-2: A new page opens with Nevada Health Link contact information.

7.3 My Account

The 'My Account' menu provides access to account maintenance functions.

7.3.1 Account Settings

The Account Settings helps a consumer with updating a password, security question, or email address.

7.3.1.1 Change Password

- Step-1: Click on 'My Account' on the top-right corner and click on 'Account Settings'.

- Step-2: Click on 'Change Your Password'.

- Step-3: Provide the current password, new password and confirm the new password, and click on 'Save'.

7.3.1.2 Change Security Question

- Step-1: Click on 'My Account' on the top-right corner and click on 'Account Settings'.

- Step-2: Click on 'Change Your Security Question'.

- Step-3: Provide current password and set-up a new security question, and click on 'Save'.

7.3.1.3 Change Email Address

- Step-1: Click on 'My Account' on the top-right corner and click on 'Account Settings'.

- Step-2: Click on 'Change Your Email Address'.

- Step-3: Provide the current password, enter a new email address, confirm the new email address, and click on 'Send Confirmation Email'.

- Step-4: Changing an email address requires a confirmation email to be sent to the new address. Open the new email received from noreply@exchange.nv.gov and click on the link provided, or copy and paste that link in a new web browser to confirm the change of email address.

- Step-5: For security purposes, a verification email is also sent on the old email address to notify the consumer of the change.

7.3.2 Logout

The Log out tab allows consumers to sign out from their current session. For security purposes SSHIX recommends logging out after each session.

7.4 My Dashboard

My Dashboard is the landing page for consumers. It is dynamic and aware of the household's current application status, enrollment status, and has a summary of relevant information for household eligibility.

The dashboard is designed to be sensitive, so it displays all functionalities based on consumer activities. The major actions, including the consumer's health and dental coverage applications (start, view, and edit), checking household eligibility statuses, and enrolling in health and dental plans are performed through the dashboard.

7.5 My Applications

My Applications section provides an overview of consumer's health and dental coverage applications. This section allows the consumer to view, edit and cancel a current application, view previously submitted applications, view and upload application verification documents for household (e.g., "Citizenship" documents or "Social Security Number" document), view

household eligibility status, enroll in health and dental plans, view currently enrolled health and dental plans summary and pay for the health and dental plan purchases.

7.6 My Enrollments

My Enrollments section provides an overview of consumer's health and dental coverage enrollments. This section allows the consumer to view current and past enrollments, cancel current enrollment, view plans summary, plan benefits, premium effective date, carrier contact information, and covered family members.

7.7 My Preferences

My Preferences section displays a consumer's communication preferences. This section allows the consumer to update their communication preferences (e.g., "Update Contact Information" or "Update Preferred Methods of Communication").

7.8 Find Local Assistance

For detailed information on Find Local Assistance please refer to Section 4.

7.9 Access Code

PLEASE NOTE: This section can be ignored. For a detailed overview of the Access Code feature, Agents should refer to the Nevada Health Link Agent User Reference Manual, and CECs should refer to the Nevada Health Link CEC User Reference Manual.

Document Revision History

Version	Issue Date	Changes	Drafted	Approved
1.0	10/29/2019	Initial Release	Vinit Yagnik	Heather Korbulic
1.1	10/31/2019	Added Section 5-Submit Application and Section 6-Enroll in a Qualified Health or Dental Plan.	Vinit Yagnik	Heather Korbulic