



Plan Year 2025 Prep Rally





nevada
health link

Introductions



Katie Charleson

Communications Officer

kcharleson@exchange.nv.gov



Rosa Alejandre

Navigator Program Manager

ralejandre@exchange.nv.gov



Rebecca Lomazzo

Broker Liaison

rlomazzo@exchange.nv.gov



WELCOME!

Technical questions?

Please reach out to broker support by calling 1-800-547-8156 or emailing brokersupport@exchange.nv.gov

New Broker?

Certifications will be completed by the end of October.



Russell Cook

Executive Director



Russell Cook joined the Silver State Health Insurance Exchange (Exchange) in July 2016 as the Information Systems Manager, and he has dedicated the last seven years to ensuring the success of NevadaHealthLink.com. He played an integral role transitioning the Exchange's operations from HealthCare.gov to NevadaHealthLink.com in 2019, and since then he's worked steadily to improve the user experience for the Exchange's consumers and enrollment partners. Russell assumed his new role as Executive Director August 2023. As a Northern Nevada native, he attended Carson High School in Carson City, NV, and he received his Bachelor's Degree in Music Production from the University of Southern California in Los Angeles.

Agenda

- Our Mission
- 2024 Exchange Enrollment Review
- Nevada's Uninsured Landscape
- Plan Year 2025
- Advertising & Marketing
- Updated Lock-Out Feature
- PHE Unwinding
- 2025 Open Enrollment Challenges
- State of Nevada Health Care Updates
- Resources – Follow NVHL
- We need your help!





Exchange Mission Statement

Increase the number of insured Nevadans by facilitating the purchase and sales of health insurance that provides quality healthcare through the creation of a transparent, simplified marketplace of qualified health plans.

(Informal) Mission Statement



About Nevada Health Link

- Nevada's Official Health Insurance Marketplace.
- NevadaHealthLink.com is operated by the state agency, the Silver State Health Insurance Exchange.
- We connect Nevadans who are not insured by their employer, Medicaid, or Medicare to comprehensive health insurance coverage.
- Individuals can purchase Affordable Care Act certified Qualified Health Plans or Qualified Dental Plans through the Exchange. If eligible, they can receive subsidy assistance to help offset monthly premium costs.
- NevadaHealthLink.com is THE ONLY place Nevadans can get access to financial assistance for their health or dental coverage.
- Solely self-funded – no state and limited federal funds to support operations.

2024 Enrollment

Plan Year 2024's enrollment numbers outpaced last year's totals by 3%. This makes for the second-largest enrollment in the state's marketplace history, with 99,312 Nevadans enrolling in a Qualified Health Plan and 20,984 enrolling in a Qualified Dental Plan.

25,553 were new enrollees

22,965 Nevadans actively shopped on NevadaHealthLink.com to update or switch to a new plan

WAY TO GO, NEVADA!

Over

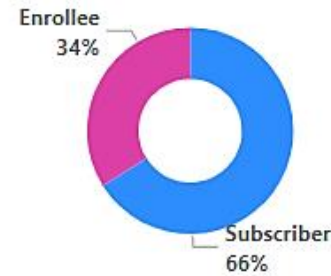
99,000

**enrollees this
Open Enrollment**

2024 Open Enrollment Summary

Total Enrollees*
99,312

Pending
4,496
Confirmed - Passive
51,242
Confirmed - Active
43,574



Avg Premium Before APTC**

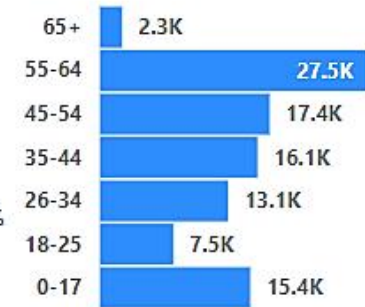
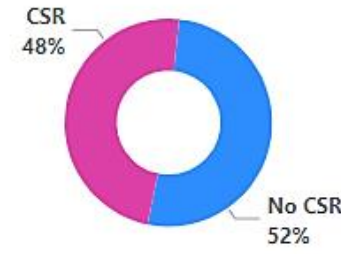
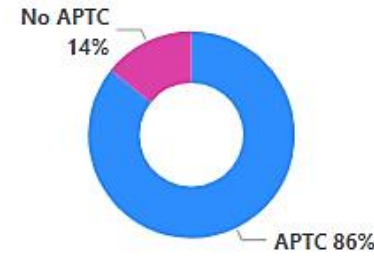
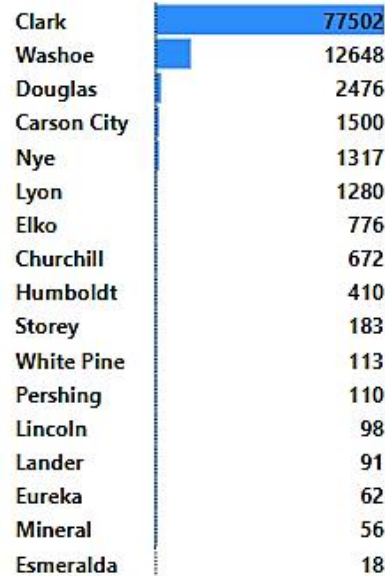
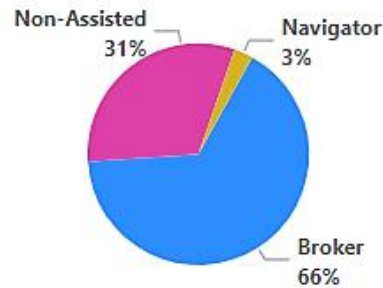
\$530

Avg Premium After APTC**

\$154

Avg APTC**

\$438

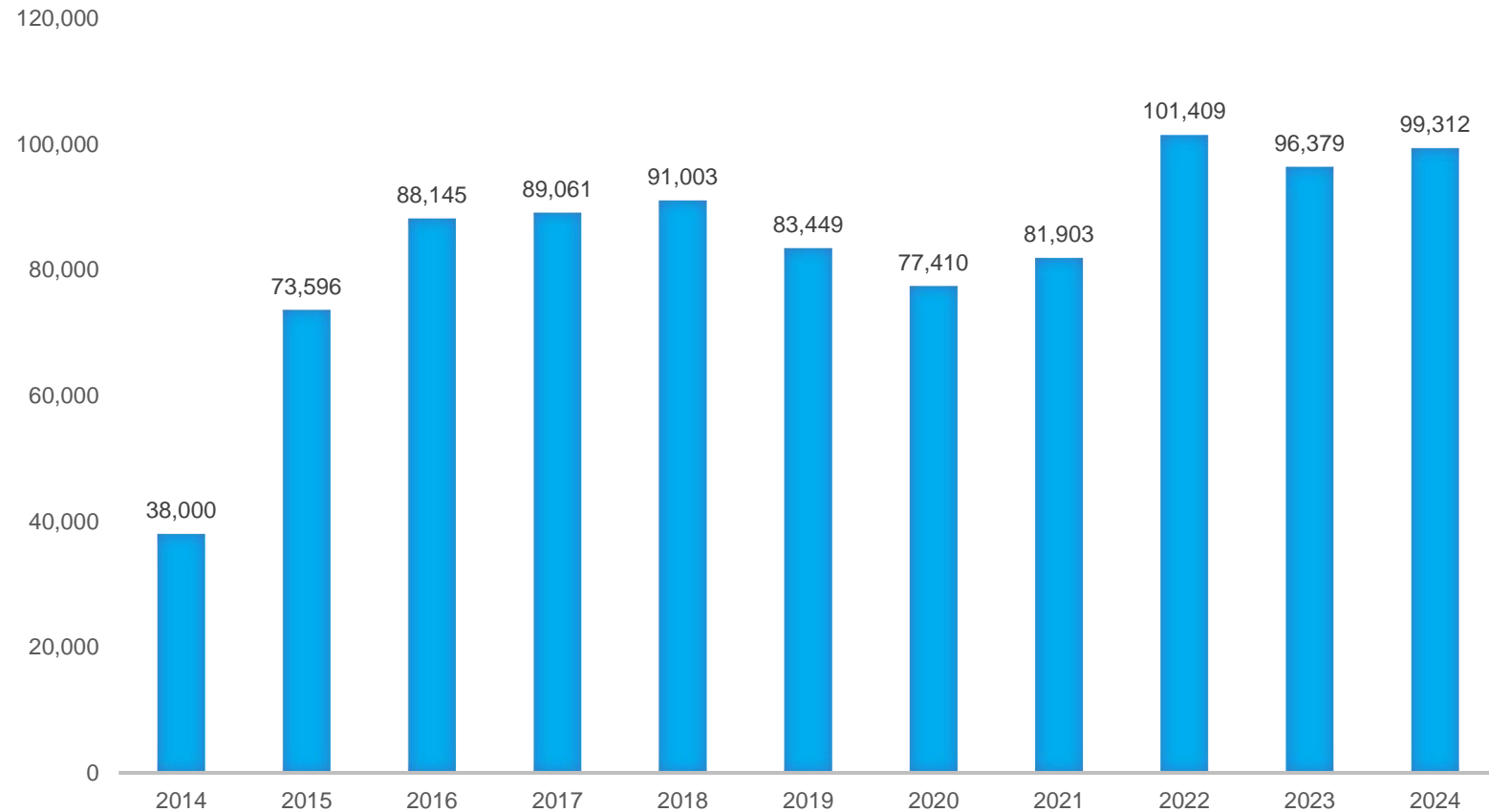


*Includes unique enrollees with a 2024 plan selection in Confirmed or Pending status as of 1/21/24. Consumers with Terminated policies have been removed from these counts;

**Average Premium values are monthly averages for all enrollees; Average APTC is the monthly average for enrollees with monthly APTC > \$0.

Year-over-Year Enrollment

NEVADA HEALTH LINK ENROLLEES





Nevada's Uninsured Landscape

- Before the pandemic, the Guinn Center conducted a study that showed an estimated 350,000 – 400,000 or nearly 14% Nevadans were uninsured.
- Of those uninsured:
 - 37% - were thought to be Medicaid/CHIP eligible
 - 19% were thought to be Exchange eligible with financial assistance (77K)
 - 12% were thought to be ineligible for exchange financial assistance because they had offer of affordable ESI.
 - 27% were ineligible for Exchange/Medicaid due to immigration status
 - 5% were ineligible for financial assistance because of income over 400% FPL (20K), but these consumers may now qualify for financial assistance due to ARPA subsidy increases
- The United States Census Bureau recently did an uninsured study, reporting Nevada's current uninsured rate is 11.6%
<https://www.census.gov/library/visualizations/interactive/population-without-health-insurance-coverage-2019-and-2021.html>



DACA Eligibility Rule Change

- On May 2, 2024, CMS finalized a rule that expanded access to health care by allowing Deferred Action for Childhood Arrivals (DACA) recipients to be considered “lawfully present” with respect to enrollment eligibility for ACA Qualified Health and Dental plans.
- The final rule allowed DACA recipients to enroll in QHPs and QDPs with coverage beginning December 1, 2024.
- On August 8, 2024, a group of 19 state attorneys general filed a lawsuit in federal district court in North Dakota, seeking an injunction to block the implementation of this rule. Oral arguments were scheduled to be heard on October 15, and a ruling is likely to come shortly thereafter.
- The Exchange has implemented the functionality required by the rule change, beginning with Special Enrollment Period applications submitted during November 2024, for coverage beginning December 1, 2024.
- In the event that an injunction is granted following oral arguments, the Exchange will have the ability to revert the DACA-related changes to ensure compliance with the ruling.

Open Enrollment Timeline – Plan Year 2025

10/1/2024



“Window Shopping” available
for anonymous plan
comparison. Open to all
Nevadans.

11/1/2024



Open Enrollment begins!
Nov. 1, 2024 – Jan. 15, 2025.

12/31/2024



Consumers who enroll thru Dec.
31, 2024, will have a coverage
start date of Jan. 1, 2025.

Consumers who enroll from Jan.
1 – Jan. 15, they will have a
coverage start date of Feb. 1,
2025.

1/15/2025



Consumers who completed
their application but haven’t
selected a plan by Jan 15th
will be able to complete their
enrollment between January
16-21, 2025.

Call Center Hours for Open Enrollment

The Nevada Health Link Call Center will have extended hours of operation during Open Enrollment (11/1/24 – 1/15/25)

Hours of Operation - Consumer Line

Hours of Operation*	Monday - Friday	Saturday	Sunday
During OEP (11/1 - 1/15)	9:00 a.m. - 6:00 p.m. PST	9:00 a.m. - 2:00 p.m. PST	CLOSED
Outside of OEP (1/16 - 10/31)	9:00 a.m. - 5:00 p.m. PST	CLOSED	CLOSED

Hours of Operation - Broker/ Navigator Line

Hours of Operation*	Monday - Friday	Saturday	Sunday
During OEP (11/1 - 1/15)	8:00 a.m. - 7:00 p.m. PST	9:00 a.m. - 5:00 p.m. PST	CLOSED
Outside of OEP (1/16 - 10/31)	9:00 a.m. - 5:00 p.m. PST	CLOSED	CLOSED

Extended Dates and Times

Dates	Hours of Operation
Tuesday, December 31, 2024	9:00 a.m. - 10:00 p.m. PST
Wednesday, January 15, 2025	9:00 a.m. - 10:00 p.m. PST
Tuesday, January 21, 2025	9:00 a.m. - 10:00 p.m. PST

**Except for state holiday closures*

Broker/Navigator Line: 1-800-547-8156

Consumer Line: 1-800-547-2927

<https://www.nevadahealthlink.com/contact/>

Open Enrollment- Plan Year 2025

- 7 Navigator Grantees, 7 Broker grantees
- Vision plans are available through VSP Vision Insurance
- A total of 18 Dental Plans will be available through five insurance carriers including: Alpha Dental, Best Life, Delta Dental, EMI Health, and Anthem Blue Cross Blue Shield (Rocky Mountain)
- 141 QHP Plans – 8 Health Carriers
- The final average rate increase on-Exchange is 6.55%.

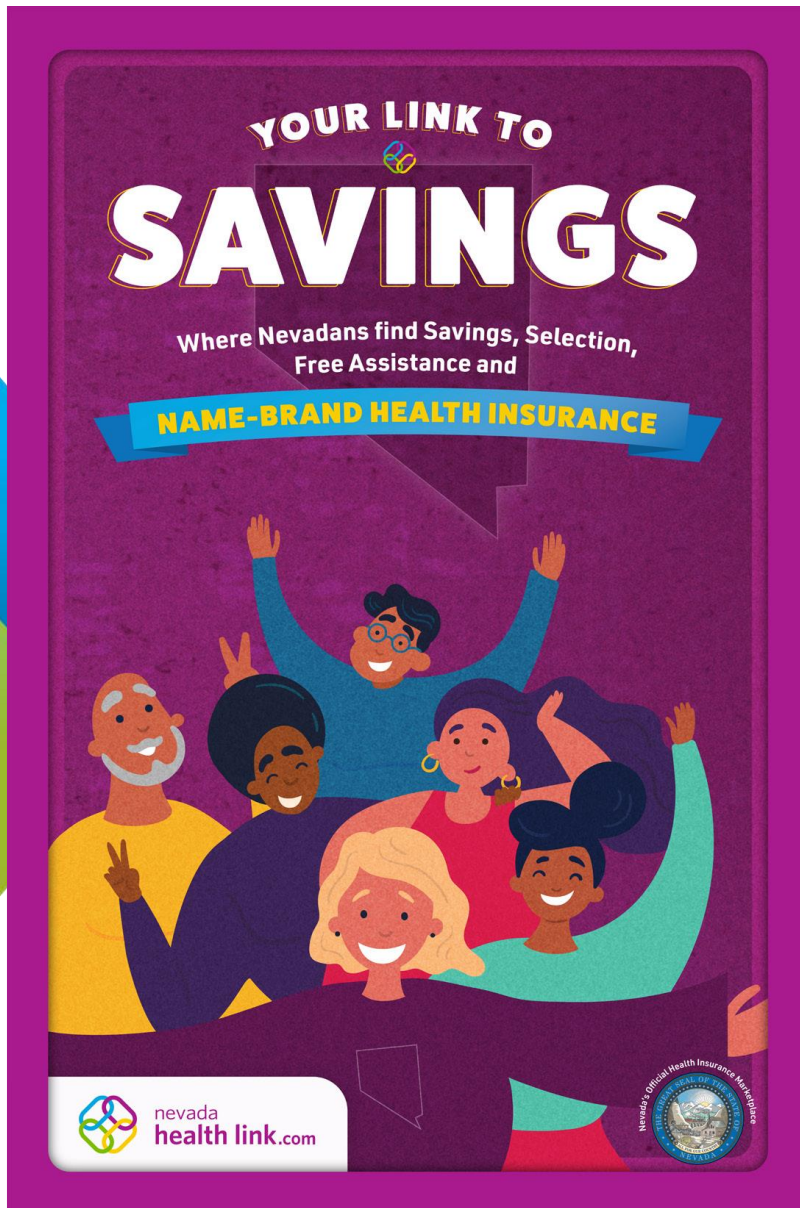
County	Carriers	Number of Qualified Health Plans
Service Area 1: Clark County, Nye County	Aetna Health, Anthem Blue Cross Blue Shield, Health Plan of Nevada (HPN), Imperial Health Plan, Molina Healthcare, Select Health, SilverSummit Healthplan (Ambetter)	86
Service Area 2: Washoe County	Aetna Health, Anthem Blue Cross Blue Shield, Health Plan of Nevada (HPN), Hometown Health, Imperial Health Plan, Molina Healthcare, SilverSummit Healthplan (Ambetter)	71
Service Area 3: Carson City, Douglas County, Lyon County and Storey County	Anthem Blue Cross Blue Shield, Hometown Health, Molina Healthcare, SilverSummit	46
Service Area 4: Elko, Churchill, Esmeralda, Eureka, Humboldt, Lander, Lincoln, Mineral, Pershing & White Pine County	Anthem Blue Cross Blue Shield, SilverSummit	31



2025 Renewals

- We anticipate that nearly 99% of 2024 enrollees will be auto-renewed for Plan Year 2025.
- 2024 enrollees will be renewed into their existing plan, or cross-walked into a similar plan, by October 21st.
- Consumers will have renewal notices have been delivered. Eligibility notices will be delivered within the following 48 hours.
- We always encourage existing enrollees to shop the market – there are new plans and new rates for Plan Year 2025!

Advertising, Marketing & Outreach



- Leading with the core brand of Nevada Health Link, this campaign drives brand awareness and brand recognition by making the link the central focus of the messaging and visual approach. With approachable and inviting language like “Your Link to Saving,” the campaign connects Nevadans to the Nevada Health Link brand in new ways.
- We aim to pay special attention to underserved communities – be that ethnic minorities, individuals living in Rural Nevada, etc.
- We will utilize a layered media approach.
- Traditional (TV) ad campaign, outdoor, print media, content media (social, paid social, vid/GIF) and digital media.
- Outreach, consumer education, and stakeholder involvement – Navigators/Brokers & Community Partners in a digital world.
- PR and the Media – press conference will take place on Nov. 1 in Las Vegas, NV.



Updated Lock-out Feature

As part of our ongoing efforts to strengthen system security and protect user data, we are implementing two new security measures for Brokers and Navigators:

1. Enhanced Password Protection

To safeguard against unauthorized access in the Nevada Health Link platform, stricter password policies have been introduced. Effective immediately:

- After **three consecutive incorrect password attempts**, your account will be **locked** for **30 minutes**.
- If three incorrect attempts are made again **within a 12-hour period** after the initial lockout, the lockout period will increase to **60 minutes**.
- We recommend using the **password reset functionality** after **two failed login attempts** to avoid being locked out.

2. DUO Multi-Factor Authentication (MFA) (Impacts Brokers and Navigators)

In addition to password protection, we will be implementing Duo Multi-Factor Authentication (MFA) for **Brokers and Navigators**.



PHE Medicaid Unwinding

- August of 2024 marked the final month of Nevada's Unwinding of the Public Health Emergency (PHE).
- Approximately 129,000 Nevadans were referred to the Exchange following a loss of Medicaid/CHIP eligibility during the unwinding period, which began in May of 2023.
- The Exchange implemented a comprehensive outreach campaign, including outbound calls and an SMS messaging campaign, reaching every impacted household with a valid phone number on file.
- Of the individuals who lost Medicaid/CHIP eligibility, approximately 4,900 subsequently enrolled in health coverage through the Nevada Health Link marketplace.



Challenges for 2025 Enrollment

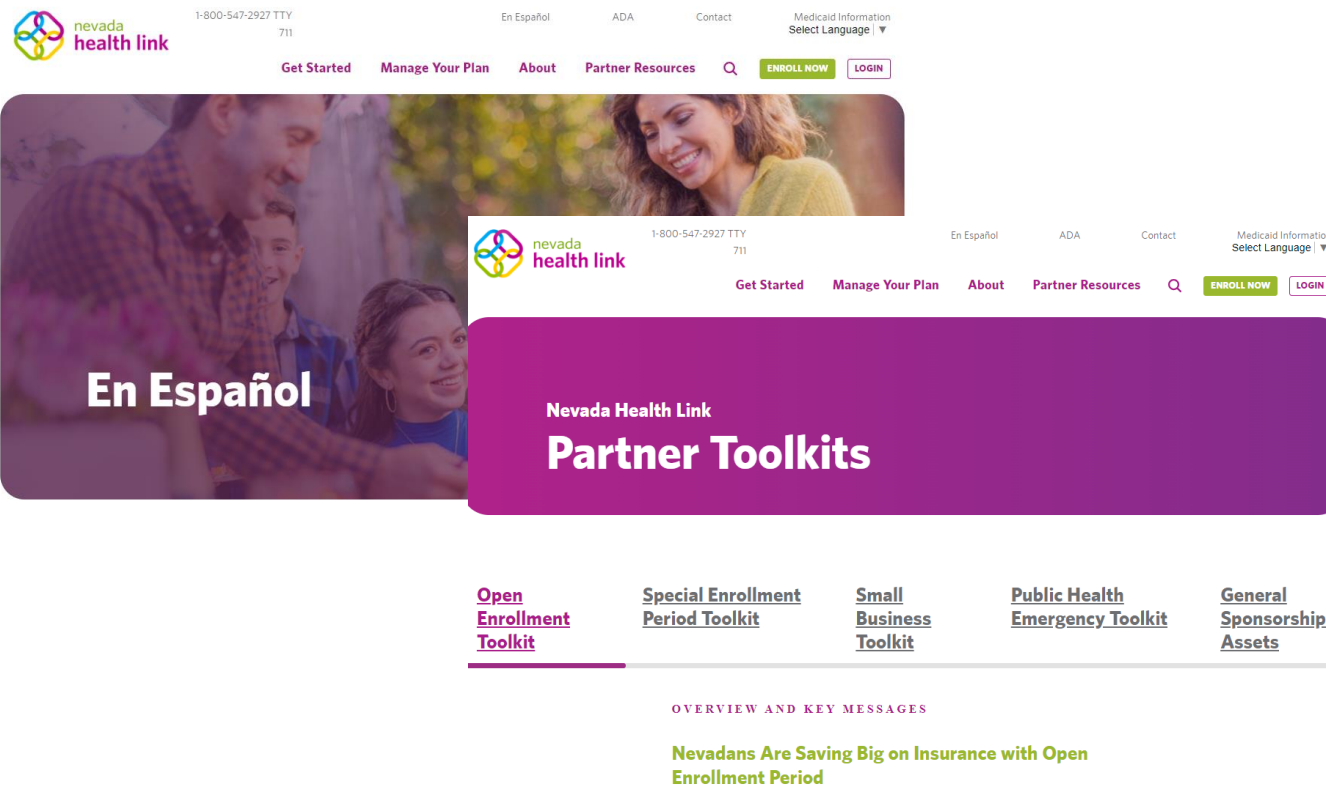
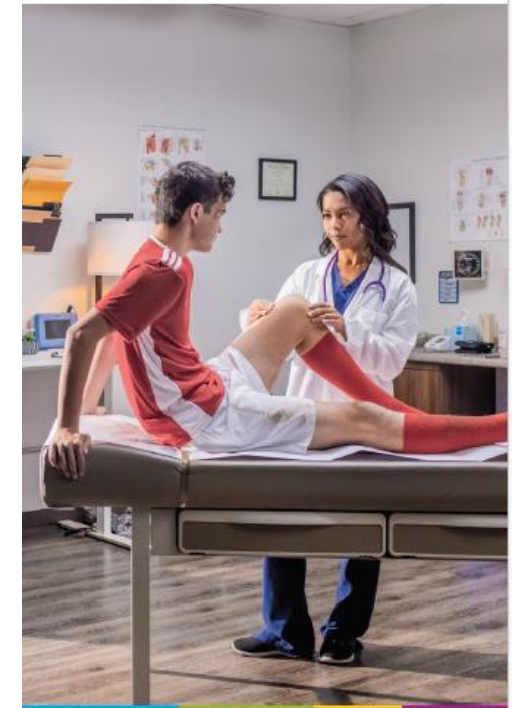
- Unwinding of the Public Health Emergency
 - Potential uninsured increases
- Misleading websites
 - Important to advise consumers about potential risks of short-term, limited duration plans
- Economic Challenges

Resources

- Website: <https://www.nevadahealthlink.com/>
- Partner resources: <https://www.nevadahealthlink.com/information-for-brokers-and-navigators/>
- Partner toolkit: <https://www.nevadahealthlink.com/toolkits/#oep-toolkit>
- Blog: <https://www.nevadahealthlink.com/blog/>
- En Espanol hub: <https://www.nevadahealthlink.com/en-espanol/>



Resource Guides
available!

A screenshot of the Nevada Health Link website. The top navigation bar includes the logo, phone number (1-800-547-2927 TTY 711), and links for "En Español", "ADA", "Contact", and "Medicaid Information Select Language". Below this is a secondary navigation bar with "Get Started", "Manage Your Plan", "About", "Partner Resources", a search icon, and buttons for "ENROLL NOW" and "LOGIN". The main content area features a large banner with a family photo and the text "En Español". Below the banner is a purple box with the text "Nevada Health Link Partner Toolkits". At the bottom, there are five links: "Open Enrollment Toolkit", "Special Enrollment Period Toolkit", "Small Business Toolkit", "Public Health Emergency Toolkit", and "General Sponsorship Assets". The footer contains the text "OVERVIEW AND KEY MESSAGES" and "Nevadans Are Saving Big on Insurance with Open Enrollment Period".

Resource Guide
Guía de Recursos

1-800-547-2927 | TTY 711

Keep up with Nevada Health Link!

Nevada Health Link
1h · 🌐

Answering Open Enrollment FAQ's:

"When can I enroll?"
November 1 - January 15. Outside this period, you can only enroll with a qualifying life event.

"How do I enroll in health insurance?"
You can enroll in health insurance using the self-service option on our website at enroll.nevadahealthlink.com. Additionally, we offer free enrollment assistance through licensed enrollment professionals. Or you can give us a call at 800-547-2927.

"Did I miss the Open Enrollment deadline?"
Open Enrollment begins November 1st. If you need insurance now, life events like losing coverage, moving, or changes in family size may qualify you for a Special Enrollment Period (SEP).

"Why Nevada Health Link?"
Nevada Health Link is the only place where you can access financial help to help pay for your health insurance. All our plans are Qualified Health Plans, ensuring they meet essential health coverage standards.

"Who Uses Nevada Health Link?"
Nevada Health Link is ideal for Nevadans who don't have health insurance through their employer and don't qualify for Medicaid or Medicare. We believe everyone deserves access to quality health coverage - no matter your income or family size.

"Can I get help from someone?"
Free assistance from licensed professionals is available. Find help via our "Find Local Assistance" tool or call 1-800-547-2927.

#NevadaHealthLink #OpenEnrollment #HealthInsurance #GetCovered

Follow us on Social!



Facebook: [NevadaHealthLink](https://www.facebook.com/NevadaHealthLink)



Instagram: [NVHealthLink](https://www.instagram.com/NVHealthLink)



Twitter: [NVHealthLink](https://twitter.com/NVHealthLink)



TikTok: [NVHealthLink](https://www.tiktok.com/@NVHealthLink)



nvhealthlink Nevada Health Link

Follow Message

31 Following 276 Followers 3763 Likes

Connecting you to health insurance. Follow for health tips! #Nevada

nvhealthlink Following

2,439 posts 1,893 followers

Nevada Health Link
Nevada Health Link is here to help you find budget.
@www.nevadahealthlink.com/instagram
Followed by janedana, brookies00 · 13 more



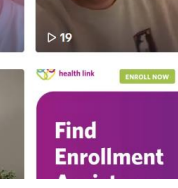
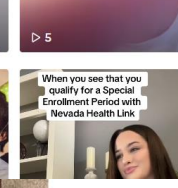
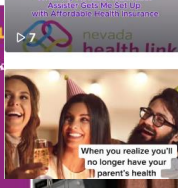
Benefits

Events

Enroll

FAQ

POSTS REELS



We Need Your Help to Reach Our Goals





How you can help!

- Engage with returning consumers and ensure the information on file is accurate to date.
- Help us find Nevadans who are uninsured, or underinsured, and connect them to the Nevada Health Link.
- Help us connect your community to the good news about rates and affordability. (SHARE!)
- Encourage consumers to work with an enrollment professional to actively shop the market and find a plan right for their needs.
- **EFFECTUATE** – don't just help someone enroll, they've got to pay to be insured.

OPEN ENROLLMENT

NOVEMBER 1, 2024 – January 15, 2025

NevadaHealthLink.com



Broker/ Navigator Line

1-800-547-8156

brokersupport@exchange.nv.gov

Customer Service Line

1-800-547-2927

customerserviceNVHL@exchange.nv.gov



Thank You

