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Nevada Health Link Announces Plans and Rates for the 2025 Open Enrollment Period

Nevadans can now "window shop" online to view and compare health insurance plans ahead of Open Enrollment starting November 1

CARSON CITY, Nev. (Oct. 1, 2024) – In preparation of Nevada's 2025 Plan Year Open Enrollment Period, Nevadans can now explore and compare health insurance plans on NevadaHealthLink.com. The Open Enrollment Period begins on Nov. 1, 2024, and continues through Jan. 15, 2025. Throughout October, Nevadans can check plan rates and assess eligibility for federal assistance to help reduce 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 using the "window shopping" feature on enroll.NevadaHealthLink.com.

"As the Open Enrollment Period approaches for the upcoming year, now is the time for Nevadans to evaluate their health insurance options," says Nevada Health Link Executive Director, Russell Cook. "We encourage those who are currently uninsured or already have a plan with Nevada Health Link to take this time to 'window shop' and consider the variety of health insurance options available at NevadaHealthLink.com before the Open Enrollment Period begins."

During Open Enrollment, Nevada Health Link will offer 141 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	Carriers	Number of Qualified Health Plans
Clark County, Nye County	Aetna Health Anthem Blue Cross Blue Shield	86

	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) Hometown Health Imperial Health Plan Molina Healthcare SilverSummit Healthplan (Ambetter)	71
Carson City, Douglas County, Lyon County, and Storey County	Anthem Blue Cross Blue Shield Hometown Health Molina Healthcare SilverSummit Healthplan (Ambetter)	46
Churchill, Elko, Esmeralda, Eureka, Humboldt, Lander, Lincoln, Mineral, Pershing, and White Pine County	Anthem Blue Cross Blue Shield SilverSummit Healthplan (Ambetter)	31

Nevada Health Link also offers quality care options for dental. **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)

Additionally, Nevada Health Link offers vision coverage directly to Nevadans in partnership with VSP Vision Plans.

NevadaHealthLink.com remains the <u>only</u> resource for Nevadans to access federal financial assistance to reduce the cost of their monthly premiums. Expanded subsidies continue to be available as a result of the Inflation Reduction Act passed by Congress in 2022, helping lower the cost of monthly plans for 9 out of 10 enrollees on the marketplace, in which nearly half of enrollees pay a net premium of \$100 or less for their monthly plan.

While the weighted average rate increase for plans on Nevada Health Link for the 2025 Plan Year is 6.55%, extended subsidies will help provide additional support for many families and individuals seeking coverage.

"The window shopping period offers a preview into what Nevadans can expect from their health insurance costs and coverage for the upcoming plan year," Cook says. "The value of health

insurance cannot be understated enough. As the costs of medical care continue to rise, the need for insurance becomes even more crucial and, at times, even lifesaving. That's why at Nevada Health Link, we do all we can to guide individuals through the enrollment process for free and in multiple languages. If individuals have questions about coverage options, free support is available through our call center, website, or by speaking directly to a licensed broker or navigator."

"The Nevada Division of Insurance is dedicated to ensuring that all Nevadans have solutions that meet their family's insurance needs," says Nevada Insurance Chief Deputy Commissioner Todd Rich. "Our team has worked diligently to cultivate Nevada's thriving and competitive health insurance market, offering a wide selection of plans and companies with fair and reasonable costs for all consumers. As open enrollment approaches, I recommend everyone review the available rates and policies. Our team has worked hard over the last few months to ensure health rates are appropriate. Our goal, in partnership with the Silver State Health Insurance Exchange, is to offer consumers the options and resources to make empowered and informed decisions about how to best fulfill their health insurance needs."

During the window shopping period, Nevadans can determine 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).

For more information about the 2025 Plan Year Open Enrollment, call the customer support line at 1-800-547-2927 or visit the website at www.NevadaHealthLink.com.

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ABOUT NEVADA HEALTH LINK

NevadaHealthLink.com is Nevada's online health insurance marketplace for qualified 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 140 different plan options across eight 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 employersponsored 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, 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, qualifying 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.

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