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Open Enrollment Period on Nevada Health Link Begins Today

The Plan Year 2025 Open Enrollment Period runs from November 1, 2024 through January 15, 2025 with over 140 Qualified Health Plan options and expanded access to DACA recipients

CARSON CITY, Nev. (Nov. 1, 2024) – The Open Enrollment Period through Nevada's official health insurance marketplace, NevadaHealthLink.com, began today, November 1, 2024, and goes through January 15, 2025. In a press conference today hosted by Nevada Health Link at the Cleveland Clinic Lou Ruvo Center for Brain Health, information about this year's Open Enrollment was announced, including 141 Qualified Health Plans offered through eight brandname, private insurance carriers; and a new ruling that expanded access to coverage for DACA recipients.

"As we begin the Open Enrollment Period for 2025, our team at Nevada Health Link remains committed to ensuring that all Nevadans have access to quality, affordable health care," said Russell Cook, executive director of Nevada Health link. "This is a critical time for individuals and families to explore their options and secure the coverage that best meets their needs, especially as the expanded financial assistance continues to make health plans more affordable. We want to remind anyone who is not currently enrolled in health insurance, that the Open Enrollment Period is the only time of year Nevadans can freely enroll in a plan without experiencing a Qualifying Life Event. So, if you don't have health insurance, now is the time."

NevadaHealthLink.com is the only place Nevadans can access federal financial aid to lower their monthly insurance premiums. Thanks to the Inflation Reduction Act passed by Congress in 2022, increased financial support for consumers will continue during the 2025 Plan Year. These enhanced subsidies have significantly improved the affordability of health plans, particularly for Nevadans earning more than 400% of the Federal Poverty Level. As a result of these expanded benefits, nearly 9 out of 10 of Nevada Health Link enrollees qualify for financial assistance, with nearly half paying a net premium of \$100 or less per month for their coverage.

Those eligible for subsidies through Nevada Health Link include individuals without employer-sponsored health insurance, such as freelancers or gig economy workers; individuals who are not eligible for Medicare (65+) or Medicaid (income-based); and new residents of Nevada.

This year, individuals who arrived in the U.S. as children and are protected under the Deferred Action for Childhood Arrivals (DACA) program will now have access to health and dental

insurance with subsidy eligibility through Affordable Care Act (ACA) Exchanges, including Nevada Health Link, allowing new opportunities for affordable coverage. With over 580,000 active DACA recipients across the U.S. and more than 11,400 in Nevada, this new rule marks a crucial advance for those who have faced ongoing barriers to affordable health insurance.

"This new wave of eligibility offers Nevada Health Link an important opportunity to engage and support the DACA population, aligning with our mission of inclusivity and community health. By expanding access to affordable care, we're not only improving individual health outcomes but overall contributing to a healthier Nevada, as more residents can now seek the care they need without facing financial barriers," continued Cook.

Nevadans interested in enrolling with the free assistance of a Broker/Agent or Navigator/Assister should visit NevadaHealthLink.com and use the "Find Local Assistance" tool to locate a certified enrollment professional near them. These professionals can provide expert guidance throughout the enrollment process in multiple languages. Brokers/Agents can also be reached by calling 1-800-547-2927 and choosing the 'Find a Broker' option, Monday through Friday between 9 a.m. and 6 p.m. and Saturdays 9 a.m. to 2 p.m. during open enrollment (excluding holidays). For a more immediate connection, Nevada Health Link also offers a user-friendly 'chat' feature on the enrollment website, connecting Nevadans directly to knowledgeable representatives from its call center.

Plan Year 2025 Open Enrollment Period will run from November 1, 2024, through January 15, 2025. Anyone who enrolls between November 1 and by 11:59 p.m. on December 31, 2024, will have health insurance coverage effective on January 1, 2025. For those who enroll between January 1 and January 15, coverage will begin February 1, 2025.

141 Qualified Health Plans are offered across eight brand-name, private insurance carriers including the following:

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

Nevada Health Link also offers 18 Qualified Dental Plans through five insurance carriers including Alpha Dental, Best Life, Delta Dental, EMI Health, and Anthem Blue Cross Blue Shield (Rocky Mountain). Additionally, Nevada Health Link partners with VSP Vision Insurance to offer adult vision plans.

To learn more about Nevada Health Link and to begin the Plan Year 2025 open enrollment process, visit NevadaHealthLink.com or call 1-800-547-2927.

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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