

State of Nevada

Silver State Health Insurance Exchange
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Silver State Health Insurance Exchange

Language Access Plan

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1. Introduction

The Silver State Health Insurance Exchange (Exchange) is a State Agency connecting eligible Nevada residents to qualified health and dental plans through the online health insurance marketplace known as Nevada Health Link (NVHL). The Exchange is committed to innovation and proactivity in engaging individuals from different cultures, backgrounds, and businesses throughout its programs and activities. Limited English Proficiency (LEP) is a term used to describe individuals who are not proficient in the English language. NVHL's LEP/Language Access Plan (LAP) is designed to comply with Title VI of the Civil Rights Act of 1964; the American with Disabilities Act (ADA); Executive Order 13166 which prohibits recipients of Federal financial assistance from discrimination based on national origin; and Nevada Senate Bill 318 (SB 318).

2. Purpose and Authority

Nevada's Senate Bill 318 (SB318) and the federal guidelines on Title VI both agree that language should not be a barrier to accessing government programs and services. Per SB318, "persons with limited English proficiency requires and deserves meaningful, timely access to government services in their preferred language."

3. General Policy

It is Nevada's policy to grant access to services or programs to every person regardless of their ability to speak, understand, read, or write English. The Exchange intends to take all reasonable steps to provide LEP individuals with meaningful access to its services and programs. The Exchange seeks to reduce barriers by increasing its capacity to deliver services and benefits to people in their preferred languages.

- LEP individuals are directly informed by Exchange staff and certified assisters or broker/ agent enrollment representatives.
- The Call Center representatives informs the LEP individual(s) at the time of contact that free interpreting services are available.
- Information published on NevadaHealthLink.com can be translated by the website visitor into over 100 languages.
- Outreach events and presentations to statewide community organizations, sponsorship events, and community partnerships are offered in English and Spanish (and other languages requested) through Nevada Health Link educational resources and printed materials.
- Local, non-English language media is directed towards LEP individuals in their languages.
- Social media posts are developed and published in Spanish and English
- Public statement hearing notices, news releases, and fact sheets contain information about NVHL's free interpreting services. Nevada Health Link has a webpage which contains the Language Access Plan (LAP), additional language access materials, contact information, and the process for filing a complaint.
- The website also lists the publications and forms published by the Exchange in both English and Spanish.

4. Profile of the Exchange’s LEP Clients

The Exchange’s number or proportion LEP persons eligible in Nevada who may be served or likely to encounter NVHL’s programs, activities, or services are based on Nevada populations. Spanish, French, German or other West Germanic languages; Russian, Polish, or other Slavic languages; other Indo-European languages; Korean, Chinese (incl. Mandarin, Cantonese), Vietnamese, Tagalog (incl. Filipino), other Asian and Pacific Island languages; and Arabic have been identified as the highest LEP languages and thus most likely to be encountered.

The Exchange is committed to tracking the languages preferred for communication among our limited English proficient (LEP) clients so that we can better provide meaningful, timely access to our services and programs without regard to any language impediments. Below is a data table summarizing relevant client data for the Exchange as of March 1, 2024, including self-reported Written Language Preference.

Language/Group Served	Total #	% of Total	% of Total LEP	Services/Programs Accessed	Notes
Total Clients	99055	100.00%	N/A	ACA Health/Dental Coverage	Total active enrollments as of 3/1/2024
Total Indigenous	775	0.78%	N/A	ACA Health/Dental Coverage	Self-reported American Indian or Alaska Native
Total Refugees	N/A	N/A	N/A	ACA Health/Dental Coverage	SSHIX does not collect information explicitly regarding refugee status
Total LEP Clients	5898	5.95%	100.00%	ACA Health/Dental Coverage	
Specific Languages:					
Spanish	5739	5.79%	97.30%	ACA Health/Dental Coverage	
Vietnamese	91	0.09%	1.54%	ACA Health/Dental Coverage	
Chinese (Mandarin)	23	0.02%	0.39%	ACA Health/Dental Coverage	
Tagalog	20	0.02%	0.34%	ACA Health/Dental Coverage	
Russian	12	0.01%	0.20%	ACA Health/Dental Coverage	
Korean	7	0.01%	0.12%	ACA Health/Dental Coverage	
Arabic	2	0.00%	0.03%	ACA Health/Dental Coverage	
French	2	0.00%	0.03%	ACA Health/Dental Coverage	
Hindi	1	0.00%	0.02%	ACA Health/Dental Coverage	
Portuguese	1	0.00%	0.02%	ACA Health/Dental Coverage	

Given that the Nevada Health Link website’s application and enrollment materials are available in both English and Spanish, and given also that in-person enrollment assistance is available from multiple members our Agent/Broker and Navigator communities in all of the languages listed above except for Portuguese (for which the Exchange only has a single client), it’s our current assessment that the language access needs of our clientele are being sufficiently met.

5. Language Access Services and Procedures

The Exchange has secured the language access services described below to enable our LEP clients to access our services and programs more fully. In every case, the Exchange ensures that all language service providers are fully competent to provide these services.

Oral/Sign Language Services

During in-person encounters, the Exchange uses the following tools to determine whether an individual is LEP, and what their primary language is:

- Broker and Navigator grantees will provide in-person enrollment assistance and services providing information about free interpreting services in multiple languages.
- Bilingual staff members, brokers/agents and Navigators assist in identifying a LEP individual's language.

On telephone calls, via the Call Center, the Exchange and Call Center representatives uses the following tools to find out if an individual is LEP, and what their primary language is:

- Call Center Representatives (CSR's) will make those determinations based on experience and consumer needs/requests.
- Bilingual staff will assist in identifying an LEP individual's language.
- TTY Line designed for those who are deaf, hard of hearing, or speech disabled.
- Multi-language options are available through the Call Center and at NevadaHealthLink.com.

Written Language Services

The Exchange uses the following procedures to identify vital written information used in the provision of its services and programs, including both paper and electronic communications. The procedures for identifying vital written communication between the Exchange and individuals as well as the procedure for identifying vital communication targeting the broader public are both presented.

- Printed resource guides have been translated into English and Spanish
- Printed Fact sheets have been translated into English, Spanish, and the top spoken Asian languages in Nevada, including Tagalog, Chinese, and Cantonese.
- The Nevada Health Link website can be translated into over 100 different languages.
- Rack cards are printed in English and Spanish

Community Outreach and Engagement

The Exchange is committed to ensuring that the larger LEP community is aware of and able to access all available language services. In doing so, the Exchange has taken steps to publicize the availability of its language services in the community. Additionally, the Exchange has provided notification of its services at all relevant points of contact. Additionally, the Exchange has provided resources for its staff to improve their cultural competency and ability to work with diverse groups.

Outreach activities and priorities include:

- Attending community events all over the state tabling and staffing with certified navigators.
- Social media platforms YouTube, Facebook, and Instagram
- Billboards, Radio, and commercial advertising in English and Spanish
- Dedicated tribal liaison staff member who communicates with all of our Tribes

Safe Harbor

The Exchange does not receive federal financial assistance for language access or translation services; therefore, Safe Harbor provisions are not applicable to the Exchange’s Language Access Plan at this time.

6. Implementing the Exchange’s Language Access Plan

The Exchange is committed to providing our LEP clients with full access to our services and programs. Towards this end, the Exchange requires its staff to follow the procedures described below to ensure meaningful access to available language services. Moreover, the Exchange is committed to 100% compliance with these procedures and provides the staff with the training described below to help ensure that all staff are familiar with these procedures and recognize their importance to the Exchange’s mission.

Staff Training

Staff training includes the following components:

- The agency's legal obligations for providing language access services.
- The agency's resources for providing language access services.
- How to access and work with interpreters.
- Cultural competence and cultural sensitivity.
- How to obtain translation services.

The Exchange assists consumers in a verity of languages, the Nevada Health Link website can be transmitted or translated into 109 different languages. The Nevada Health Link’s Call Center employees’ bilingual staff able to provide services directly to the client in English and Spanish and then offers TTY LINE (for those who are deaf, hard of hearing, or speech disabled): 711, and multi- language options are also available through the Call Center.

The Exchange also provides free in-person assistance by using a certified Broker and Navigator for assistance, offering assistance in multiple different languages. On the Nevada health Link website, visitors are able to search for a Broker or Navigator by zip code to find in person assistance in their preferred language.

Monitoring

The Exchange’s Call Center tracks and logs how many calls that are referred to its Language Translation Service, which is used when real-time translation services for non-English languages other than Spanish are required. The table below lists the number of calls referred to the Language Translation Service throughout Calendar Year 2023. The total number of calls for 2023 was 326.

Language	# Calls
MANDARIN	124
VIETNAMESE	33
AMHARIC	29
JAPANESE	27
KOREAN	23
TAGALOG	19
RUSSIAN	12
PORTUGUESE	8
ARMENIAN	8
CANTONESE	7
FARSI	4
ARABIC	4
UKRAINIAN	4
BULGARIAN	3
GREEK	3
HINDI	3
BENGALI	2
DARI	2
THAI	2
TIGRIGNA	1
TURKISH	1
PUNJABI	1
FRENCH	1
HUNGARIAN	1
ILOCANO	1
GUJARATI	1
NEPALI	1
POLISH	1
TOTAL	326

7. Evaluation of, and Recommendations for, the Exchange’s Language Access Plan

The Exchange is committed to monitoring the performance of the above policies, procedures, and resources to ensure that its LAP is responsive to the needs of both the Exchange and the people it serves. At a minimum, the Exchange will review, evaluate, and update its LAP biennially during even-numbered years.

Parties Responsible for LAP Maintenance

The Communications Officer and the Executive Director are the positions responsible for reviewing and updating the LAP. The structure is based on the input from internal staff, Brokers and Navigators, and the application and enrollment data we collect.

Evaluation Outcomes and Proposed Changes

At least biennially, or more often if required by regulatory or policy changes, the Communications Officer and the Executive Director will issue a revised version of SSHIX’s Language Access Plan, incorporating changes that were proposed by Exchange stakeholders since the prior release. Each revision will be submitted to the Exchange’s Board of Directors for review and approval before public release.

Public Comment

The Exchange is committed to soliciting public comment regarding its Language Access Plan from all impacted stakeholder groups. The most recent public comment period, which informed the current version of this document, was conducted between February 21, 2024 and May 1, 2024 and included two public workshops held on April 3, 2024 and May 2, 2024.

Public comment regarding the Exchange’s Language Access Plan can be provided at any time by emailing customerserviceNVHL@exchange.nv.gov and including the words “LAP” or “Language Access Plan” in the subject line.

8. Document Revision History

Version	Effective Date	Changes from Previous Version	Drafted	Approved
24.1	June 11, 2024	Initial Release	K. Blagen, R. Cook	Pending Board Approval