

2025

Annual Report on the Nevada Health Insurance Market



nevada
health link

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Introduction

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Nevada's official health insurance marketplace, Nevada Health Link, was created by the State of Nevada to provide a platform for Nevadans to shop for and enroll in health insurance plans.

Born out of the Affordable Care Act in 2013, it has served as a resource for helping individuals and families find quality, affordable private health and dental coverage. Nevada Health Link is the only place where Nevadans can access federal financial assistance, like subsidies, to lower the cost of insurance. The marketplace has grown from 50 plans in its first year to now more than 140, signifying the critical demand for Nevadans to have options when choosing a plan that meets their health and financial needs. Nevada Health Link has provided the pathway for hundreds of thousands of Nevadans to get insured since its inception.

Nevada Health Link enrollees are beautifully diverse and represent all coverage areas of the state, including our rural counties from Elko to Nye, to the urban centers in Reno and Las Vegas. The marketplace has options for Nevadans, no matter how much they make or where they live and has become the go-to source of health insurance specifically for Nevadans who do not have employer-sponsored health insurance and do not qualify for Medicare or Medicaid.

To continue best serving all Nevadans, we must understand their behaviors, preferences, and values related to buying and enrolling in health insurance. This report explores key findings from our most recent market research studies with real Nevadans, both those who are uninsured and those enrolled through Nevada Health Link.

Building on the most successful Open Enrollment Period in the history of Nevada Health Link, with a 17% year-over-year increase with more than 47,000 new enrollees, the goal of this report is to provide an updated picture of the Nevada health insurance landscape. Through our annual survey, we gathered the latest data on health insurance attitudes, beliefs, and intentions of Nevada residents and looked at trends over time to see what's shifting and how.

The annual survey was conducted after Open Enrollment, between January 16-27, 2025, and included 3,167 respondents. The sample was targeted to include a population from key demographic groups closely matching the U.S. Census data (ACS) for Nevada. For a detailed description of the survey methodology, see Appendix A.

Please note that throughout this report, when we identify something as “significantly” higher or lower, this means it met a statistical significance threshold of $p \leq 0.05$, corresponding to a 95% confidence level or higher. In other words, the difference is unlikely due to random variation alone.

Demographic	Survey [^]	Nevada [#]
GENDER		
Female	49%	50%
Male	50%	49%
Other*	1%	1%
RACE/ETHNICITY		
Black	11%	9%
Asian	2%	8%
Hispanic/Latino	20%	30%
White	56%	47%
Other**	7%	7%
Prefer Not to Say	4%	N/A
EDUCATION LEVEL		
High school or less	40%	41%
Some college	20%	25%
Associates/Vocational/Technical	14%	9%
4-year college degree	16%	17%
Post-graduate degree	10%	9%
INCOME		
Under \$25,000	14%	17%
\$25,000 - \$49,999	20%	21%
\$50,000 - \$99,999	31%	32%
\$100,000 and up	35%	30%

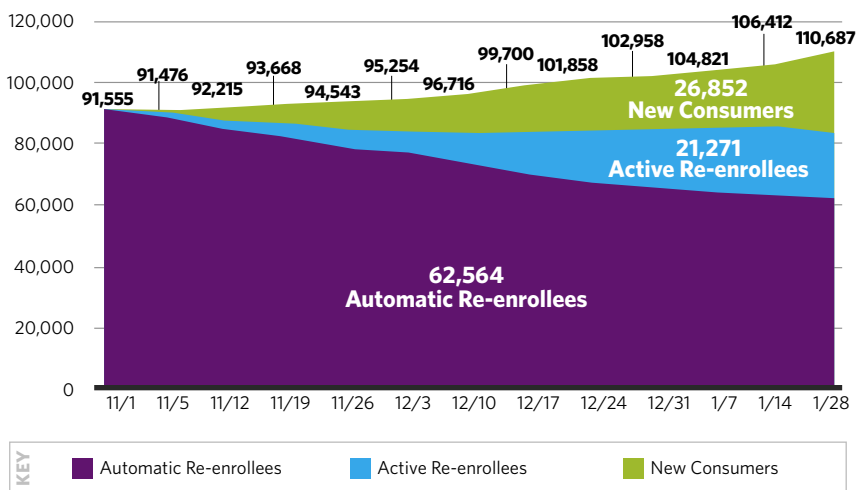
[^]Values weighted by demographic information; [#]Source U.S. Census data (ACS); *Includes transgender, nonbinary, and “I use a different term”; ** Includes American Indian/Alaska Native and Pacific Islander Native Hawaiian



Enrollment Data

Growth during 2025 Open Enrollment

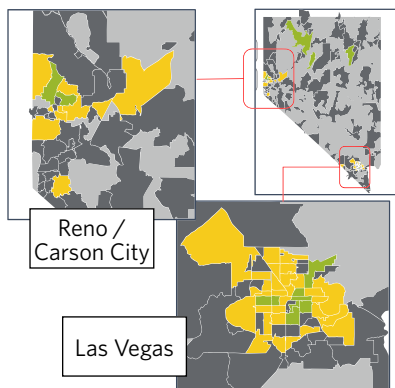
At the start of Open Enrollment (OE), there were 91,555 automatic re-enrollees. During the 2025 OE period — held from November 1, 2024, to January 15, 2025 — enrollment increased by 20.9%, bringing the total to 110,687 enrollees. Of the automatic re-enrollees, 21,271 made an active decision to change their plan, 62,564 kept their existing plan, and 7,720 dropped out.



Regional differences in enrollment

Largest Percentage gains in enrollment by zip code

Looking at zip codes with a population more than 10,000, the following chart shows the zip codes with the largest percentage in gains during the Open Enrollment Period (11/1/24 - 1/22/25).

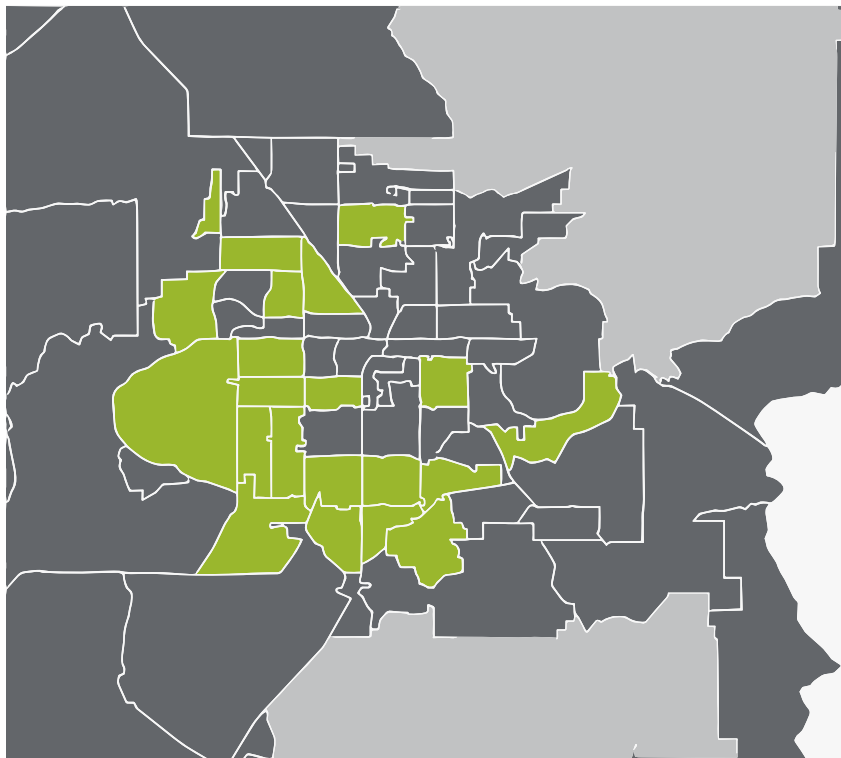




Zip Code	County	2022 Total Population	Enrollment Count as of 11/1/24	Enrollment Count as of 1/22/25	Open Enrollment Count Gain	Open Enrollment % Gain
89169	Clark County	22179	397	697	300	75.60%
89119	Clark County	50820	791	1377	586	74.10%
89101	Clark County	40524	414	698	284	68.60%
89121	Clark County	67510	1112	1861	749	67.40%
89815	Elko County	15771	160	266	106	66.30%
89436	Washoe County	47101	836	1377	541	64.70%
89104	Clark County	39702	666	1092	426	64.00%
89506	Washoe County	45175	644	1048	404	62.70%
89115	Clark County	64427	535	868	333	62.20%
89445	Humboldt Co.	16971	234	379	145	62.00%
89146	Clark County	20407	616	986	370	60.10%
89117	Clark County	55150	2059	3295	1236	60.00%
89011	Clark County	33458	1053	1677	624	59.30%
89502	Washoe County	46206	638	1012	374	58.60%
89145	Clark County	26417	682	1077	395	57.90%
89141	Clark County	39020	1572	2479	907	57.70%
89030	Clark County	51618	400	630	230	57.50%
89106	Clark County	25416	306	479	173	56.50%
89084	Clark County	33751	681	1066	385	56.50%

Largest numeric gains in enrollment by zip code

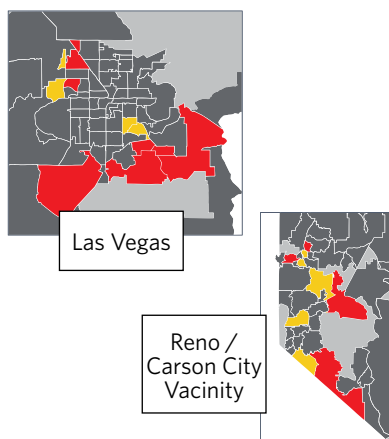
Looking at zip codes with a population more than 10,000, the following chart shows the zip codes with the largest number of gains during the Open Enrollment Period (11/1/24 - 1/22/25).



Zip Code	County	2022 Total Population	Enrollment Count as of 11/1/24	Enrollment Count as of 1/22/25	Open Enrollment Count Gain	Open Enrollment % Gain
89148	Clark County	62337	2720	4031	1311	48.20%
89117	Clark County	55150	2059	3295	1236	60.00%
89147	Clark County	55771	2256	3420	1164	51.60%
89139	Clark County	43630	2153	3222	1069	49.70%
89113	Clark County	36956	1967	3013	1046	53.20%
89052	Clark County	59036	1982	2970	988	49.80%
89103	Clark County	51307	1637	2548	911	55.70%
89141	Clark County	39020	1572	2479	907	57.70%
89123	Clark County	58849	1724	2566	842	48.80%
89074	Clark County	51752	1603	2431	828	51.70%
89121	Clark County	67510	1112	1861	749	67.40%
89178	Clark County	41011	1426	2169	743	52.10%
89129	Clark County	53649	1395	2124	729	52.30%
89108	Clark County	74990	1245	1898	653	52.40%
89135	Clark County	30818	1182	1827	645	54.60%
89183	Clark County	40457	1255	1895	640	51.00%
89138	Clark County	21749	1330	1963	633	47.60%
89011	Clark County	33458	1053	1677	624	59.30%
89031	Clark County	73378	1167	1790	623	53.40%
89128	Clark County	38374	1149	1756	607	52.80%

Slower than average-paced gains by zip code

Looking at zip codes with a population more than 10,000, the following chart shows the zip codes with a percentage of gains that was slower than average during the Open Enrollment Period (11/1/24 - 1/22/25).



Zip Code	County	2022 Total Population	Enrollment Count as of 11/1/24	Enrollment Count as of 1/22/25	Open Enrollment Count Gain	Open Enrollment % Gain
89433	Washoe County	23492	222	301	79	35.60%
89179	Clark County	12021	358	504	146	40.80%
89002	Clark County	37225	806	1135	329	40.80%
89005	Clark County	14551	303	429	126	41.60%
89044	Clark County	27019	1069	1519	450	42.10%
89410	Douglas County	11018	393	564	171	43.50%
89403	Lyon County	16943	367	531	164	44.70%
89012	Clark County	37856	1237	1793	556	44.90%
89134	Clark County	23356	731	1062	331	45.30%
89149	Clark County	42669	1096	1594	498	45.40%
89523	Washoe County	36492	871	1278	407	46.70%
89143	Clark County	13045	338	496	158	46.70%

Trends In the Marketplace



From Nevada Health Link's first 2023 annual survey to 2025, the makeup of the insurance marketplace has stayed fairly stable, with group insured making up most of the population at about 62%, Medicaid at about 12%, uninsured at about 10%, Nevada Health Link enrollees at about 6%, individually insured at about 4%, and other insurance (such as Medicare, Tricare, VA, or military) at about 6%.





Demographic Comparisons by Insurance Type

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The following sections look at each of the demographics we collected data for in our survey, highlighting any significant differences there were between the different insurance groups.

Age

- 25-34 year olds are significantly more likely to be Medicaid beneficiaries or uninsured.
- 35-44 year olds are significantly more likely to be uninsured than Nevada Health Link enrollees.
- 55-65 year olds are significantly more likely to be Nevada Health Link enrollees, individually insured, or have government/other insurance.

Column % Column Comparisons	Uninsured	Group Insured	NVHL	Individually Insured	Medicaid	Gov/Other	NET
25-34	23% f	23% f	17%	13%	30% bcd	13%	23% -
35-44	29% c	23%	17%	24%	22%	21%	23% -
45-54	19%	23%	21%	19%	22%	25%	23% -
55-65	28%	31%	46% a b E	44% a b e	25%	41%	32% -
NET	100% -	100% -	100% -	100% -	100% -	100% -	100% -

Sample size = 3,167; Column comparison symbols: a, b, c, d (confidence level >=95%), A, B, C, D (confidence level >=99.9%)

Annual household income

- Those making under \$50k are significantly more likely to be Nevada Health Link enrollees, uninsured, or Medicaid beneficiaries, with those making less than \$25k being the most likely to be Medicaid beneficiaries.
- Those making over \$50k are significantly more likely to be group insured or individually insured than Nevada Health Link enrollees, and are least likely to be Medicaid beneficiaries.
- Those making over \$100k are also significantly less likely to be uninsured.

Column % Column Comparisons	Uninsured	Group Insured	NVHL	Individually Insured	Medicaid	Gov/Other	NET
less than 25k	21% B d f	5%	27% B d F	11% b	49% A B C D F	9% b	14% -
25-50k	39% B f	17%	42% B d f	24%	35% B f	22%	23% -
50k-100k	31% E	34% c E f	22% e	34% c E	12%	25% e	30% -
more than 100k	10% e	45% A C d E	10% e	31% A C E	4%	45% A C d E	33% -
NET	100% -	100% -	100% -	100% -	100% -	100% -	100% -

Sample size = 3,167; Column comparison symbols: a, b, c, d (confidence level $\geq 95\%$), A, B, C, D (confidence level $\geq 99.9\%$)



Race/Ethnicity

- Black or African Americans are significantly more likely to be Medicaid beneficiaries than they are to be Uninsured or Group Insured.
- White Nevadans are significantly less likely to be uninsured or Medicaid beneficiaries.
- Hispanic or Latino Nevadans are significantly less likely to be Nevada Health Link enrollees and are significantly more likely to be uninsured than group/individually insured.

Column % Column Comparisons	Uninsured	Group Insured	NVHL	Individually Insured	Medicaid	Gov/Other	NET
Black	7%	9%	10%	6%	18%	13%	10%
					a B	D	-
White	43%	53%	65%	63%	40%	60%	52%
		a E	A b E	a e		a E	-
Hispanic/ Latino	41%	30%	16%	24%	34%	17%	30%
	b C d F	c f			c f		-
Other	9%	7%	9%	7%	8%	9%	8%
							-
NET	100%	100%	100%	100%	100%	100%	100%
	-	-	-	-	-	-	-

Sample size = 3,001; Column comparison symbols: a, b, c, d (confidence level >=95%), A, B, C, D (confidence level >=99.9%)

Education

- Those with a high school degree or less are significantly more likely to be uninsured or Medicaid beneficiaries.
- Those with a college degree or higher are significantly less likely to be uninsured or Medicaid beneficiaries.

Column % Column Comparisons	Uninsured	Group Insured	NVHL	Individually Insured	Medicaid	Gov/Other	NET
high school or less	53% B c d f	35%	39%	31%	60% B C D F	38%	40% -
some college/associate/vocational	35%	33%	33%	30%	32%	34%	33% -
college degree or more	12%	32% A E	28% A E	39% A E f	8%	28% A E	27% -
NET	100% -	100% -	100% -	100% -	100% -	100% -	100% -

Sample size = 3,167; Column comparison symbols: a, b, c (confidence level >=95%), A, B, C (confidence level >=99.9%)



Gender

- Males are significantly less likely to be Medicaid beneficiaries.
- Females are significantly more likely to be Medicaid beneficiaries.

Column % Column Comparisons	Uninsured	Group Insured	NVHL	Individually Insured	Medicaid	Gov/Other	NET
Male	54%	53%	53%	56%	30%	62%	51%
	E	E	E	E		b E	-
Female	45%	46%	47%	44%	70%	37%	49%
		f			ABCD	F	-
Other	1%	1%	1%	0%	0%	1%	1%
							-
NET	100%	100%	100%	100%	100%	100%	100%
	-	-	-	-	-	-	-

Sample size = 3,167; Column comparison symbols: a, b, c (confidence level >=95%), A, B, C (confidence level >=99.9%)

Number of people in household

- Those in a one person household are significantly less likely to be group insured.
- Those in a two person household are significantly more likely to be group/individually insured and are significantly less likely to be Medicaid beneficiaries.
- Those in a house with five or more members are significantly more likely to be Medicaid beneficiaries, and are more likely to be group insured than Nevada Health Link enrollees or individually insured.

Column % Column Comparisons	Uninsured	Group Insured	NVHL	Individually Insured	Medicaid	Gov/Other	NET
1	28%	16%	26%	20%	21%	20%	19%
	B		b		b		-
2	25%	33%	28%	40%	20%	32%	30%
		a E		a E		e	-
3	18%	17%	22%	22%	14%	20%	18%
							-
4	17%	16%	14%	10%	18%	12%	16%
							-
5+	12%	17%	10%	8%	26%	16%	17%
		c d			a b C D		-
NET	100%	100%	100%	100%	100%	100%	100%
	-	-	-	-	-	-	-

Sample size = 3,167; Column comparison symbols: a, b, c, d, e (confidence level >=95%), A, B, C, D, E (confidence level >=99.9%)



Employment status

- Those working full time are significantly more likely to be group insured and are significantly less likely to be Medicaid beneficiaries.
- Those working part time are significantly less likely to be group insured.
- Those who are unemployed are significantly more likely to be Medicaid beneficiaries and are significantly less likely to be group or individually insured.

Column % Column Comparisons	Uninsured	Group Insured	NVHL	Individually Insured	Medicaid	Gov/Other	NET
Work full time (30+ hr)	52% E	82% ACDEF	44% E	48% E	22% E	52% E	66% -
Work part time (<30 hr)	18% B f	4% B f	20% B f	15% B f	19% B F	7% B F	9% -
Not currently employed	18% B D	6% B D	15% B D	3% B D	41% ABCDF	10% d	12% -
Retired	5% a b	6% a b	12% a b	22% A B E	7% A B c E	22% A B c E	8% -
Other	7% B	2% B	9% B	12% B	11% B	9% B	5% -
NET	100% -	100% -	100% -	100% -	100% -	100% -	100% -

Sample size = 3,167; Column comparison symbols: a, b, c, d, e (confidence level >=95%), A, B, C, D, E (confidence level >=99.9%)

Belief Comparisons by Insurance Type



All insurance groups had a high percentage who believed Nevada Health Link is run by the state, though Nevada Health Link enrollees were the most certain of this as well as the fact that it's the only place to get subsidies for health insurance through the Affordable Care Act. Nevada Health Link enrollees, who have experience enrolling through Nevada Health Link were the least likely to think it was too complicated and time consuming to sign up, while uninsured (who are a key target audience) were the most likely to believe it was too complicated and time consuming, indicating a potential barrier there to enrolling. Though overall most people believed Nevada Health Link offers a wide variety of health insurance plans, compared to other groups, uninsured and individually insured were more likely to think this was not true.



Row %		Not True	True	Not sure	NET
Nevada Health Link is run by the state of Nevada.	Uninsured	15%	77%	9%	100%
	Group Insured	16%	76%	8%	100%
	NVHL	6%	87%	7%	100%
	Individually Insured	21%	74%	5%	100%
	Medicaid	15%	76%	9%	100%
	Other	15%	79%	6%	100%
	Net	15%	77%	8%	100%
Nevada Health Link is the only place for residents of Nevada to get subsidies for health insurance through the American Cares Act	Uninsured	38%	48%	14%	100%
	Group Insured	41%	48%	12%	100%
	NVHL	24%	68%	8%	100%
	Individually Insured	42%	41%	17%	100%
	Medicaid	39%	48%	13%	100%
	Other	43%	46%	11%	100%
	Net	39%	49%	12%	100%
It is too complicated and time consuming to sign up for health insurance through Nevada Health Link.	Uninsured	41%	47%	11%	100%
	Group Insured	54%	35%	11%	100%
	NVHL	64%	30%	6%	100%
	Individually Insured	47%	33%	20%	100%
	Medicaid	55%	33%	12%	100%
	Other	51%	35%	14%	100%
	Net	53%	36%	11%	100%
Nevada Health Link is a welfare service offered by the state of Nevada	Uninsured	32%	59%	9%	100%
	Group Insured	36%	55%	9%	100%
	NVHL	38%	53%	8%	100%
	Individually Insured	30%	54%	16%	100%
	Medicaid	29%	63%	8%	100%
	Other	28%	60%	12%	100%
	Net	34%	57%	9%	100%
Nevada Health Link offers a wide variety of health insurance plans to meet anyone's specific needs	Uninsured	32%	57%	11%	100%
	Group Insured	21%	69%	10%	100%
	NVHL	22%	74%	4%	100%
	Individually Insured	33%	55%	12%	100%
	Medicaid	18%	73%	9%	100%
	Other	18%	72%	10%	100%
	NET	22%	68%	10%	100%

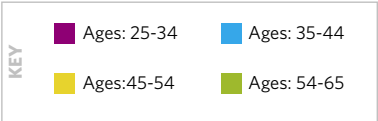
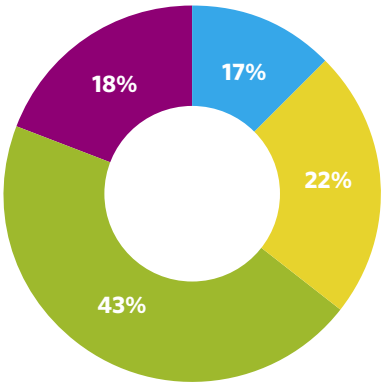
Close-up on Nevada Health Link enrollees



Characteristics of Nevada Health Link enrollees (from survey)

Age

A little under half of Nevada Health Link enrollees (43%) were 55-65, with them being significantly more likely to be eligible for subsidies. Those in the 35-44 age range were significantly less likely to be eligible for subsidies.

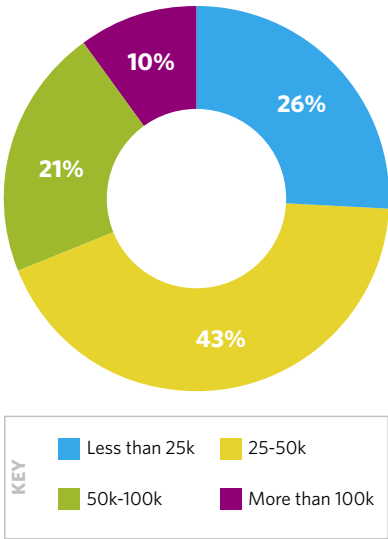


Column %	not eligible for subsidy		eligible for subsidy	NET
Column Comparisons				
25-34	16%		19%	18%
				-
35-44	28%		11%	17%
	b			-
45-54	28%		17%	22%
				-
55-65	27%		52%	43%
			a	-
NET	100%		100%	100%
	-		-	-
Column Names	A		B	C

Age groups; n=189; Column comparison symbols: a, b (confidence level >=95%)

Annual household income

Almost half of Nevada Health Link enrollees (43%) have a household income between \$25-50k and are eligible for subsidies. However, a quarter of Enrollees have an income less than \$25k and are significantly less likely to be eligible for subsidies. About a fifth have an income between \$50-100k, and only 1 out of 10 have an income more than \$100k.



Column %			
Column Comparisons	not eligible for subsidy	eligible for subsidy	NET
less than 25k	43%	16%	26%
	b		-
25-50k	13%	61%	43%
		A	-
50k-100k	19%	23%	21%
			-
more than 100k	24%	1%	10%
	B		-
NET	100%	100%	100%
	-	-	-
Column Names	A	B	C

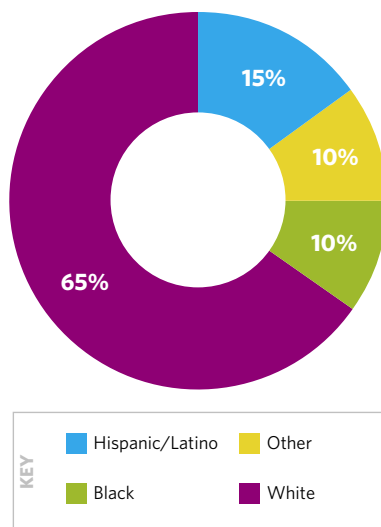
Income groups compared by subsidy eligibility; n=189; Column comparison symbols: a, b (confidence level >=95%), A, B (confidence level >=99.9%)

Race/ethnicity

	%
Black	10%
White	65%
Hispanic/Latino	15%
Other	10%
NET	100%

The majority of Nevada Health Link enrollees (65%) are White Nevadans, with Hispanic/Latino Nevadans making up the next largest population at 15%. There was no significant difference in subsidy eligibility between the different groups.

Race categories; n=176

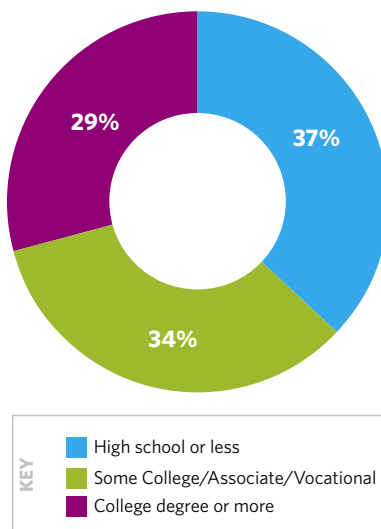


Education

There is a fairly equal distribution between education levels among Nevada Health Link enrollees, with a slight tendency towards lower education levels, but not by a large margin. There was no significant difference in subsidy eligibility within the education levels.

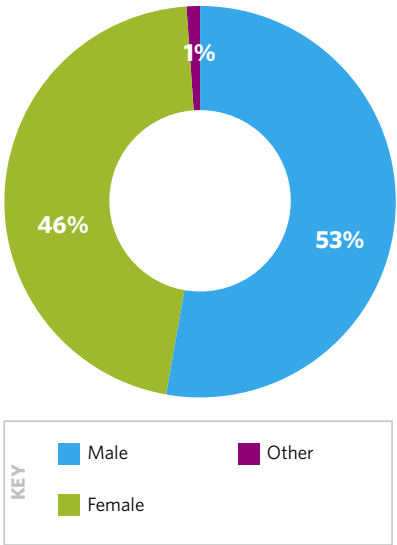
	%
high school or less	37%
some college/associate/vocational	34%
college degree or more	29%
NET	100%

Education levels; n=189



Gender

There is an even split in genders among Nevada Health Link enrollees, however, males enrollees are significantly more likely to not be ineligible for subsidies while female enrollees are significantly more likely to be eligible.

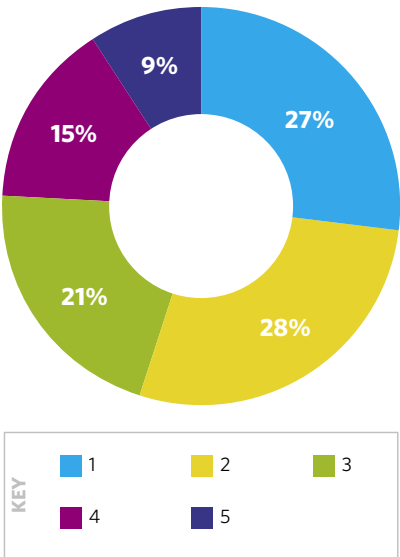


Column %			
Column Comparisons	not eligible for subsidy	eligible for subsidy	NET
Male	66%	46%	53%
	b		-
Female	34%	52%	46%
		a	-
Other	0%	1%	1%
			-
NET	100%	100%	100%
	-	-	-
Column Names	A	B	C

Gender categories by subsidy eligibility; n=189; Column comparison symbols:
a, b (confidence level >=95%)

Number of people in household

Most Nevada Health Link enrollees have 1-3 household members, with one-member households being significantly more likely to be eligible for subsidies. Those who have 4 or more household members (24%) are significantly less likely to be eligible for subsidies.

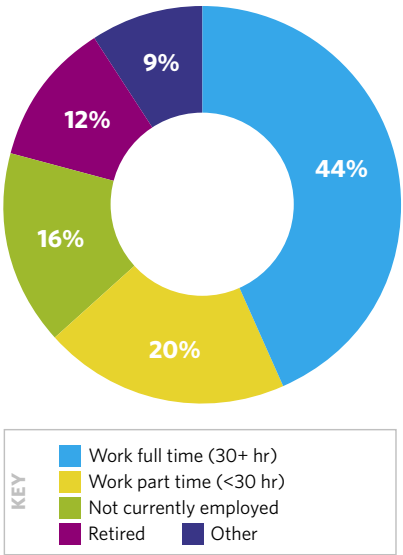


Column %			
Column Comparisons	not eligible for subsidy	eligible for subsidy	NET
1	13%	35%	27%
		a	-
2	31%	27%	28%
			-
3	15%	24%	21%
			-
4	25%	8%	15%
	b		-
5+	16%	5%	9%
	b		-
NET	100%	100%	100%
	-	-	-
Column Names	A	B	C

Number of household members by subsidy eligibility; n=189; Column comparison symbols: a, b (confidence level >=95%)

Employment status

The majority of Nevada Health Link enrollees (44%) work full time and another fifth work part time. There was no significant difference in subsidy eligibility between the different groups.



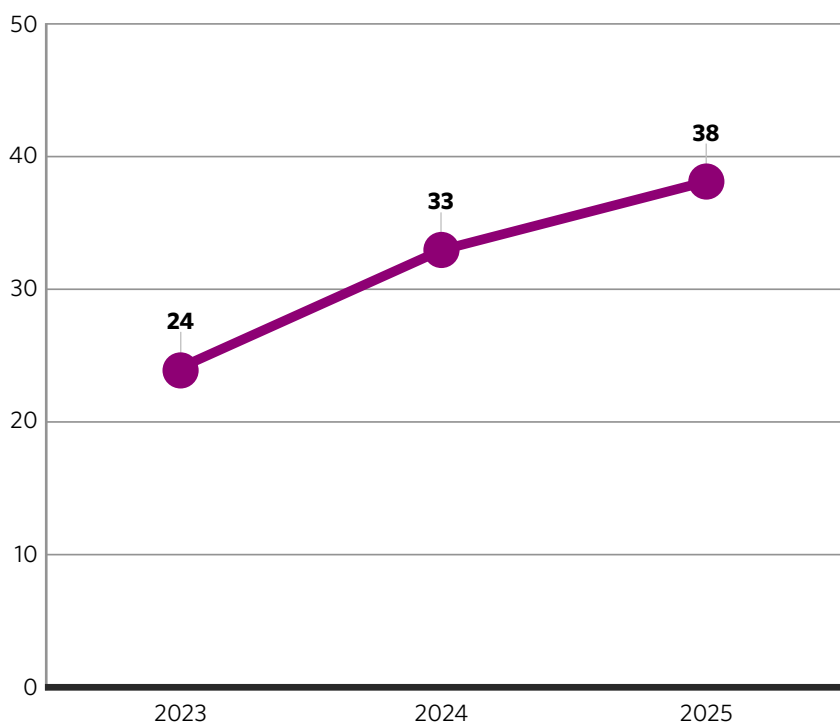
	%
Work full time (30+ hr)	44%
Work part time (<30 hr)	20%
Not currently employed	16%
Retired	12%
Other	9%
NET	100%

Employment status; n=189

Awareness and trust in Nevada Health Link

Net Promoter Score for Nevada Health Link

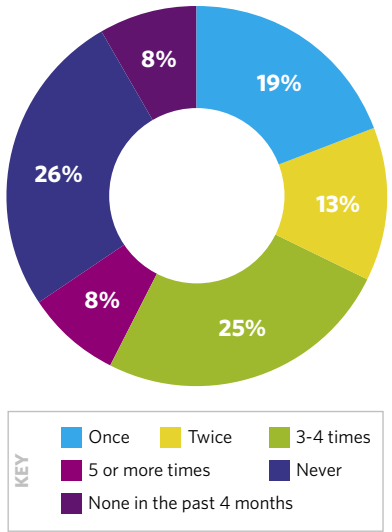
The Net Promoter Score (NPS) is a measure used to gauge customer loyalty, satisfaction, and enthusiasm. Scores range from -100 to +100, with any score above a 0 being considered good, and those above +70 being excellent. Customer approval of Nevada Health Link has steadily increased over the past three years, growing from +24 in 2023 to +38 in 2025. Scores ranging between 30 and 70 are typically regarded as great scores and an indication that the organization has a solid foundation of satisfied customers who are generally willing to recommend it. For comparison, according to Qualtrics, the 2024 average NPS score for the health insurance industry was +22.3.



Source: Current enrollee Survey 2025, Marketing for Change, n = 1,115

Visits to NevadaHealthLink.com in last 4 months

About two thirds of Nevada Health Link enrollees visited NevadaHealthLink.com at least once in the last four months. However, about 1 in 4 stated they had never visited the site, indicating they likely went through a third party, such as a broker, to enroll in a plan.

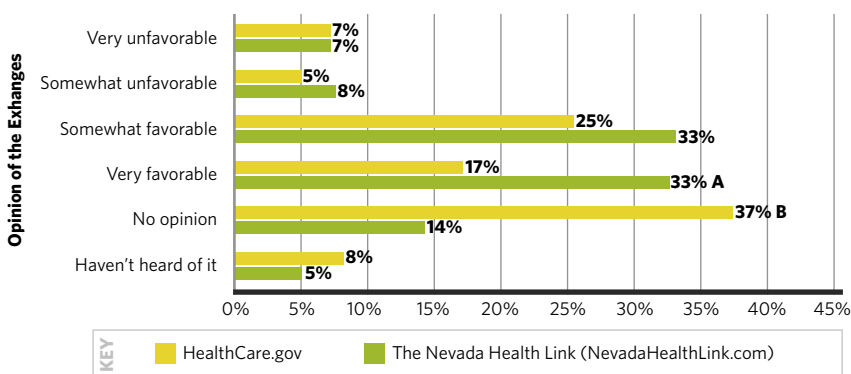


	%
Never	26%
None in the past 4 months	8%
Once	19%
Twice	13%
3-4 times	25%
5 or more times	8%
NET	100%

Q: How many times have you visited NevadaHealthLink.com in the past 4 months? n=189

Favorability of Nevada Health Link vs Healthcare.gov

Those who are currently enrolled in Nevada Health Link view it significantly more favorably than Healthcare.gov. When looking at unfavorable opinions between the two, they are not statistically different, indicating those opinions might have to do more with health insurance in general, rather than the exchanges themselves. Nevada Health Link enrollees were also significantly more likely to have no opinion of Healthcare.gov, which makes sense given that they are less likely to have had an experience with using it.



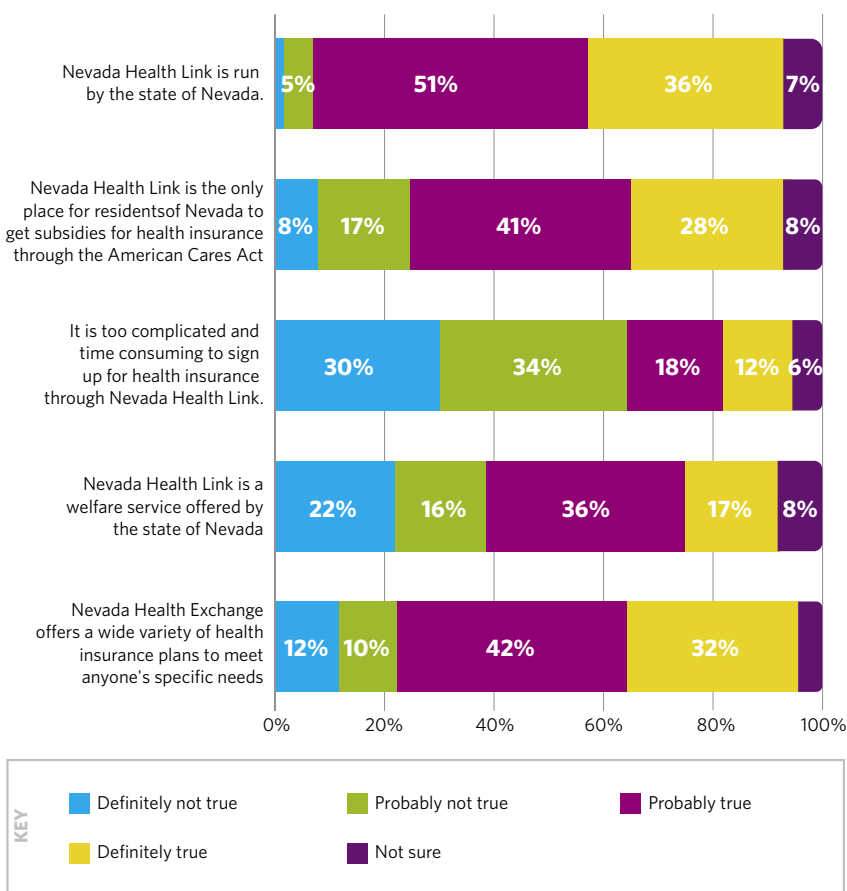
Column %		
Column Comparisons	Healthcare.gov	NevadaHealthLink.com
Very unfavorable	7%	7%
Somewhat unfavorable	5%	8%
Somewhat favorable	25%	33%
Very favorable	17%	33% A
No opinion	37% B	14%
Haven't heard of it	8%	5%
NET	100%	100%
Column Names	A	B

Q: Please share your opinion of the following things. For each one, tell us whether you feel; n=189;
Column comparison symbols: A, B (confidence level >=99.9%)



Beliefs about Nevada Health Link

Overall, Nevada Health Link enrollees had the most positive and accurate beliefs about it. Almost 9 out of 10 believed that Nevada Health Link is run by the state. Almost 7 out of 10 believed it was the only place to get subsidies (the highest percentage among insurance groups). Only 3 out of 10 felt it was too complicated and time consuming to sign up for insurance through Nevada Health Link (the lowest percentage among insurance groups). A little over half believed Nevada Health Link is a welfare service. About 3 out of 4 believed Nevada Health Link offers a wide variety of plans to meet anyone's needs (the largest percentage among insurance groups).

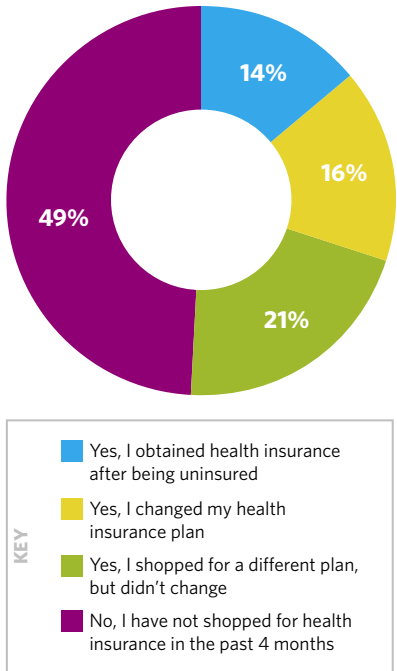


Row % Column Names Column Comparisons	Definitely not True	Probably not true	Probably true	Definitely true	Not sure	NET
Nevada Health Link is run by the state of Nevada.	1% A	5% B	51% C	36% D	7% E	100% F
			A B E	A B E	a	-
Nevada Health Link is the only place for residents of Nevada to get subsidies for health insurance through the American Cares Act	8% A	17% B	41% C	28% D	8% E	100% F
		a e	A B E	A E		-
It is too complicated and time consuming to sign up for health insurance through Nevada Health Link.	30% A	34% B	18% C	12% D	6% E	100% F
	d E	c D E	e			-
Nevada Health Link is a welfare service offered by the state of Nevada	22% A	16% B	36% C	17% D	8% E	100% F
	e		a b d E	e		-
Nevada Health Link offers a wide variety of health insurance plans to meet anyone's specific needs	12% A	10% B	42% C	32% D	4% E	100% F
	e		A B E	a B E		-

Q: For each one, please indicate whether you think the statement is definitely true, probably true, probably not true or definitely not true; n=195; Column comparison symbols: a, b, c, d, e (confidence level >=95%), A, B, C, D, E (confidence level >=99.9%)

Shopping behaviors in the last 4 months

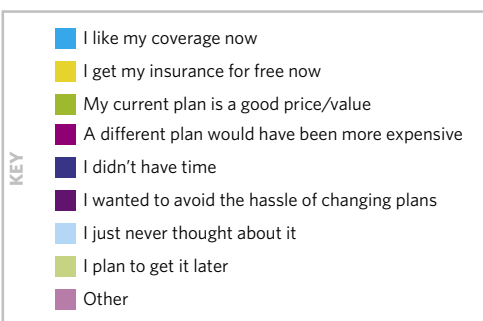
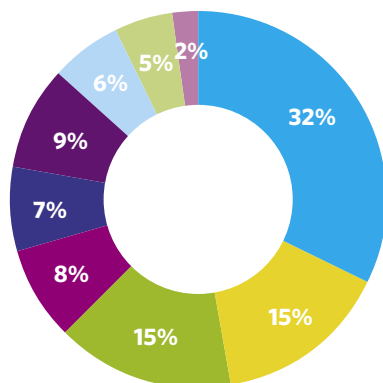
Of the Nevada Health Link enrollees in the survey, nearly half had not shopped for health insurance in the last 4 months, indicating they were continuing on an existing plan. Of the remaining respondents, 21% shopped for a different plan but did not change, 16% changed plans, and 14% purchased a plan from being uninsured.



Column %		
Column Comparisons	Healthcare.gov	NevadaHealthLink.com
Very unfavorable	7%	7%
Somewhat unfavorable	5%	8%
Somewhat favorable	25%	33%
Very favorable	17%	33% A
No opinion	37% B	14%
Haven't heard of it	8%	5%
NET	100%	100%
Column Names	A	B

Q: Have you bought or shopped for health insurance in the past 4 months? n=189; Column comparison symbols: A, B (confidence level >=99.9%)

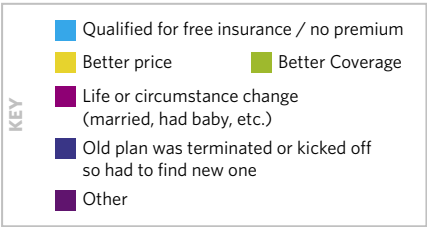
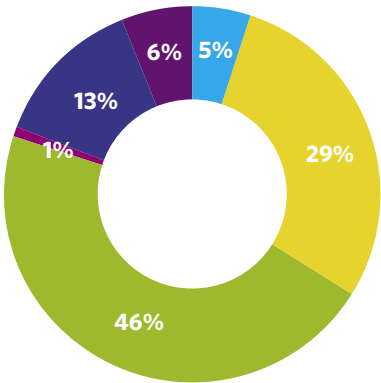
The majority (62%) of those who said they had not shopped for health insurance in the last 4 months, indicated it was because they were essentially satisfied with their current plan (liked coverage, it's free, good price/value). A small proportion (8%) believed a different plan would have been more expensive and the remaining 29% either didn't want to spend the time/effort or just didn't think about it.



	%
I like my coverage now	32%
I get my insurance for free now	15%
My current plan is a good price / value	15%
A different plan would have been more expensive	8%
I didn't have time	7%
I wanted to avoid the hassle of changing plans	9%
I just never thought about it	6%
I plan to get it later	5%
Other	2%
NET	100%

Q: Why didn't you consider changing health plans? n=85

Almost half of those who said they shopped and changed their health insurance plan did so to get better coverage, while nearly a third said they did so to get a better price.



	%
Qualified for free insurance / no premium	5%
Better price	29%
Better coverage	46%
Life or circumstance change (married, had a baby, etc.)	1%
Lost job/laid off	0%
Old plan was terminated or kicked off so had to find new one	13%
Other	6%
NET	100%

Q: Why did you change plans? n=189

Close-up on uninsured



32

Numbers of uninsured

According to the 2023 American Community Survey (ACS), an estimated 10.8% of the population of Nevada were uninsured in 2022. Though this is greater than the Census' estimated national average of 7.9% of the population, the number of uninsured has been dropping at a slightly faster rate in Nevada compared to the national average.

Our survey indicates that an estimated 9.4% of the population in Nevada was uninsured in 2025 (90% CI = 7.2% - 11.5%). This is a decrease from our survey in 2023 in which an estimated 11% of the population was uninsured — though the decrease is not statistically significant due to the smaller survey size.

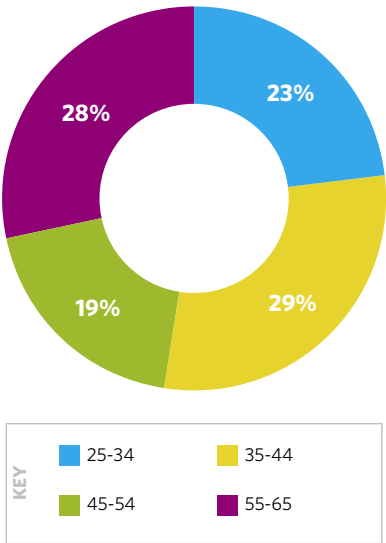
Characteristics of uninsured

According to our 2025 survey, the majority of uninsured Nevadans have lower incomes and fewer years of education, with only 14% having a college degree or higher and nearly half having only a high school diploma or less. Based on household income and family size, 59% are eligible for subsidies.



Age

The uninsured cover the whole spectrum of ages, with no one group standing out as significantly larger than another. There was no significant difference in subsidy eligibility between the different groups.

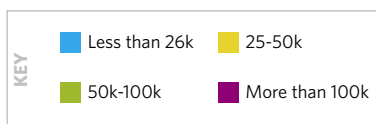
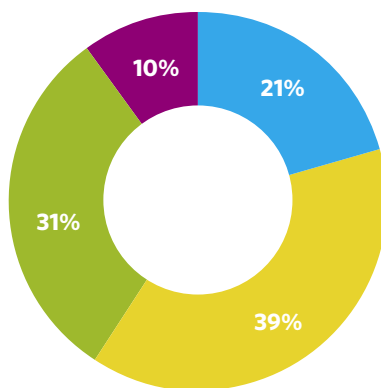


	%
25-34	23%
35-44	29%
45-54	19%
55-65	28%
NET	100%

Age groups; n=258

Annual household income

The majority of uninsured (91%) have a household income below 100k, with most of those falling in the 25-50k range. Those making under 25k or over 100k are significantly less likely to be eligible for subsidies while those making 25-50k are significantly more likely to be eligible.



Column %			
Column Comparisons	not eligible for subsidy	eligible for subsidy	NET
less than 25k	38% B	8%	21% -
25-50k	16%	55% A	39% -
50k-100k	28%	33%	31% -
more than 100k	18% b	4%	10% -
NET	100% -	100% -	100% -
Column Names	A	B	C

Income groups compared by subsidy eligibility; n=258; Column comparison symbols: a, b (confidence level >=95%), A, B (confidence level >=99.9%)

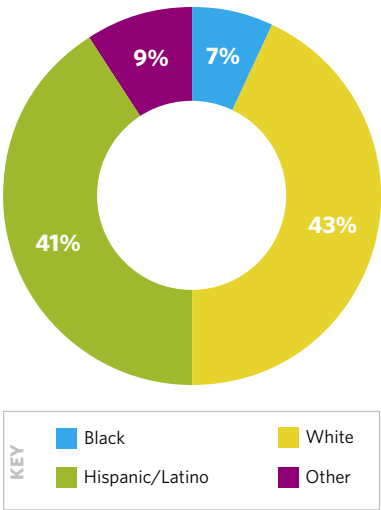


Race/ethnicity

The majority of uninsured (83%) is nearly exactly split between White and Hispanic/Latino populations with no significant differences in subsidy eligibility between the different groups.

	%
Black	7%
White	43%
Hispanic/Latino	41%
Other	9%
NET	100%

Race categories; n=246

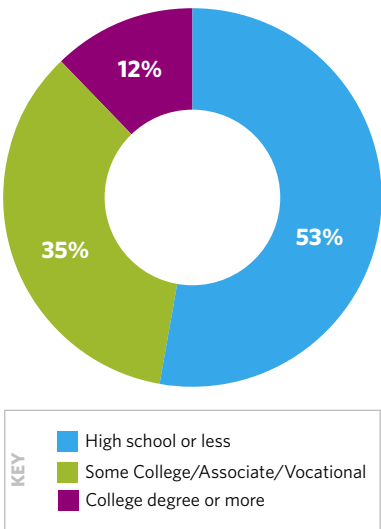


Education

The majority of uninsured (53%) have a high school degree or less, with a little over a third having some college education or an associate/vocational degree. Only 12% had a college degree or higher. There was no significant difference in subsidy eligibility between the different groups.

	%
high school or less	53%
some college/ associate/vocational	35%
college degree or more	12%
NET	100%

Education levels; n=258

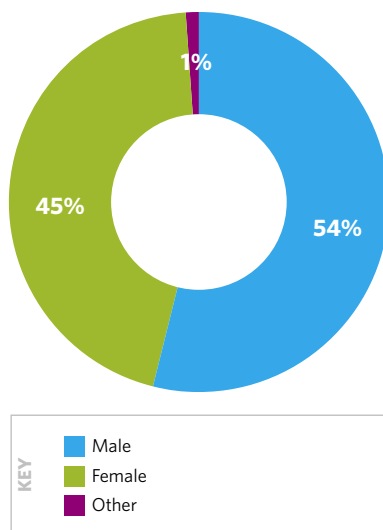


Gender

There is a fairly even split in genders among the uninsured, with no significant differences in subsidy eligibility between the different groups.

	%
Male	54%
Female	45%
Other	1%
NET	100%

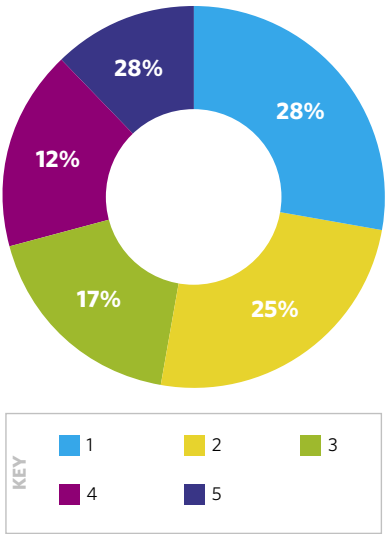
Gender categories; n=258





Number of people in household

About half of those who are uninsured have 1 or 2 people in their household, with about a third having three or four people, and only 12% having five or more. For the most part there is no significant difference in subsidy eligibility between the different groups, except for 4-member households which are significantly less likely to be eligible for subsidies.

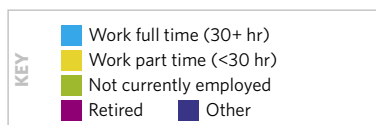
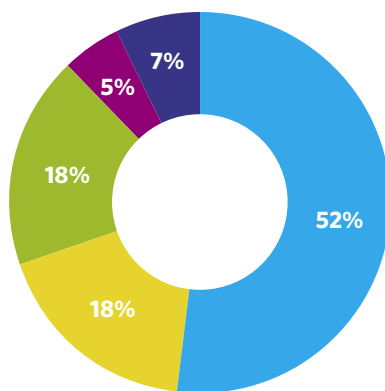


Column %			
Column Comparisons	not eligible for subsidy	eligible for subsidy	NET
1	24%	31%	28%
2	28%	23%	25%
3	14%	21%	18%
4	27%	10%	17%
5+	8%	15%	12%
NET	100%	100%	100%
Column Names	A	B	C

Number of household members by subsidy eligibility; n=258; Column comparison symbols: a, b (confidence level >=95%)

Employment status

About half of those who are uninsured work full time. About 1 in 5 work part time, while another 1 in 5 are not employed. There was no significant difference in subsidy eligibility between the different groups.



	%
Work full time (30+ hr)	52%
Work part time (<30 hr)	18%
Not currently employed	18%
Retired	5%
Other	7%
NET	100%

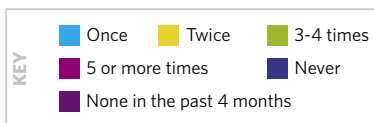
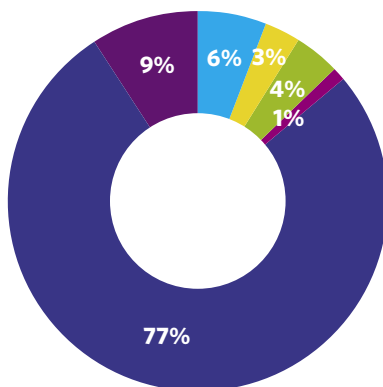
Employment status; n=258



Awareness and trust in Nevada Health Link

Visits to NevadaHealthLink.com in last 4 months

Over three quarters of the uninsured stated that they had never visited NevadaHealthLink.com, indicating that the majority of uninsured made their decision not to purchase insurance through Nevada Health Link without exploring what it has to offer.

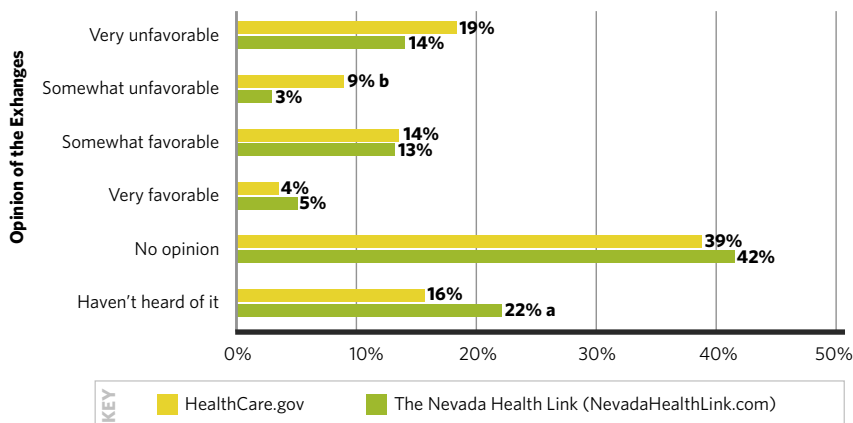


	%
Never	77%
None in the past 4 months	9%
Once	6%
Twice	3%
3-4 times	4%
5 or more times	1%
NET	100%

Q: How many times have you visited NevadaHealthLink.com in the past 4 months? n=258

Favorability of Nevada Health Link vs Healthcare.gov

Uninsured were significantly less likely to have heard of Nevada Health Link than Healthcare.gov. Perhaps because of their higher familiarity with Healthcare.gov, they also had a significantly more unfavorable view of it. The percentage of somewhat/very favorable opinions for each exchange was fairly similar.

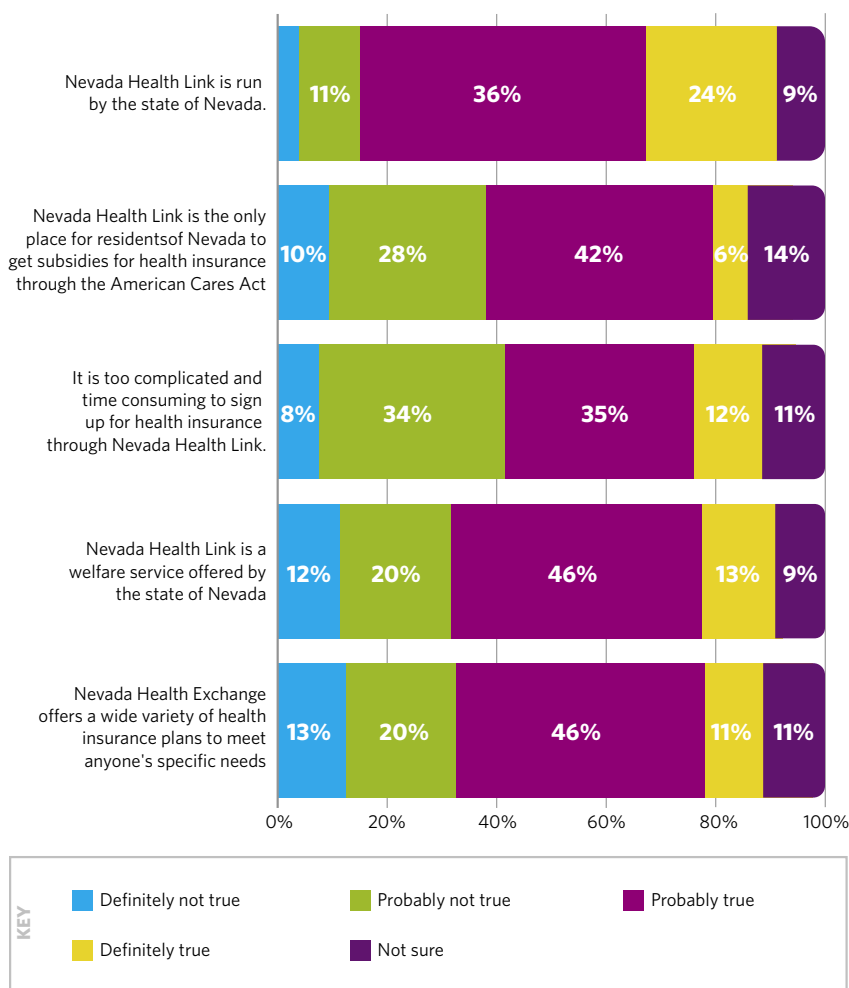


Column %	Healthcare.gov	NevadaHealthLink.com
Column Comparisons		
Very unfavorable	19%	14%
Somewhat unfavorable	9% b	3%
Somewhat favorable	14%	13%
Very favorable	4%	5%
No opinion	39%	42%
Haven't heard of it	16%	22% a
NET	100%	100%
Column Names	A	B

Q: Please share your opinion of the following things. For each one, tell us whether you feel; n=258;
Column comparison symbols: a, b (confidence level >=95%)

Beliefs about Nevada Health Link

Almost 4 out of 5 uninsured believed Nevada Health Link is run by the state. A little less than half believed it was the only place to get subsidies. Almost half felt it was too complicated and time consuming to sign up for insurance through Nevada Health Link (the highest percentage among insurance groups). About 3 out of 5 believed Nevada Health Link is a welfare service. About 6 out of 10 believed Nevada Health Link offers a wide variety of plans to meet anyone's needs.

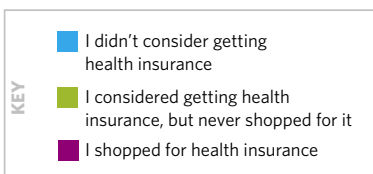
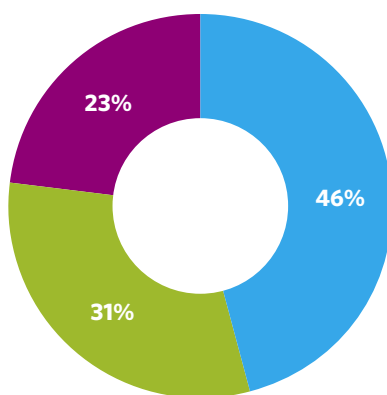


Row % Column Comparisons	Definitely not True	Probably not true	Probably true	Definitely true	Not sure	NET
Nevada Health Link is run by the state of Nevada.	4%	11%	53%	24%	9%	100%
		a	A B D E	A b E		-
Nevada Health Link is the only place for residents of Nevada to get subsidies for health insurance through the American Cares Act	10%	28%	42%	6%	14%	100%
		A D e	A b D E		d	-
It is too complicated and time consuming to sign up for health insurance through Nevada Health Link.	8%	34%	35%	12%	11%	100%
		A D E	A D E			-
Nevada Health Link is a welfare service offered by the state of Nevada	12%	20%	46%	13%	9%	100%
		e	A B D E			-
Nevada Health Link offers a wide variety of health insurance plans to meet anyone's specific needs	13%	20%	46%	11%	11%	100%
		d e	A B D E			-

Q: For each one, please indicate whether you think the statement is definitely true, probably true, probably not true or definitely not true; n=258; Column comparison symbols: a, b, c, d, e (confidence level >=95%), A, B, C, D, E (confidence level >=99.9%)

Purchasing intentions in the last 4 months

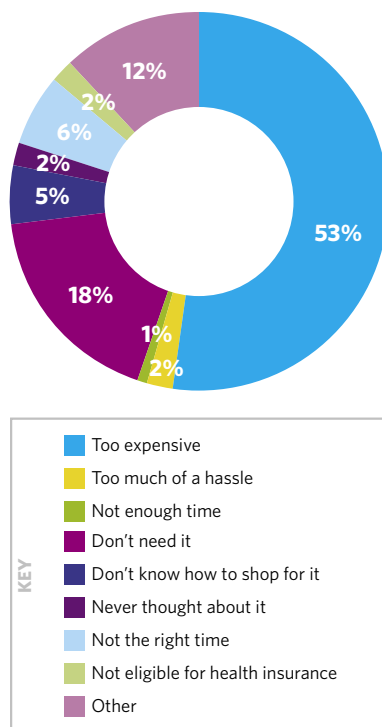
Only about 1 in 4 uninsured actually shopped for health insurance in the last 4 months. Almost half did not consider getting health insurance and almost a third considered it, but did not end up shopping for it.



	%
I didn't consider getting health insurance	46%
I considered getting health insurance, but never shopped for it	31%
I shopped for health insurance	23%
NET	100%

Q: Have you considered getting health insurance or shopped for it in the past 4 months? n=258

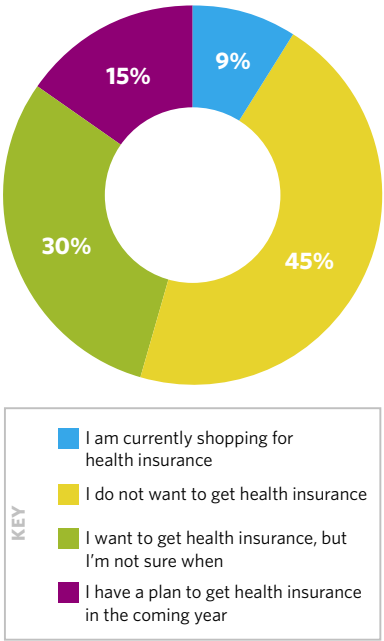
For the uninsured who did not consider shopping for health insurance, the primary reasons were either because it was too expensive (53%) or they felt they didn't need it (18%).



	%
Not eligible for health insurance	0%
Too expensive	53%
Too much of a hassle	2%
Not enough time	1%
Don't need it	18%
Don't know how to shop for it	5%
Never thought about it	2%
Not the right time	6%
Not eligible for health insurance	2%
Other	12%
NET	100%

Q: Why didn't you consider it? n=116

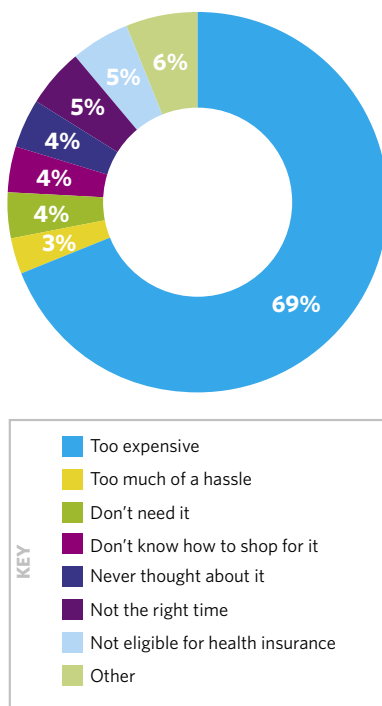
When those who did not consider shopping for insurance were asked what best describes their plans going forward, 45% said they did not want to get health insurance while about a quarter had plans to get health insurance soon and 30% wanted it but weren't sure when they'd be able to get it.



	%
I do not want to get health insurance	45%
I want to get health insurance, but I'm not sure when	30%
I have a plan to get health insurance in the coming year	15%
I am currently shopping for health insurance	9%
NET	100%

Q: What best describes your plan going forward? n=116

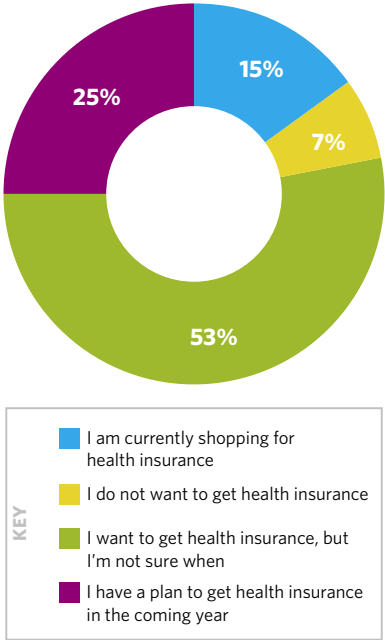
For the uninsured who said they considered getting health insurance but never shopped for it, the primary reason was because it was too expensive (69%).



	%
Too expensive	69%
Too much of a hassle	3%
Not enough time	0%
Don't need it	4%
Too confusing / difficult to buy	4%
Didn't qualify for financial help / subsidy	4%
Forgot to follow up / Didn't finish	5%
Put it off for later	5%
Other	6%
NET	100%

Q: Why didn't you get health insurance? n=69

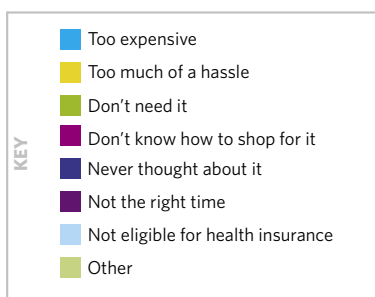
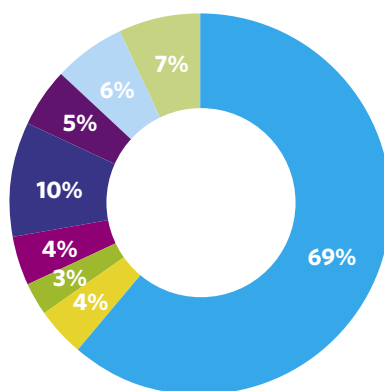
When those who considered getting health insurance but did not shop were asked what best describes their plans going forward, only 7% said they did not want to get health insurance, while 40% had plans to get health insurance soon and 53% wanted it but weren't sure when they'd be able to get it.



	%
I do not want to get health insurance	7%
I want to get health insurance, but I'm not sure when	53%
I have a plan to get health insurance in the coming year	25%
I am currently shopping for health insurance	15%
NET	100%

Q: What best describes your plan going forward? n=69

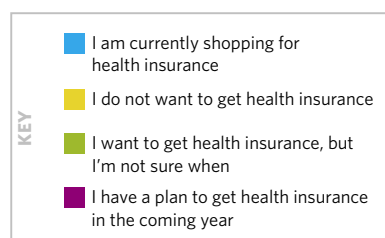
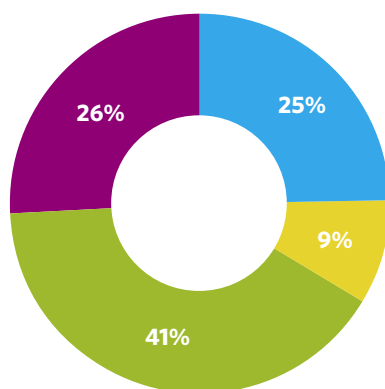
For the uninsured who said they shopped for but did not buy health insurance in the last 4 months, nearly 3 out of 4 said it was because it was too expensive or they didn't qualify for a subsidy.



	%
Too expensive	62%
Too much of a hassle	4%
Not enough time	3%
Don't need it	0%
Too confusing / difficult to buy	4%
Didn't qualify for financial help / subsidy	10%
Forgot to follow up / Didn't finish	5%
Put it off for later	6%
Other	7%
NET	100%

Q: Why didn't you get health insurance? n=73

When those who shopped for but did not buy health insurance were asked what best describes their plans going forward, only 9% said they did not want to get health insurance, while over half had plans to get it soon, and the remaining people wanted to get insurance but weren't sure when they'd be able to get it.



	%
I do not want to get health insurance	9%
I want to get health insurance, but I'm not sure when	41%
I have a plan to get health insurance in the coming year	26%
I am currently shopping for health insurance	25%
NET	100%

Q: What best describes your plan going forward? n=73

Close-up on individually insured (Excluding Nevada Health Link enrollees)

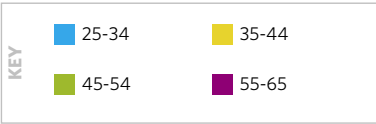
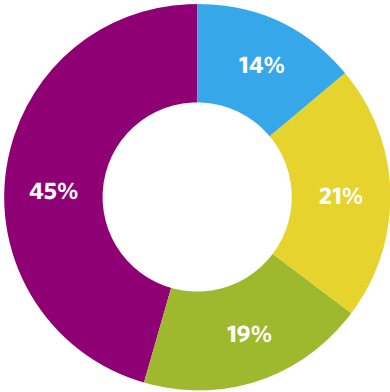


Characteristics of individually insured

Age

Nearly half of the individually insured fall into the 55-65 year range, with the rest being fairly evenly split between the other age brackets. There is no significant difference in subsidy eligibility within the age groups.

	%
25-34	14%
35-44	21%
45-54	19%
55-65	45%
NET	100%

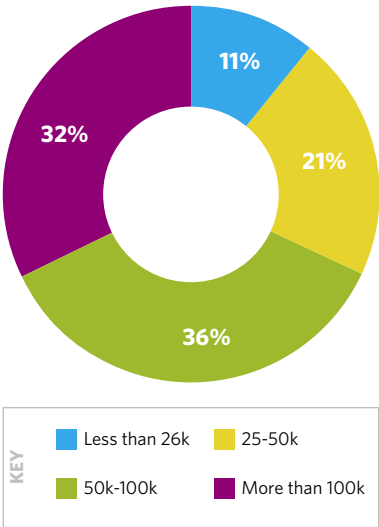


Age groups; n=123



Annual household income

individually insured individuals tend to have a higher income with over a third making 50-100k and almost a third making more than 100k. Those in the 25-50k income bracket are significantly more likely to be eligible for subsidies, while those making more than 100k are significantly less likely to be eligible for subsidies.



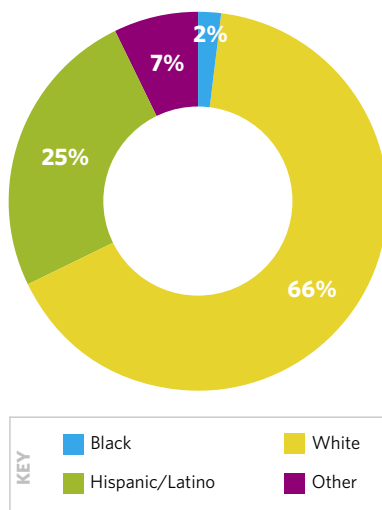
Column %	not eligible for subsidy		eligible for subsidy	NET
Column Comparisons				
less than 25k	12%		10%	11%
25-50k	1%		45%	21%
			A	-
50k-100k	31%		42%	36%
			-	-
more than 100k	56%		3%	32%
	B		-	-
NET	100%		100%	100%
	-		-	-
Column Names	A		B	C

Income groups by subsidy eligibility; n=123; Column comparison symbols: A, B (confidence level >=99.9%)

Race/ethnicity

Nearly two thirds of the individually insured are White and about a quarter are Hispanic/Latino. There was no significant difference in subsidy eligibility between the groups.

	%
Black	2%
White	66%
Hispanic/Latino	25%
Other	7%
NET	100%

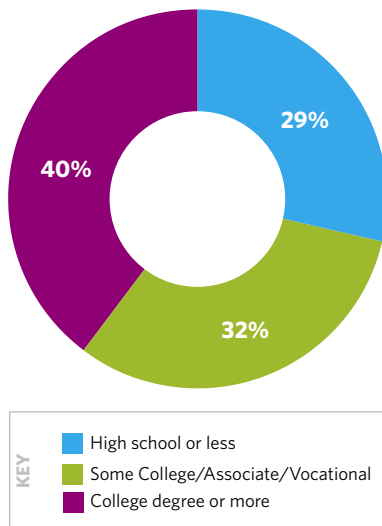


Race/ethnicity groups; n=115

Education

individually insured tend to have a fairly even distribution of education levels, skewing a little more towards higher education levels, with 40% having a college degree or higher. There was no significant difference in subsidy eligibility between the different education levels.

	%
high school or less	29%
some college/associate/vocational	32%
college degree or more	40%
NET	100%



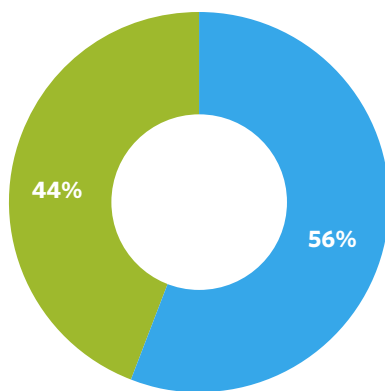
Education levels; n=123

Gender

individually insured consist of a fairly even split between males and females. There was no significant difference in terms of subsidy eligibility between the groups.

	%
Male	56%
Female	44%
Other	0%
NET	100%

Gender; n=123

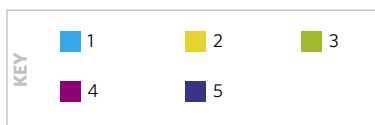
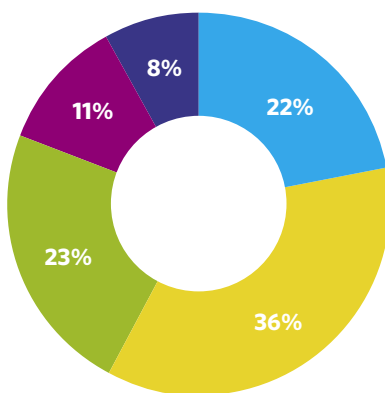


Number of people in household

Over a third of individually insured have a house size of 2, followed by 3 and 1 person households. There was no significant difference in terms of subsidy eligibility between the groups.

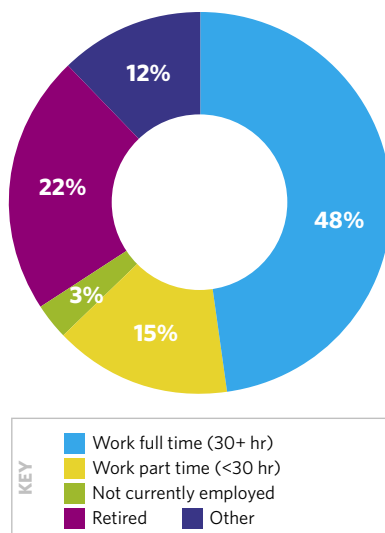
	%
1	22%
2	36%
3	23%
4	11%
5+	8%
NET	100%

Number of household members; n=123



Employment status

Nearly half of individually insured work full time, and almost a quarter are retired. Those who work part time, though making up a smaller portion of this audience, are significantly more likely to be eligible for subsidies.



Column %			
Column Comparisons	not eligible for subsidy	eligible for subsidy	NET
Work full time (30+ hr)	47%	49%	48%
Work part time (<30 hr)	8%	24%	15%
Not currently employed	3%	3%	3%
Retired	28%	14%	22%
Other	14%	10%	12%
NET	100%	100%	100%
Column Names	A	B	C

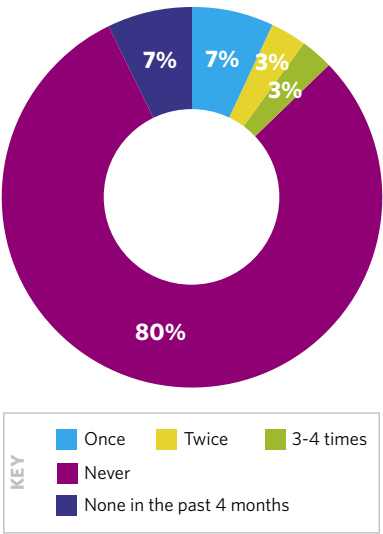
Employment status; n=123; Column comparison symbols: a, b (confidence level >=95%)

Awareness and trust in Nevada Health Link

Visits to NevadaHealthLink.com in last 4 months

Among the individually insured, 80% had never visited NevadaHealthLink.com. For many, this was because they were not in the market to change insurance plans.

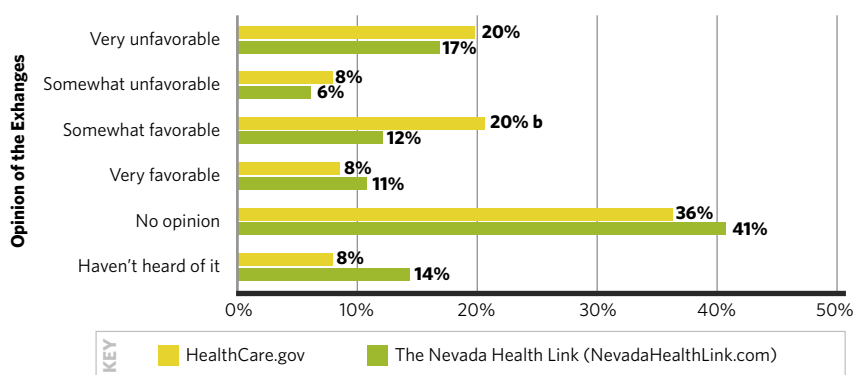
Q: How many times have you visited NevadaHealthLink.com in the past 4 months?
n=123



	%
Never	80%
None in the past 4 months	7%
Once	7%
Twice	3%
3-4 times	3%
5 or more times	0%
NET	100%

Favorability of Nevada Health Link vs Healthcare.gov

Of all respondents, 44% were unfamiliar with Healthcare.gov and 55% were unfamiliar with Nevada Health Link (defined as either having no opinion or having never heard of the exchange). About a quarter (23-28%) had unfavorable views of both exchanges, and another quarter (23-28%) had favorable views of both exchanges, with Healthcare.gov having significantly more *somewhat favorable* opinions than Nevada Health Link. This indicates a potential opportunity for raising awareness of Nevada Health Link amongst this group.



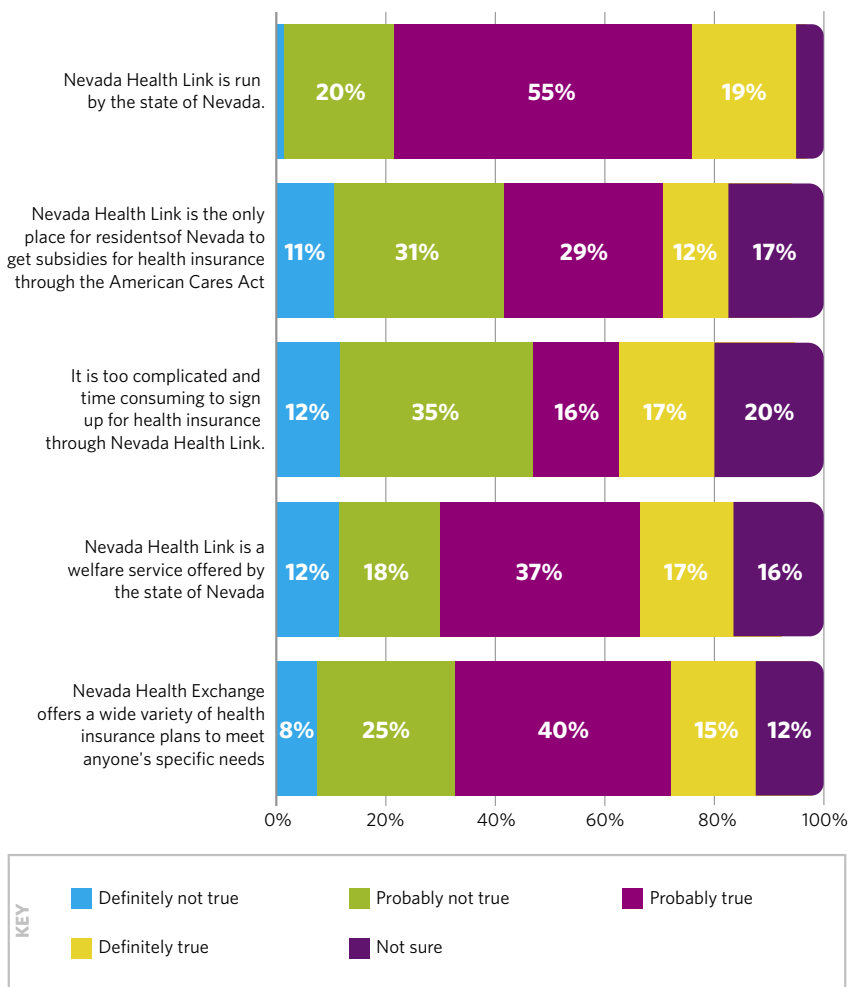
Column %		
Column Comparisons	Healthcare.gov	NevadaHealthLink.com
Very unfavorable	20%	17%
Somewhat unfavorable	8%	6%
Somewhat favorable	20% b	12%
Very favorable	8%	11%
No opinion	36%	41%
Haven't heard of it	8%	14%
NET	100%	100%
Column Names	A	B

Q: Please share your opinion of the following things. For each one, tell us whether you feel; n=123;
Column comparison symbols: a, b (confidence level >=95%)



Beliefs about Nevada Health Link

Almost 3 out of 4 of individually insured thought Nevada Health Link was run by the state. Only 4 out of 10 believed it was the only place to get subsidies (the lowest percentage among insurance groups). About a third felt it was too complicated and time consuming to sign up for insurance through Nevada Health Link. A little over half believed Nevada Health Link is a welfare service. A little over half believed Nevada Health Link offers a wide variety of plans to meet anyone's needs (the lowest percentage among insurance groups).



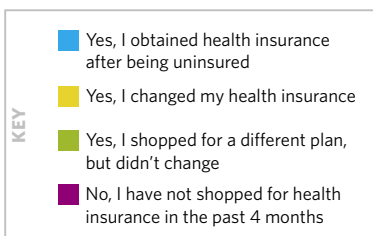
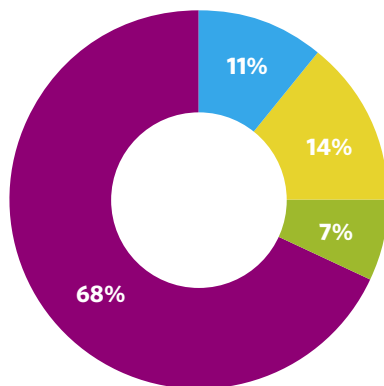
Row % Column Comparisons	Definitely not True	Probably not true	Probably true	Definitely true	Not sure	NET
Nevada Health Link is run by the state of Nevada.	1%	20% A e	55% A B D E	19% A e	5%	100% -
Nevada Health Link is the only place for residents of Nevada to get subsidies for health insurance through the American Cares Act	11%	31% a d	29% a d	12%	17%	100% -
It is too complicated and time consuming to sign up for health insurance through Nevada Health Link.	12%	35% a c d	16%	17%	20%	100% -
Nevada Health Link is a welfare service offered by the state of Nevada	12%	18%	37% a b d e	17%	16%	100% -
Nevada Health Link offers a wide variety of health insurance plans to meet anyone's specific needs	8%	25% a	40% A d E	15%	12%	100% -

Q: For each one, please indicate whether you think the statement is definitely true, probably true, probably not true or definitely not true; n=132; Column comparison symbols: a, b, c, d, e (confidence level >=95%), A, B, C, D, E (confidence level >=99.9%)



Shopping behaviors in the last 4 months

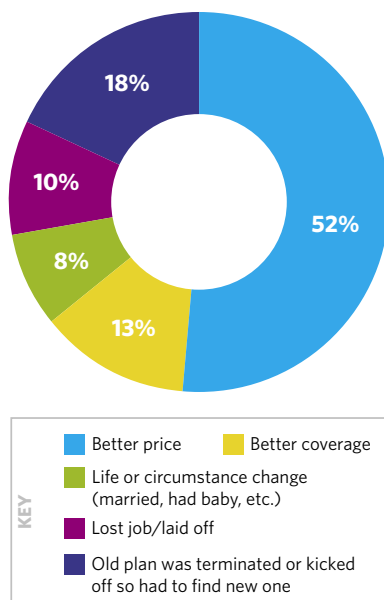
Among the individually insured, three quarters had not changed plans – 68% stated they didn’t even look for a different plan, while a small percentage (7%) thought about changing but did not. Of the remaining Individually insured, only 14% actively changed their plan.



	%
Yes, I obtained health insurance after being uninsured	11%
Yes, I changed my health insurance plan	14%
Yes, I shopped for a different plan, but didn't change	7%
No, I have not shopped for health insurance in the past 4 months	68%
NET	100%

Q: Have you bought or shopped for health insurance in the past 4 months?; n=123

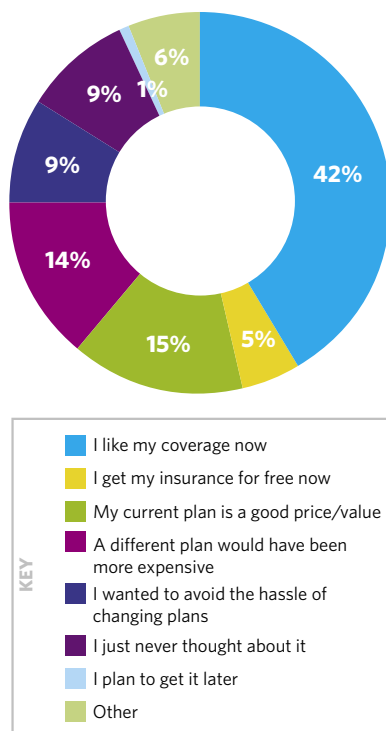
For the 14% of individually insured who changed their plan, over half did so to get a better price. Only 13% changed plans to get better coverage, and the remaining changed due to various circumstances that necessitated it.



	%
Qualified for free insurance / no premium	0%
Better price	52%
Better coverage	13%
Life or circumstance change (married, had baby, etc.)	8%
Lost job/laid off	10%
Old plan was terminated or kicked off so had to find new one	18%
Other	0%
NET	100%

Q: Why did you change plans?; n=17

For the 68% of individually insured who did not shop, the majority (42%) said they did not consider changing plans because they liked their current coverage, while 1 out of 5 didn't change because their current plan was either free or a good price/value. Nearly a quarter didn't consider changing because of negative implications, feeling it would either be too expensive or too much of a hassle to do so.



	%
I like my coverage now	42%
I get my insurance for free now	5%
My current plan is a good price / value	15%
A different plan would have been more expensive	14%
I didn't have time	0%
I wanted to avoid the hassle of changing plans	9%
I just never thought about it	9%
I plan to get it later	1%
Other	6%
NET	100%

Q: Why didn't you consider changing health plans?; n=82

Close-up on Medicaid Beneficiaries



Numbers of Medicaid beneficiaries

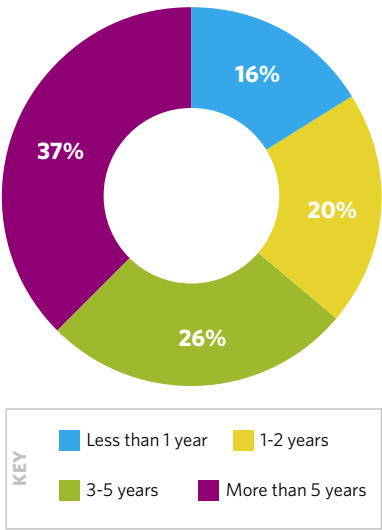
According to the 2023 Census data, an estimated 18.9% of the national population is enrolled in Medicaid. In our 2023 survey for the state of Nevada, we estimated 11% of the state population was enrolled in Medicaid - lower than the national average. This percentage has held fairly stable over the last 3 years.

Characteristics of Medicaid beneficiaries

Length of time on Medicaid

About two-thirds of Medicaid beneficiaries have been on Medicaid 3+ years and are likely to be long term users. Those who had Medicaid for over 5 years are significantly less likely to be eligible for subsidies. Of the remaining third, a little under half have been on it less than a year and the rest 1-2 years. These groups are more likely to be future candidates for purchasing health insurance.

Column %	not eligible for subsidy
Column Comparisons	
Less than 1 year	13%
1-2 years	16%
3-5 years	26%
more than 5 years	45%
NET	100%
	-
Column Names	A



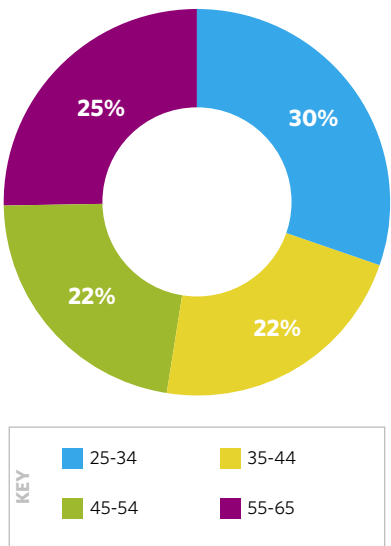
Q: How long have you used Medicaid for your health insurance? n=294; Column comparison symbols: a, b (confidence level >=95%)

Age

There is a fairly even mix of age ranges among Medicaid beneficiaries, with no significant differences in subsidy eligibility between age groups.

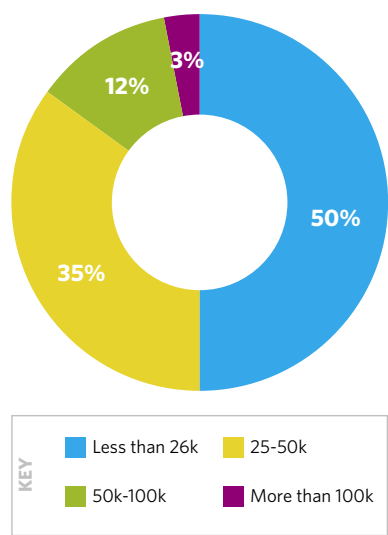
	%
25-34	30%
35-44	22%
45-54	22%
55-65	25%
NET	100%

Age groups; n=294



Annual household income

Half of Medicaid beneficiaries have an annual household income less than \$25k and are significantly less likely to be eligible for subsidies. A little over a third make between \$25-50k and are significantly more likely to be eligible for subsidies. Only 15% make more than \$50k, with those making between \$50-100k being more likely to be subsidy-eligible while those making over \$100k are less likely to be eligible.



Column % Column Comparisons	not eligible for subsidy	eligible for subsidy	NET
less than 25k	69%	30%	50%
	B		-
25-50k	22%	49%	35%
		A	-
50k-100k	4%	21%	12%
		a	-
more than 100k	6%	1%	3%
	b		-
NET	100%	100%	100%
	-	-	-
Column Names	A	B	C

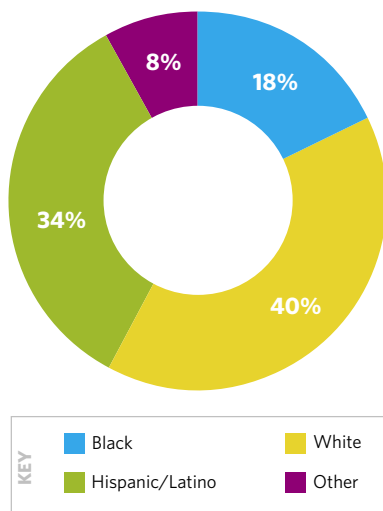
Income groups compared by subsidy eligibility, n=294; Column comparison symbols: a, b (confidence level >=95%), A, B (confidence level >=99.9%)

Race/ethnicity

The majority of Medicaid beneficiaries are either White or Hispanic, with a fairly even split between the two. There is no significant difference in subsidy eligibility within the different race/ethnicities.

	%
Black	18%
White	40%
Hispanic/Latino	34%
Other	8%
NET	100%

Race categories; n=287

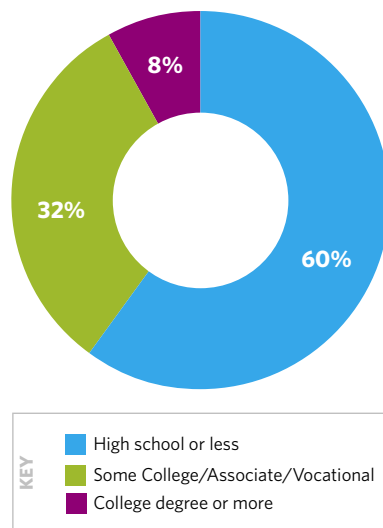


Education

Of Medicaid beneficiaries, 3 out of 5 have a high school degree or less, with only 8% having a college degree or higher. There is no significant difference in subsidy eligibility within the education levels.

	%
high school or less	60%
some college/ associate/vocational	32%
college degree or more	8%
NET	100%

Education levels; n=294

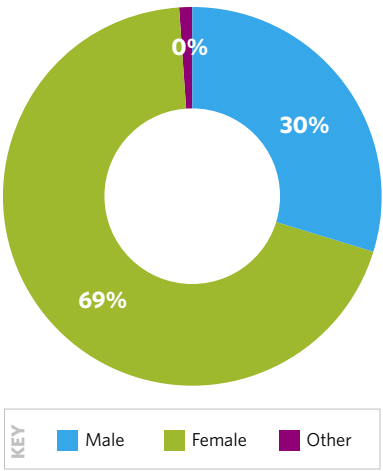


Gender

Over two-thirds of Medicaid beneficiaries are Female, with no significant difference in subsidy eligibility within the gender groups.

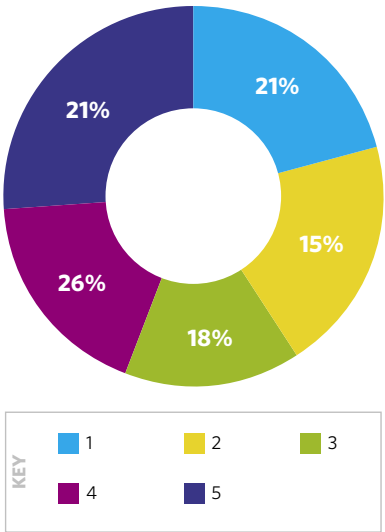
	%
Male	30%
Female	69%
Other	0%
NET	100%

Gender categories; n=294



Number of people in household

Medicaid beneficiaries don't tend towards any particular household size. However, those with 1 or 3 member households are significantly more likely to be eligible for other subsidies, while those with five or more household members are significantly less likely to be eligible.

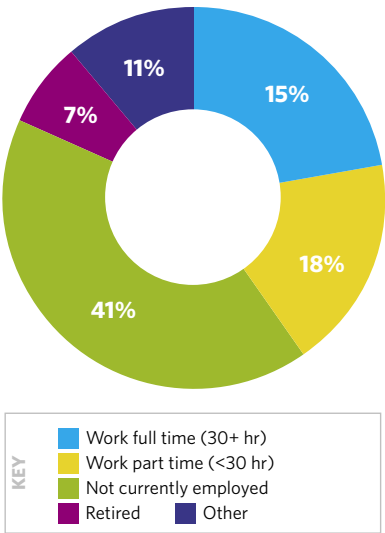


Column %			
Column Comparisons	not eligible for subsidy	eligible for subsidy	NET
1	3%	40%	21%
		A	-
2	25%	16%	20%
			-
3	9%	20%	15%
		a	-
4	21%	15%	18%
			-
5+	42%	10%	26%
	B		-
NET	100%	100%	100%
	-	-	-
Column Names	A	B	C

Number of household members by subsidy eligibility; n=294; Column comparison symbols: a, b (confidence level >=95%), A, B (confidence level >=99.9%)

Employment status

About 2 out 5 medicaid beneficiaries are not currently employed and are significantly less likely to be eligible for subsidies. Those who work part time only make up 18% of the Medicaid population but they are significantly more likely to be eligible for subsidies.



Column % Column Comparisons	not eligible for subsidy	eligible for subsidy	NET
Work full time (30+ hr)	18%	26%	22%
Work part time (<30 hr)	12%	25% a	18% -
Not currently employed	52%	30%	41%
Retired	6% b	9%	7% -
Other	13%	10%	11% -
NET	100%	100%	100%
	-	-	-
Column Names	A	B	C

Employment status by subsidy eligibility; n=294; Column comparison symbols: a, b (confidence interval >=95%)



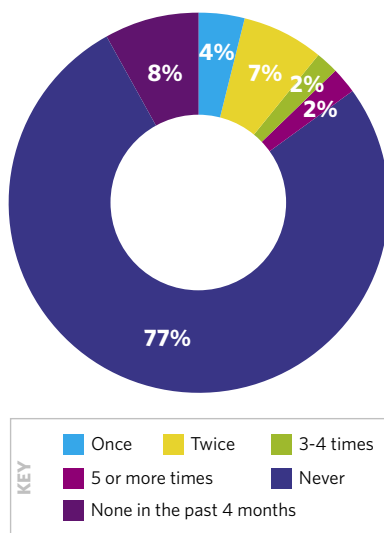
Awareness and trust in Nevada Health Link

Visits to NevadaHealthLink.com in last 4 months

Over three quarters of Medicaid beneficiaries have never visited NevadaHealthLink.com.

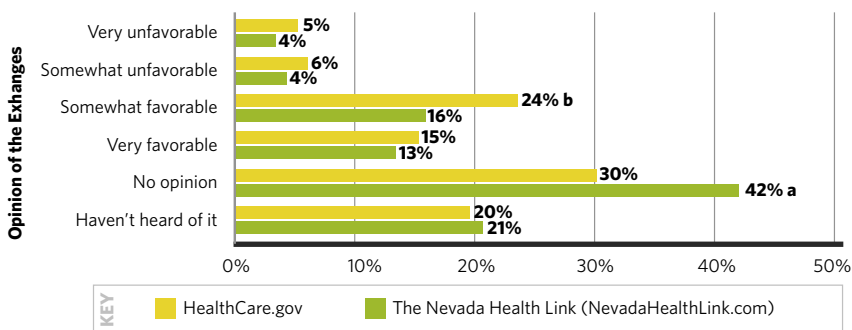
	%
Never	77%
None in the past 4 months	8%
Once	4%
Twice	7%
3-4 times	2%
5 or more times	2%
NET	100%

Q: How many times have you visited NevadaHealthLink.com in the past 4 months?;
n=294



Favorability of Nevada Health Link vs Healthcare.gov

Medicaid beneficiaries overwhelmingly had either no familiarity with or favorable views of both of the exchanges – only about 1 in 10 had an unfavorable view of both Healthcare.gov or Nevada Health Link. They were significantly more likely to have a *somewhat favorable* view of Healthcare.gov compared to Nevada Health Link and were significantly more likely to have no opinion of Nevada Health Link compared to Healthcare.gov.

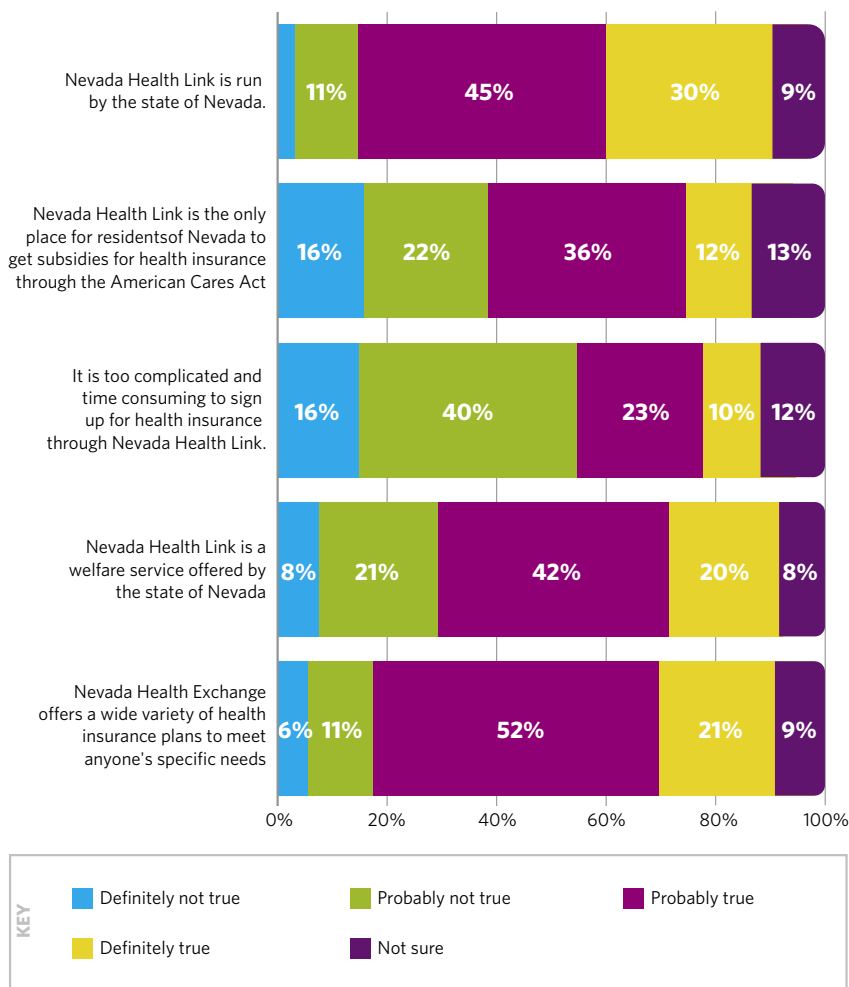


Column %		
Column Comparisons	Healthcare.gov	NevadaHealthLink.com
Very unfavorable	5%	4%
Somewhat unfavorable	6%	4%
Somewhat favorable	24% b	16%
Very favorable	15%	13%
No opinion	30%	42% a
Haven't heard of it	20%	21%
NET	100%	100%
	-	-
Column Names	A	B

Q: Please share your opinion of the following things. For each one, tell us whether you feel; n=294;
Column comparison symbols: a, b (confidence level >=95%)

Beliefs about Nevada Health Link

About 3 out of 4 Medicaid beneficiaries believed Nevada Health Link was run by the state. A little less than half believed it was the only place to get subsidies. A third felt it was too complicated and time consuming to sign up for insurance through Nevada Health Link. About 6 out of 10 believed Nevada Health Link is a welfare service (the highest percentage among insurance groups). Almost 3 out of 4 believed Nevada Health Link offers a wide variety of plans to meet anyone's needs.

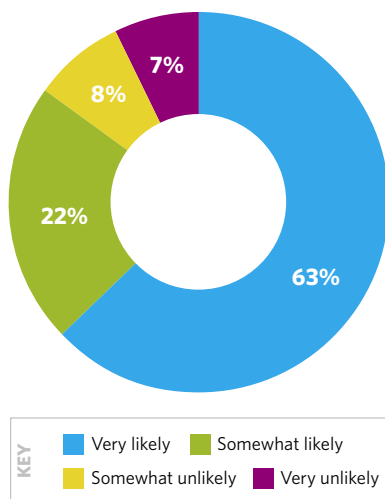


Row % Column Comparisons	Definitely not True	Probably not true	Probably true	Definitely true	Not sure	NET
Nevada Health Link is run by the state of Nevada.	4%	11%	45%	30%	9%	100%
		a	A B d E	A B E	a	-
Nevada Health Link is the only place for residents of Nevada to get subsidies for health insurance through the American Cares Act	16%	22%	36%	12%	13%	100%
		d e	A b D E			-
It is too complicated and time consuming to sign up for health insurance through Nevada Health Link.	16%	40%	23%	10%	12%	100%
		A c D E	d e			-
Nevada Health Link is a welfare service offered by the state of Nevada	8%	21%	42%	20%	8%	100%
		A E	A B D E	a e		-
Nevada Health Link offers a wide variety of health insurance plans to meet anyone's specific needs	6%	11%	52%	21%	9%	100%
			A B D E	A b e		-

Q: For each one, please indicate whether you think the statement is definitely true, probably true, probably not true or definitely not true; n=296; Column comparison symbols: a, b, c, d, e (confidence level >=95%), A, B, C, D, E (confidence level >=99.9%)

Likelihood of staying on Medicaid for next 2 years

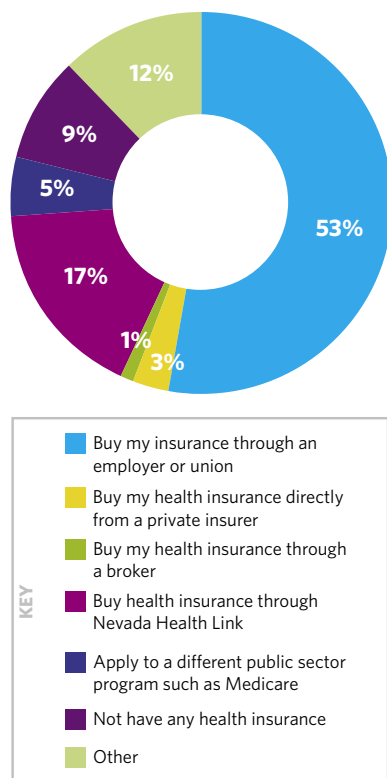
Over 80% of Medicaid beneficiaries are likely to continue using Medicaid for the next two years; however, those who were *somewhat likely* to continue were significantly more likely to be eligible for subsidies, while those who were *very likely* were significantly less likely to be eligible. The 15% who said they were unlikely to continue using Medicaid for the next two years had no significant differences in subsidy eligibility.



Column %	not eligible for subsidy	eligible for subsidy	NET
Column Comparisons			
Very Likely	78%	48%	63%
	B		-
Somewhat likely	12%	33%	22%
		A	-
Somewhat unlikely	6%	9%	8%
			-
Very unlikely	4%	10%	7%
			-
NET	100%	100%	100%
	-	-	-
Column Names	A	B	C

Q: How likely are you to continue using Medicaid for the next two years? by subsidy eligibility; n=294;
Column comparison symbols: A, B (confidence level >=99.9%)

Of those who said they would be unlikely/somewhat likely to continue using Medicaid for the next two years, over half stated that they would most likely get insurance through an employer or union instead and are therefore not likely customers. Only 17% said that they would buy health insurance through Nevada Health Link. However, these respondents were significantly more likely to be eligible for subsidies, perhaps indicating that their intent to purchase through Nevada Health Link is tied to their knowledge of the subsidies. Another 13% are made up of individuals who could potentially be customers — those who say they don't want any insurance or would purchase through a private insurer or broker.



Column % Column Comparisons	not eligible for subsidy	eligible for subsidy	NET
Buy my insurance through an employer or union	60%	49%	53%
Buy my health insurance directly from a private insurer	5%	2%	3%
Buy my health insurance through a broker	0%	1%	1%
Buy health insurance through Nevada Health Link	6%	22% a	17%
Apply to a different public sector program such as Medicare	7%	4%	5%
Not have any health insurance	7%	9%	9%
Other	15%	11%	12%
NET	100%	100%	100%
Column Names	A	B	C

Q: What would you be most likely to do instead? by subsidy eligibility; n=116; Column comparison symbols: a, b (confidence level >=95%)



Close-up on group insured

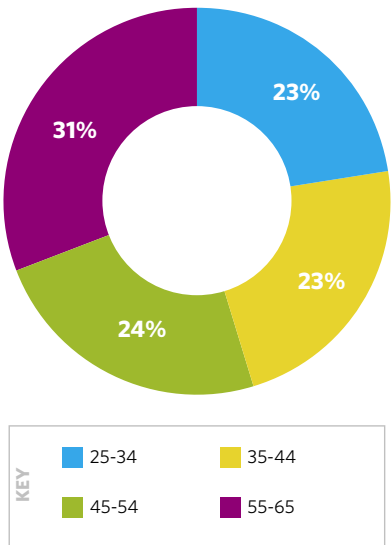
Characteristics of group insured

Age

group insured have a fairly even split among the different age ranges, skewing slightly towards older populations (55-65 years old). There was no significant difference in subsidy eligibility within the different groups.

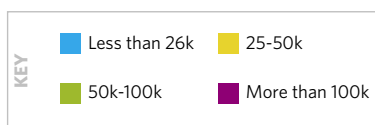
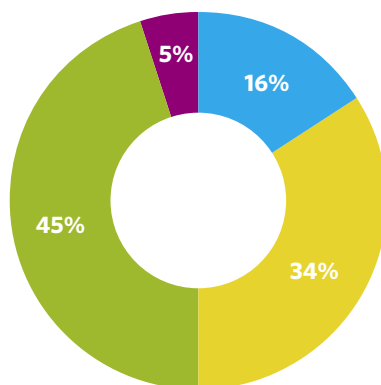
	%
25-34	23%
35-44	23%
45-54	24%
55-65	31%
NET	100%

Age groups: n=2,070



Annual household income

Those making between \$25-100k make up half of the group insured and are significantly more likely to be eligible for subsidies. A little less than half of group insured have a household income over \$100k and are significantly less likely to be eligible for subsidies, as are the remaining 5% who make less than \$25k.



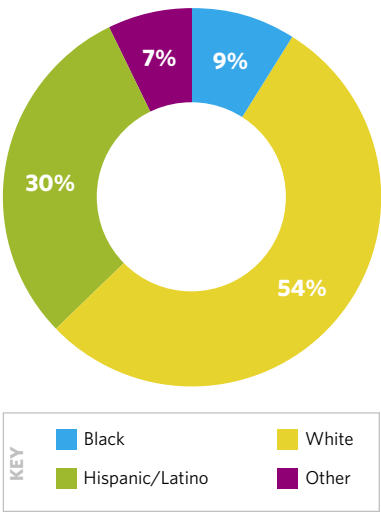
Column %			
Column Comparisons	not eligible for subsidy	eligible for subsidy	NET
less than 25k	6%	3%	5%
	b		-
25-50k	4%	33%	16%
		A	-
50k-100k	22%	50%	34%
		A	-
more than 100k	67%	14%	45%
	B		-
NET	100%	100%	100%
	-	-	-
Column Names	A	B	C

Income groups compared by subsidy eligibility; n=2,070; Column comparison symbols: a, b (confidence level >=95%), A, B (confidence level >=99.9%)



Race/ethnicity

Over half of group insured are White and they are significantly less likely to be eligible for subsidies due to higher income levels. Hispanic/Latino Nevadans make up almost a third of group insured and are significantly more likely to be eligible for subsidies due to lower incomes.

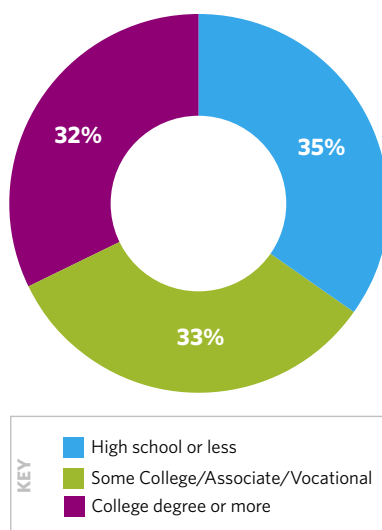


Column %			
Column Comparisons	not eligible for subsidy	eligible for subsidy	NET
Black	9%	10%	9%
			-
White	59%	46%	54%
	B		-
Hispanic/Latino	25%	37%	30%
		A	-
Other	7%	7%	7%
			-
NET	100%	100%	100%
	-	-	-
Column Names	A	B	C

Race categories by subsidy eligibility; n=1,960; Column comparison symbols: A, B (confidence level >=99.9%)

Education

There's a fairly even split between education levels amongst the group insured. However, those with a high school degree or less are significantly more likely to be eligible for subsidies, while those with a college degree or higher are significantly less likely to be eligible for subsidies.



Column %			
Column Comparisons	not eligible for subsidy	eligible for subsidy	NET
high school or less	29%	42%	35%
		A	-
some college/associate/vocational	32%	35%	33%
			-
college degree or more	39%	24%	32%
	B		-
NET	100%	100%	100%
	-	-	-
Column Names	A	B	C

Education levels by subsidy eligibility; n=2,070

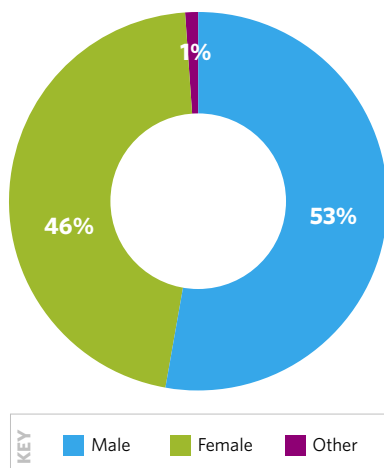


Gender

There is a fairly even split between genders among group insured, with no significant difference in subsidy eligibility within the different groups.

	%
Male	53%
Female	46%
Other	1%
NET	100%

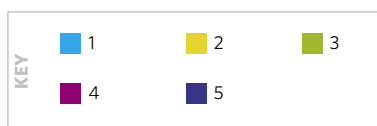
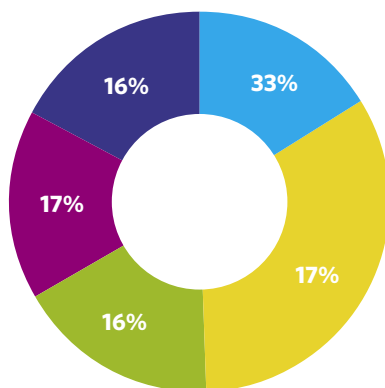
Gender categories; n=2,070





Number of people in household

Nearly half of group insured have 1 or 2 member households and are significantly less likely to be eligible for subsidies. The other half have three or more household members and are significantly more likely to be eligible for subsidies.



Column %	not eligible for subsidy		eligible for subsidy	NET
Column Comparisons				
1	20%		10%	16%
	B			-
2	40%		25%	33%
	B			-
3	15%		21%	17%
		a		-
4	13%		21%	16%
		A		-
5+	13%		23%	17%
		A		-
NET	100%		100%	100%
	-		-	-
Column Names	A		B	C

Number of household members by subsidy eligibility; n=2,070; Column comparison symbols: A, B (confidence level >=99.9%)

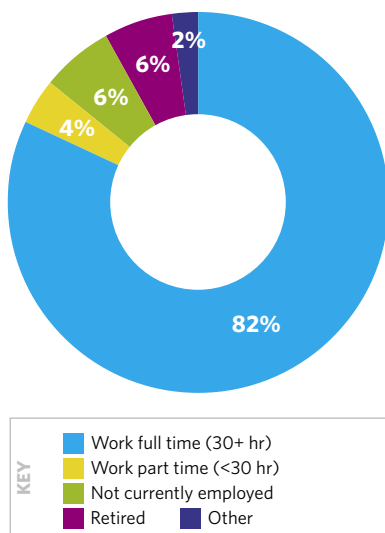


Employment status

Over 80% of group insured work full time, with no significant difference in subsidy eligibility within the different employment groups.

	%
Work full time (30+ hr)	82%
Work part time (<30 hr)	4%
Not currently employed	6%
Retired	6%
Other	2%
NET	100%

Employment status: n=2,070

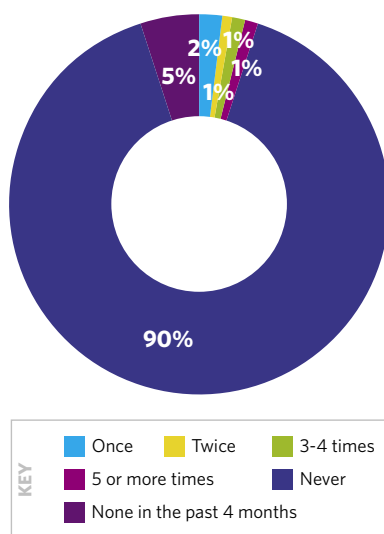




Awareness and trust in Nevada Health Link

Visits to NevadaHealthLink.com in last 4 months

The group insured were the least likely to have ever visited NevadaHealthLink.com, with 9 out of 10 stating they had never visited the site. This makes sense, given those who receive insurance through their employer, union, etc. have no need to seek out their own insurance. Those who have visited Nevada Health Link in the past likely did so when they were not employed.

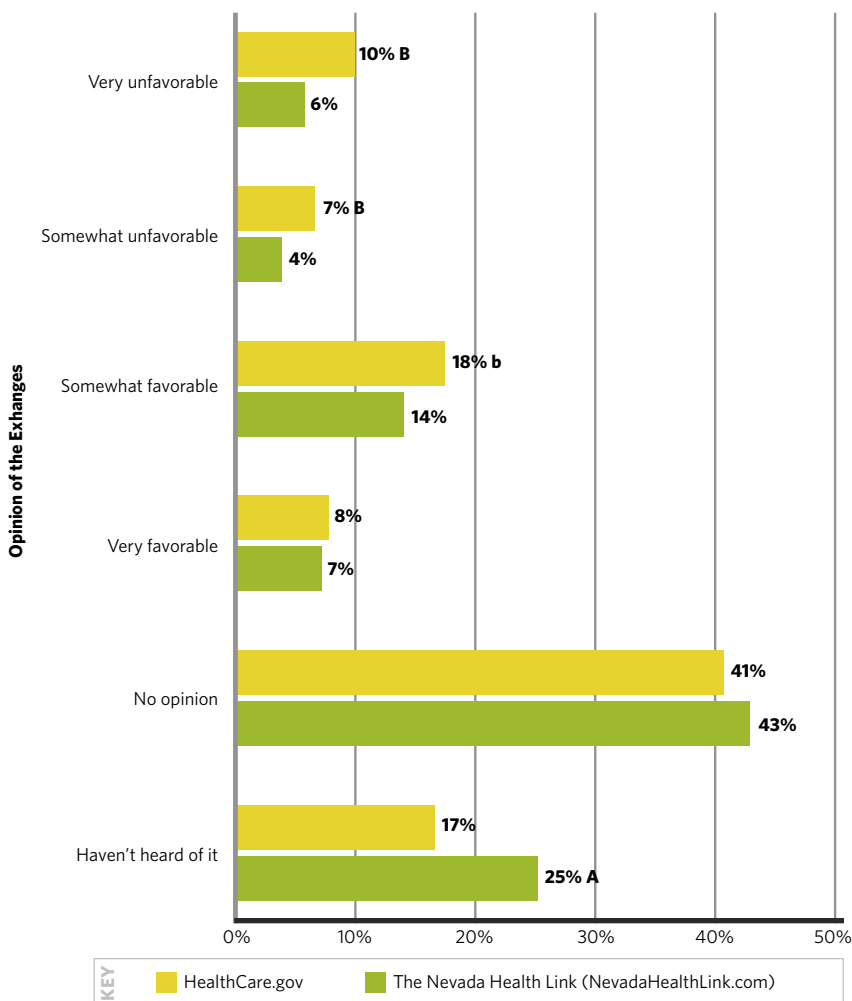


	%
Never	90%
None in the past 4 months	5%
Once	2%
Twice	1%
3-4 times	1%
5 or more times	1%
NET	100%

Q: How many times have you visited Nevada Health Link in the past 4 months?; n=2,070

Favorability of Nevada Health Link vs Healthcare.gov

The majority of group insured (59-69%) either had no opinion or had never heard of either exchange – though they were significantly more likely to have heard of Healthcare.gov than Nevada Health Link. A significantly higher proportion had an unfavorable opinion of Healthcare.gov (17%) compared to Nevada Health Link (10%), but also a significantly higher *somewhat favorable* opinion of Healthcare.gov (17%) compared to Nevada Health Link (14%).



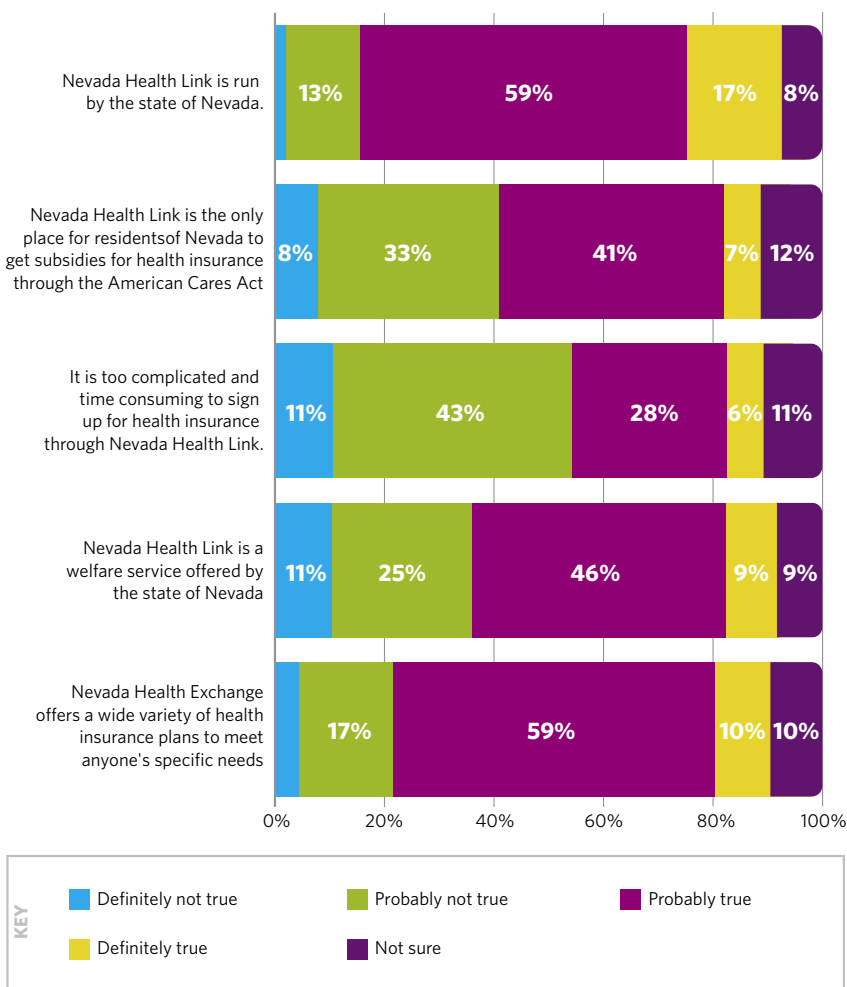


Column %	Healthcare.gov	NevadaHealthLink.com
Column Comparisons		
Very unfavorable	10% B	6%
Somewhat unfavorable	7% B	4%
Somewhat favorable	18% b	14%
Very favorable	8%	7%
No opinion	41%	43%
Haven't heard of it	17%	25% A
NET	100% -	100% -
Column Names	A	B

Q: Please share your opinion of the following things. For each one, tell us whether you feel; n=2,070;
Column comparison symbols: A, B (confidence level >=99.9%); b (confidence level >=95%)

Beliefs about Nevada Health Link

About 3 out of 4 group insured believed Nevada Health Link was run by the state. A little less than half believed it was the only place to get subsidies. About a third felt it was too complicated and time consuming to sign up for insurance through Nevada Health Link. A little over half believed Nevada Health Link is a welfare service. About 7 out of 10 believed Nevada Health Link offers a wide variety of plans to meet anyone's needs.

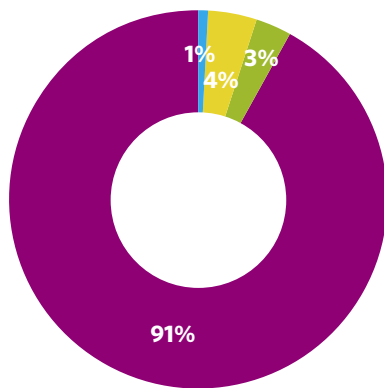


Row % Column Comparisons	Definitely not True	Probably not true	Probably true	Definitely true	Not sure	NET
Nevada Health Link is run by the state of Nevada.	3%	13%	59%	17%	8%	100%
		A E	A B D E	A b E	A	-
Nevada Health Link is the only place for residents of Nevada to get subsidies for health insurance through the American Cares Act	8%	33%	41%	7%	12%	100%
		A D E	A B D E		a D	-
It is too complicated and time consuming to sign up for health insurance through Nevada Health Link.	11%	43%	28%	6%	11%	100%
	D	A C D E	A D E		D	-
Nevada Health Link is a welfare service offered by the state of Nevada	11%	25%	46%	9%	9%	100%
		A D E	A B D E			-
Nevada Health Link offers a wide variety of health insurance plans to meet anyone's specific needs	5%	17%	59%	10%	10%	100%
		A D E	A B D E	A	A	-

Q: For each one, please indicate whether you think the statement is definitely true, probably true, probably not true or definitely not true; n=2,078; Column comparison symbols: A, B, C, D, E (confidence level >=99.9%)

Shopping behaviors in the last 4 months

Over 90% of group insured have not shopped for health insurance in the past 4 months and there is no significant difference in subsidy eligibility between the groups.



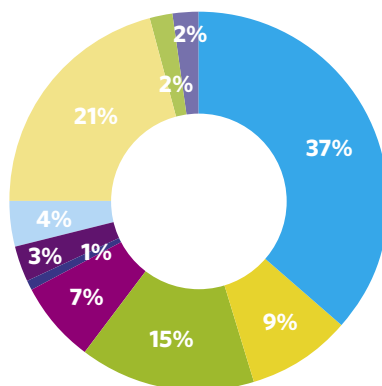
KEY

- Yes, I obtained health insurance after being uninsured
- Yes, I changed my health insurance
- Yes, I shopped for a different plan, but didn't change
- No, I have not shopped for health insurance in the past 4 months

	%
Yes, I obtained health insurance after being uninsured	1%
Yes, I changed by health sinurance plan	4%
Yes, I shopped for a different plan, but didn't change	3%
No, I have not shopped for health insurance in the past 4 months	91%
NET	100%

Q: Have you bought or shopped for health insurance in the past 4 months?; n=2,069

For those who did not shop for a new plan, most said it was either because they liked their current coverage (37%) or their employer only offered one option (21%). Nearly a quarter didn't shop because their current plan was either a good price/value or free.



KEY

- I like my coverage now
- I get my insurance for free now
- My current plan is a good price/value
- A different plan would have been more expensive
- I didn't have time
- I wanted to avoid the hassle of changing plans
- I just never thought about it
- I didn't have any choices, My employer only offers one plan
- I really don't need or use insurance that often
- Other

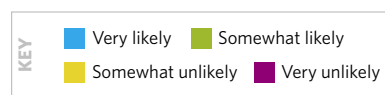
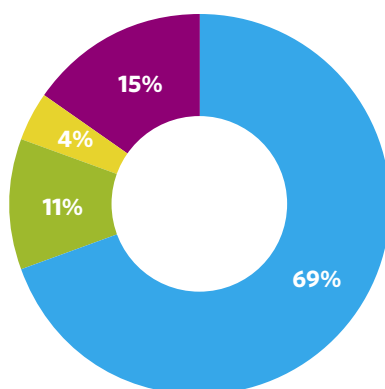
	%
I like my coverage now	37%
I get my insurance for free now	9%
My current plan is a good price / value	15%
A different plan would have been more expensive	7%
I didn't have time	1%
I wanted to avoid the hassle of changing plans	3%
I just never thought about it	4%
I plan to get it later	0%
I didn't have any choices. My employer only offers one plan.	21%
I really don't need or use insurance that often	2%
Other	2%
NET	100%

Q: Why didn't you consider changing health plans?; n=1,886

Likelihood of keeping same insurance in 2 years

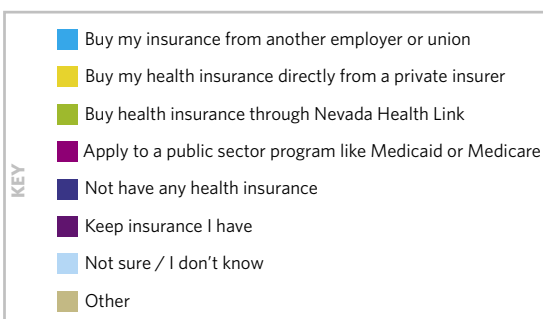
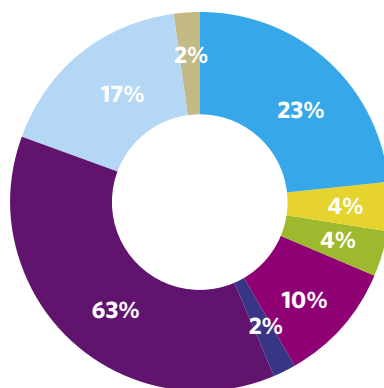
About 7 out of 10 group insured thought they would be *very likely* to still be buying their health insurance through the same employer, while 3 out of 10 thought they would either be *somewhat likely*, *somewhat unlikely*, or *very unlikely* to be buying through the same employer.

	%
Very Likely	69%
Somewhat likely	11%
Somewhat unlikely	4%
Very unlikely	15%
NET	100%



Q: Looking ahead two years, how likely are you to be buying health insurance through this same employer or union?; n=2,069

For those who said that they were *somewhat likely*, *somewhat unlikely*, or *very unlikely* to be purchasing insurance through the same employer in two years, the majority said they would either keep the same insurance or buy through their new employer. A fairly significant portion (17%) said they weren't sure what they would do instead.



	%
Buy my insurance from another employer or union	23%
Buy my health insurance directly from a private insurer	4%
Buy my health insurance through a broker	2%
Buy health insurance through Nevada Health Link	4%
Apply to a public sector program like Medicaid or Medicare	10%
Not have any health insurance	2%
Keep insurance I have	36%
Not sure / don't know	17%
Other	2%
NET	100%

Q: What would you be most likely to do instead? n=621



Appendix A: Detailed Survey Methodology

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Nevada Health Link conducted its Annual Survey from January 16 to 27, 2025. The survey was distributed to a total of 3,167 Nevada residents, including 2,766 English-speaking and 401 Spanish-speaking participants. Spanish-speaking respondents were intentionally oversampled to ensure adequate representation and insight into this key population segment.

The survey sample was designed to reflect the demographic composition of Nevada based on the U.S. Census Bureau's American Community Survey (ACS) data. Key demographic groups were targeted proportionally, considering both population size and expected response rates.

To enhance population representativeness and data accuracy, the survey employed a multi-mode fielding approach. This included a combination of cell phone and landline dialing, as well as text-to-web invitations.

Statistical weights were applied across multiple demographic variables to align the sample with ACS population estimates. All reported results are weighted and can be interpreted at a 90% confidence level, with a margin of error of ± 2.27 percentage points.



Nevada Health Link

www.nevadahealthlink.com

1.800.547.2927

Call Center Hours

Monday - Friday, 9am - 5pm

Nevada Health Link is brought to you by the State of Nevada Silver State Health Insurance Exchange

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