



nevada
health link.com

Where Health Insurance Competes for You.

PLAN YEAR 2026 PREP RALLY



NEVADA
HEALTH
AUTHORITY



Introductions



Jennifer Krupp
Administrator



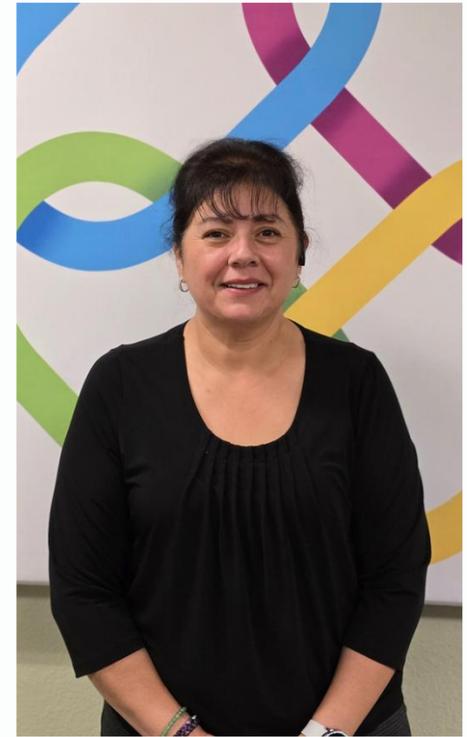
Janel Davis
Exchange
Executive Officer



Katie Charleson
Communications
Officer



Rebecca Lomazzo
Broker Manager



Rosa Alejandre
Navigator
Program Manager

Housekeeping

Technical questions?

Contact Broker & Navigator Support Line

Call: 1-800-547-8156

Email: brokersupport@exchange.nv.gov



New Broker?

Once your training is complete:

- Make sure Code of Conduct was signed via Adobe Sign
- Create an account on the platform

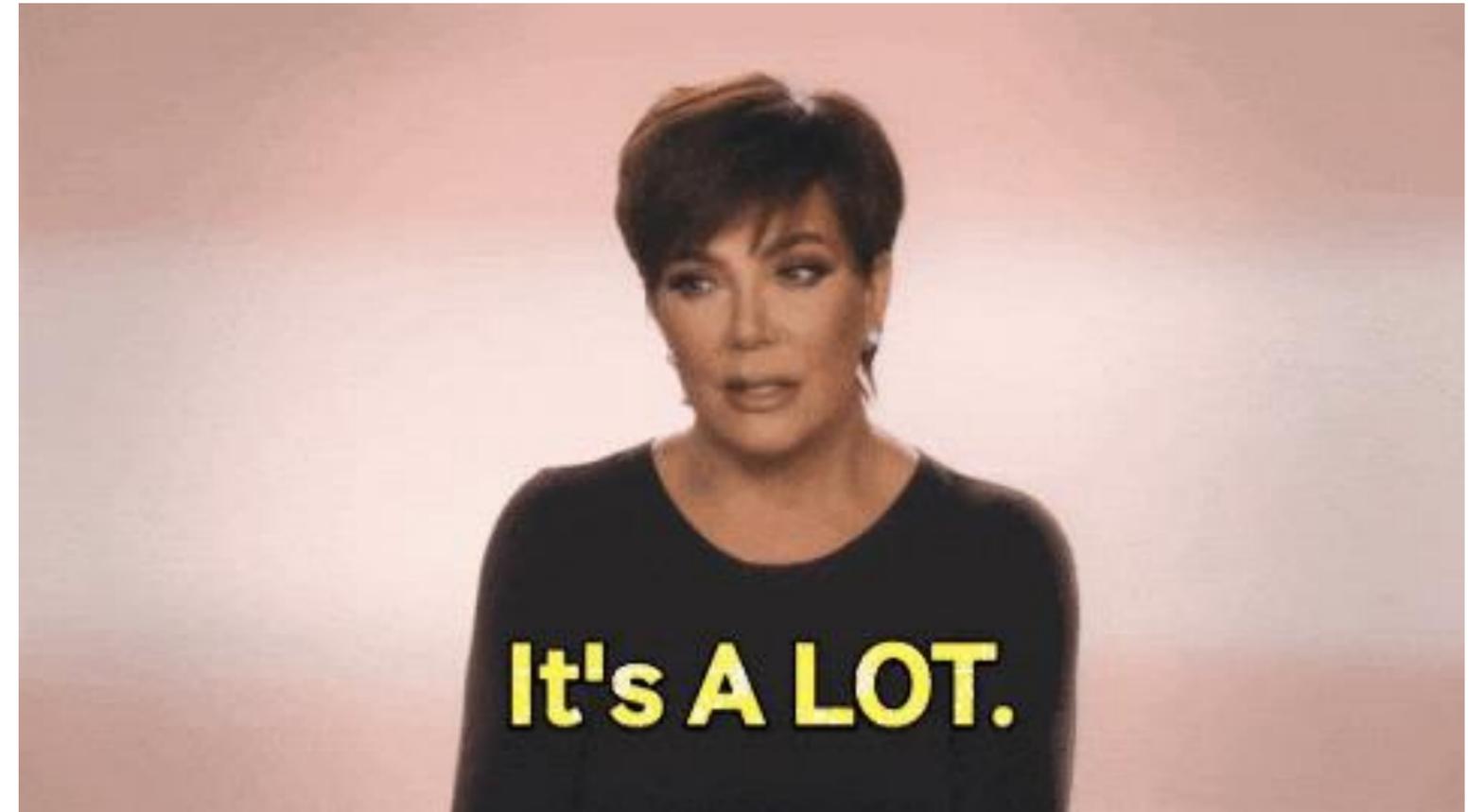
Certifications will be completed by the end of October.

This presentation will be posted online:

www.nevadahealthlink.com/information-for-brokers-and-navigators/

Agenda

- **About Nevada Health Authority**
- **About Nevada Health Link**
- **Appreciation**
- **Health Industry Report Insights**
- **2025 Marketplace Enrollment Review**
- **PY 2026 – The Good, the Bad & the Ugly**
- **Expiration of Enhanced Subsidies**
- **Federal Regulatory Updates**
- **Plan Year 2026 Overview**
- **Battle Born State Plans**
- **Call Center Hours**
- **Advertising & Marketing**
- **Keep up with NVHL**
- **We Need Your Help!**
- **Closing Remarks & Thank You**



About Nevada Health Authority

The Nevada Health Authority was established on July 1, 2025.



Mission

The Nevada Health Authority aims to provide affordable, reliable care to Nevadans by leveraging the state's buying power, streamlining services, and fostering innovation. We are guided by public service, fiscal responsibility, and accountable leadership.

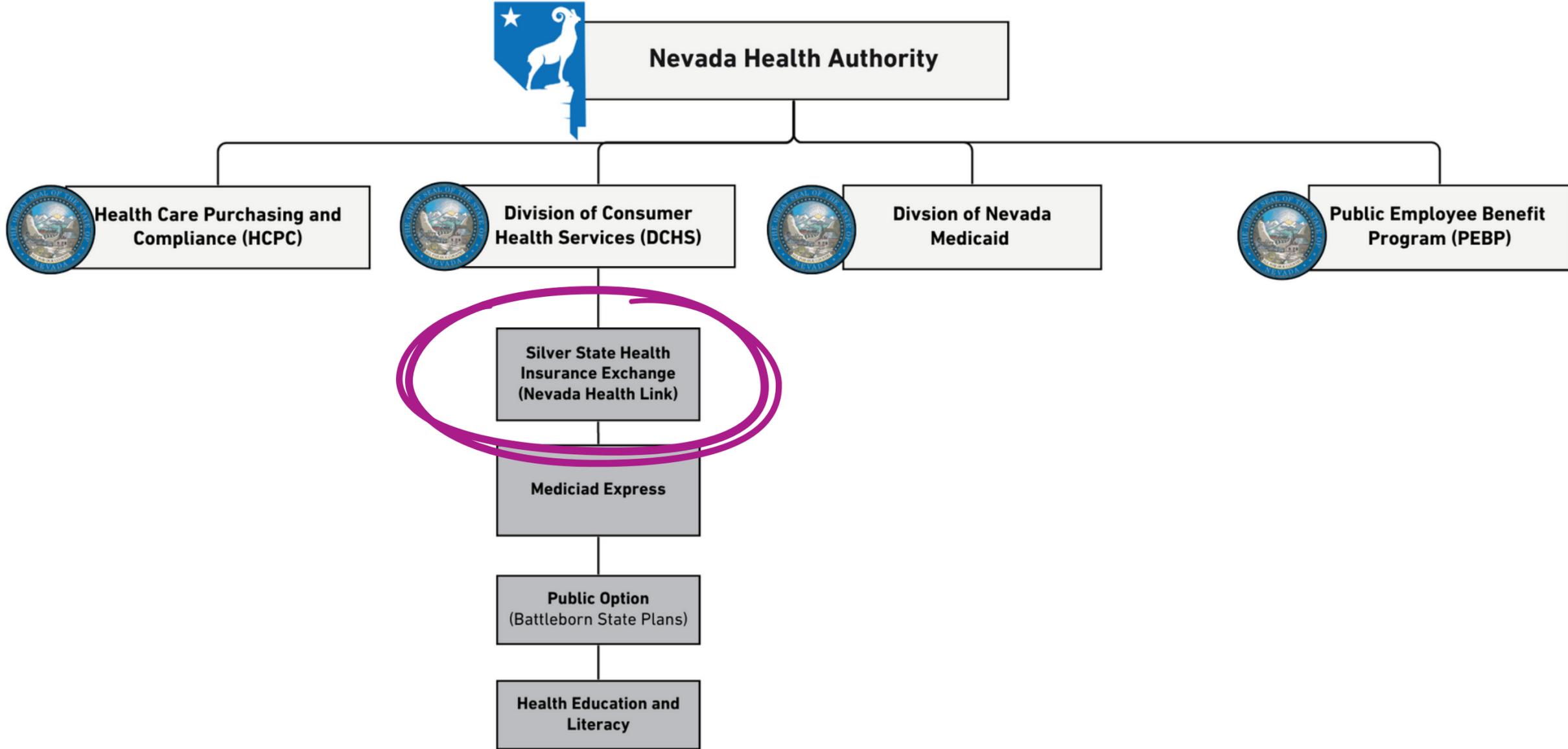
Strategic Goals

- Improve key health indicators.
- Ensure sustainability of coverage programs.
- Expand the state's healthcare workforce.
- Deliver better value, coordination, and innovation in healthcare.

What Drives Our Work

- Efficiency: Streamlined operations through agency consolidation.
- Better Value: Unified authority for better deals and taxpayer value.
- Access & Quality: Improved health access and outcomes via unified leadership.
- Accountability: Commitment to transparency and data-driven results.
- Continuity: Ongoing services with enhanced resources.
- Stewardship: Responsible fiscal leadership for sustainable programs.

Division of Consumer Health Services



About Nevada Health Link

Nevada's Official Health Insurance Marketplace

Affordable Care Act
(ACA) certified
Qualified Health Plans
and Dental Plans

State-run through the Silver
State Health Insurance
Exchange

Connects uninsured
Nevadans (not covered by
employer, Medicaid, or
Medicare)

Subsidies may be
available to Nevadans
to help lower monthly
premiums

THE ONLY place Nevadans
can get access to financial
assistance

Most importantly,
shop and effectuate!



Nevada Health Link Mission Statement

To increase the number of insured Nevadans by providing a transparent and easy-to-use marketplace where individuals and families can access and purchase affordable, high-quality health and dental plans.

Nevada Health link is operated by the Silver State Health Insurance Exchange, now under the Division of Consumer Health Services.



Navigator Appreciation

Our navigator organizations attended nearly 200 events this year!



♥ Thank you for being the face of Nevada Health Link in our communities! ♥

Navigator Appreciation

Those efforts led to nearly 50,000 interactions with Nevadans!



Broker Appreciation

- **Workshop Wednesdays & Focus Groups**
 - Hundreds of brokers joined us throughout the year to share insights and shape strategy.
- **Enrollment Impact**
 - Nearly 70% of Plan Year 2025 enrollments were broker-assisted

A testament to YOUR impact!



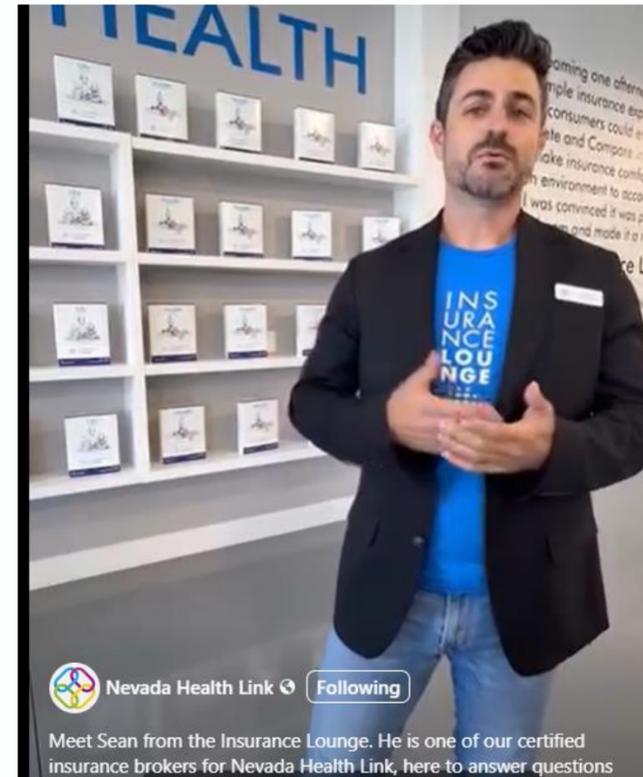
Thank you to our Broker Awardees!



♥ Thank you for your continued support, we couldn't do it without you! ♥

Broker Appreciation

Collaboration Matters!



Some of the amazing ladies of [Prestige Benefits and Insurance](#). Making a difference in the Asian Community here in Las Vegas.



Your partnership in marketing and social media amplified our outreach and engagement.

Contents

Nevada Health Link Health Industry Report

A Comprehensive Look at Nevada's Uninsured Population & Health Insurance Market

- Report by Marketing for Change Co. on behalf of Nevada Health Link
- Purpose: Provide an updated profile of Nevada's uninsured population and insurance trends (past 3 years)
- Audience: Policymakers, stakeholders, partners, and assister communities
- Goal: Serve as both an outreach tool and reference resource

Annual Report on the Nevada Health Insurance Market

1 Introduction

2 Data

3 Marketplace

4 Comparisons by

5 risons by Insurance

6 Nevada Health Link

7 uninsured

8 individually insured

9 Nevada Health Link

10 Medicaid beneficia

11 group insured

91 Appendix A: Detailed Survey M

Nevada Health Link: Health Industry Report Insights

Perception Gaps = Education Opportunities

- 49% find the process too complicated → Simplify & guide through enrollment
- 60% view NVHL as a welfare service → Reframe as a marketplace for all Nevadans

Affordability Concerns = Messaging Opportunity

- 53–69% cite cost as a barrier → Highlight subsidies & cost-saving plans
- 59% of uninsured are subsidy-eligible → Target outreach to income-qualified groups

Nevada Health Link: Health Industry Report Insights

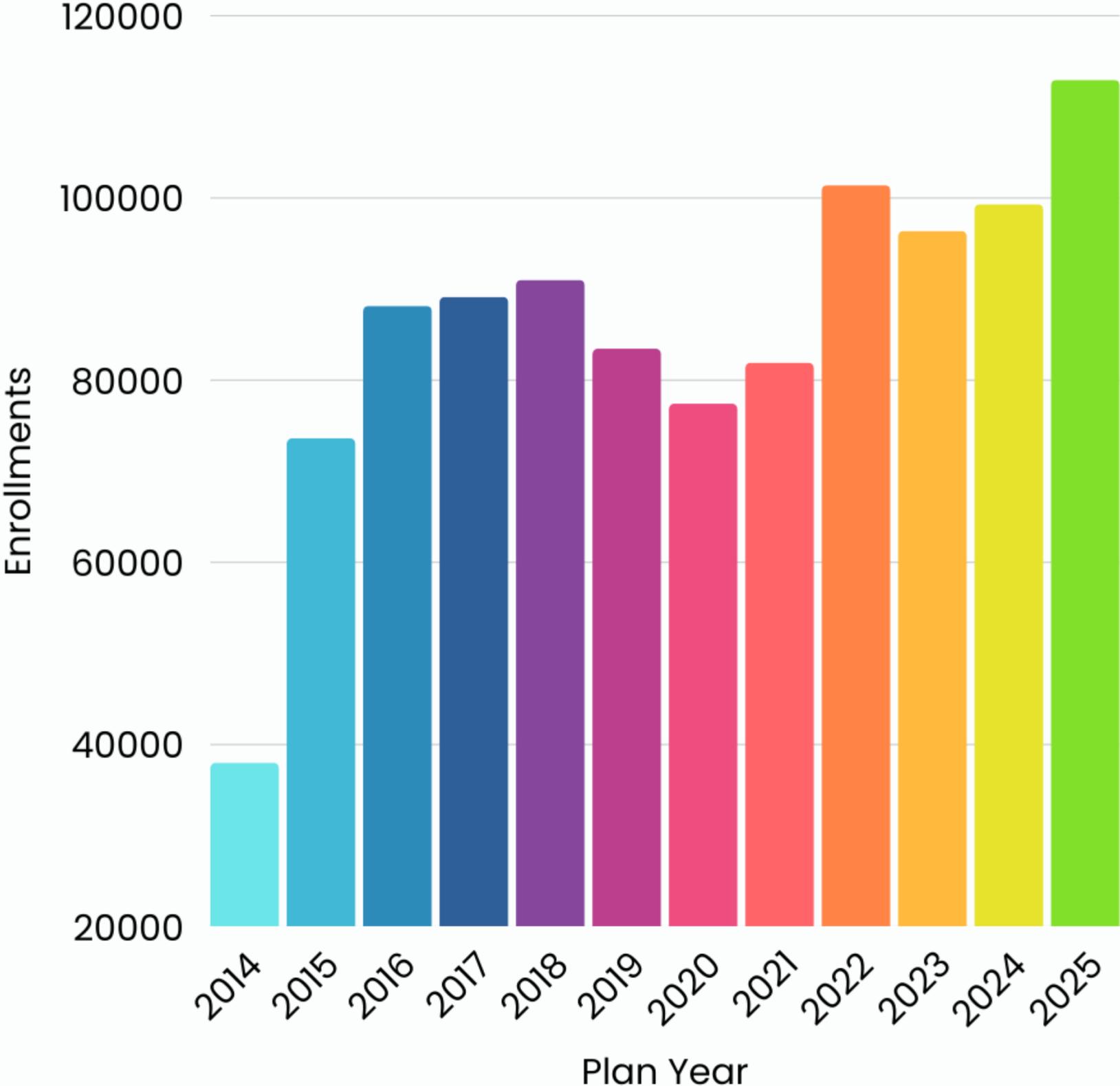
Enrollment Potential = Outreach Opportunity

- Over 50% of uninsured plan to get insurance soon → Engage now to convert intent into action
- 9.4% uninsured in 2025 (down from 11%) → Momentum is building—keep it going

Demographic Insights = Targeted Strategy

- Most uninsured have lower income & education levels → Use plain language, community-based outreach
- Only 14% have a college degree → Simplify materials and focus on trust-building

Year-over-Year Enrollment



2025 Enrollment

Nevada Health Link set a record for Plan Year 2025 with 112,951 Nevadans enrolling in health and dental coverage.

- 110,687 enrolled in health insurance, with 20% also adding dental coverage.
- 2,264 enrolled in dental plans only.
- 26,852 were new enrollees- and of those, 16,811 **(63%) used a broker or navigator to assist in enrollment.**
- 21,271 were re-enrollees who updated their plans- and of those, 17,584 **(83%) worked with a broker or navigator.**

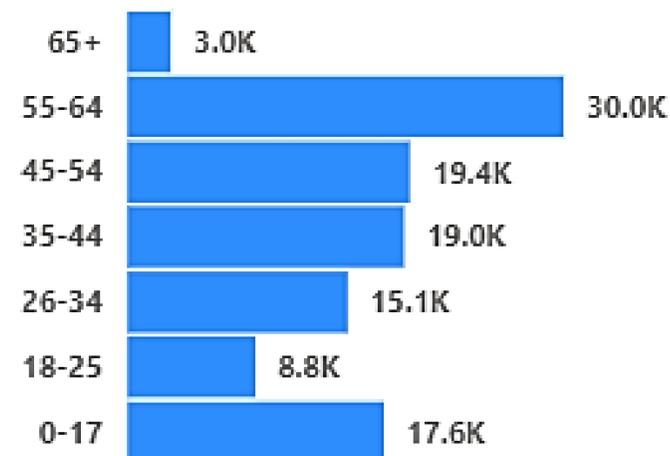
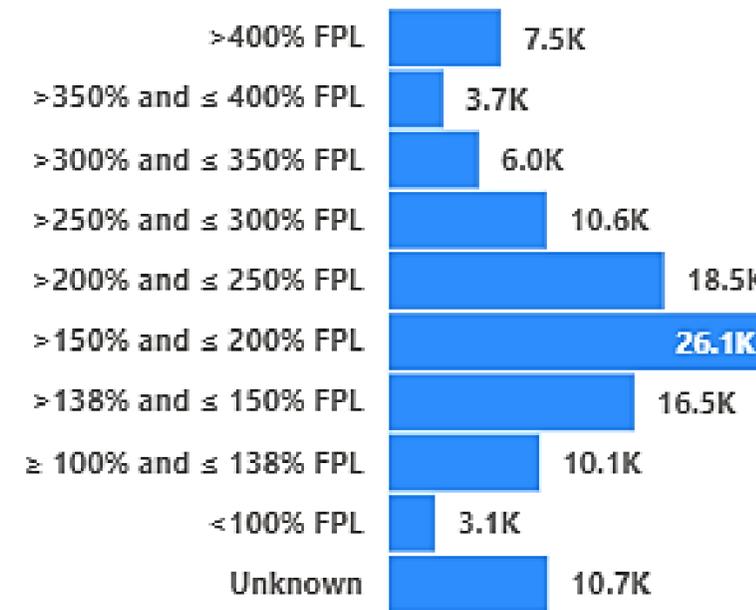
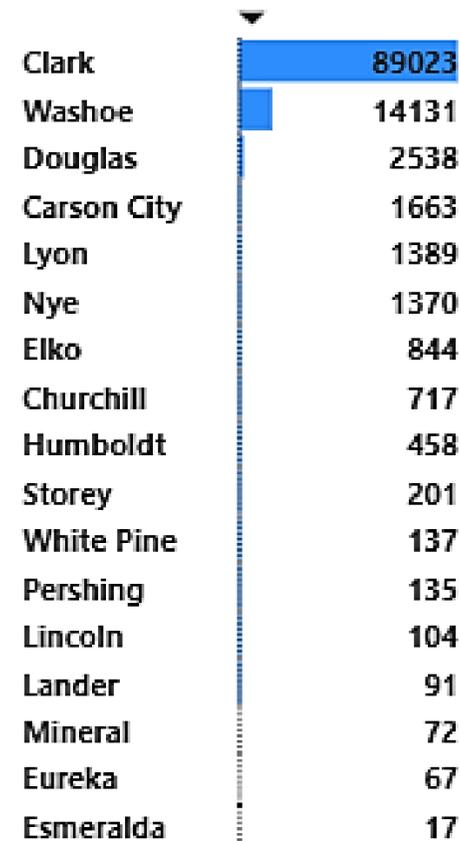
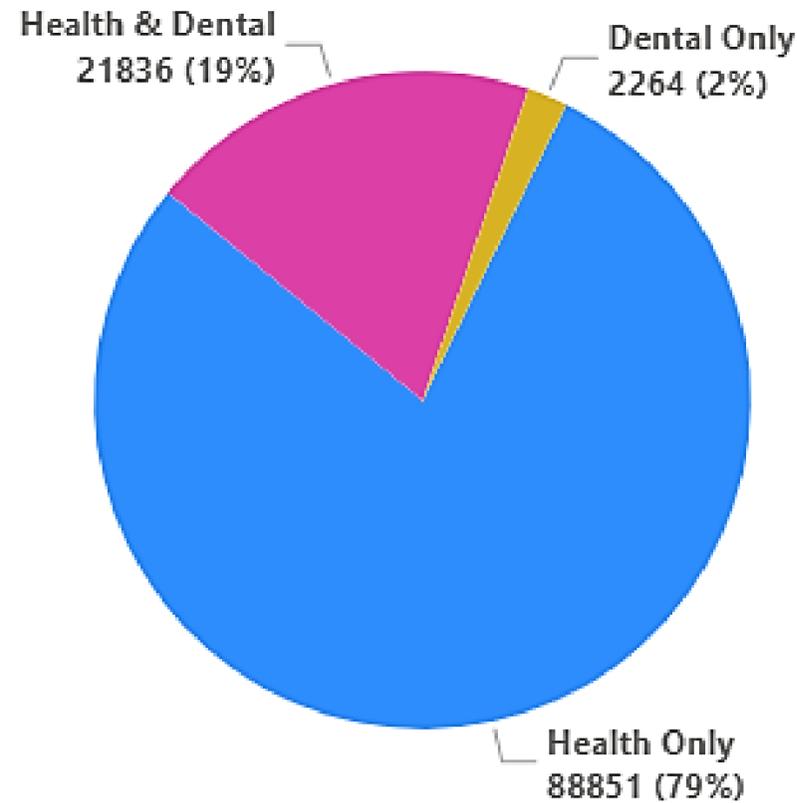


2025 Open Enrollment Summary

All Enrollee - Statewide

Total Enrollees*

112,951



*Includes unique enrollees with a 2025 plan selection in Confirmed or Pending status as of 1/22/25. Consumers with Terminated or Cancelled policies have been removed from these counts.

2025 Open Enrollment Summary

Health Enrollees - Statewide

Total Enrollees*

110,687

Pending

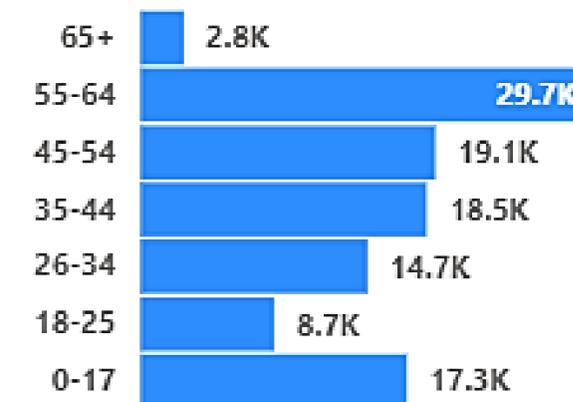
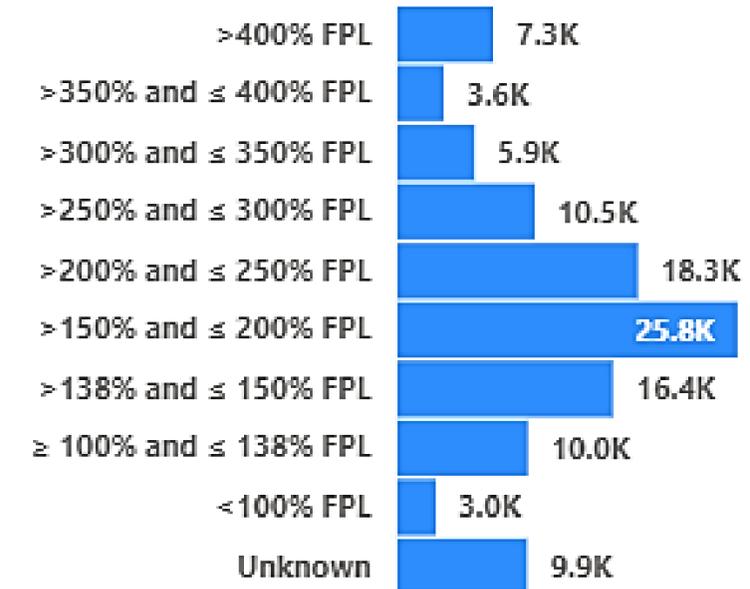
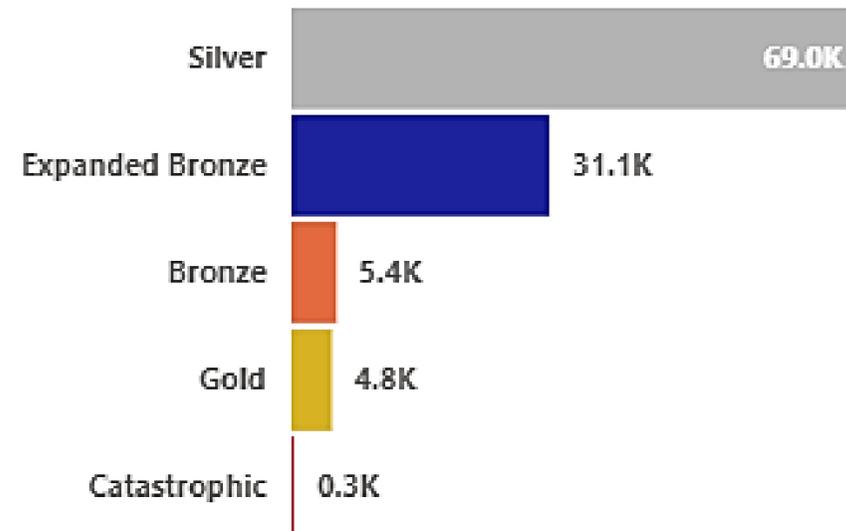
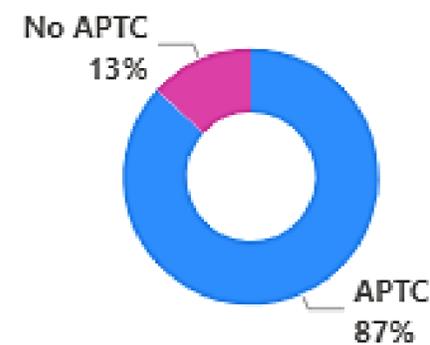
3,716

Confirmed - Passive

63,180

Confirmed - Active

43,791



*Includes unique enrollees with a 2025 plan selection in Confirmed or Pending status as of 1/22/25. Consumers with Terminated or Cancelled policies have been removed from these counts;

Plan Year 2026





The Good

- More plans and carriers now available in all rural counties
- Record number of broker awardees this year—thank you!
- New carriers and plan options added to the Marketplace
- Still enrolling Nevadans and closing the uninsured gap



The Bad

Challenges on the Horizon

- Premium rate increases expected across many plans
- Expanded subsidies are set to expire
- Potential affordability concerns for some consumers

Enhanced Premium Subsidies Background

- Starting in 2021, the American Rescue Plan Act (ARPA), followed by the Inflation Reduction Act in 2022, allowed more households to become eligible for subsidies AND increased the amount of subsidies available to eligible households
- These enhanced subsidies are set to expire at the end of plan year 2025 (i.e., we would return to the contribution thresholds similar to the ones in effect prior to PY2021)

Enhanced Premium Subsidies Operational Impacts

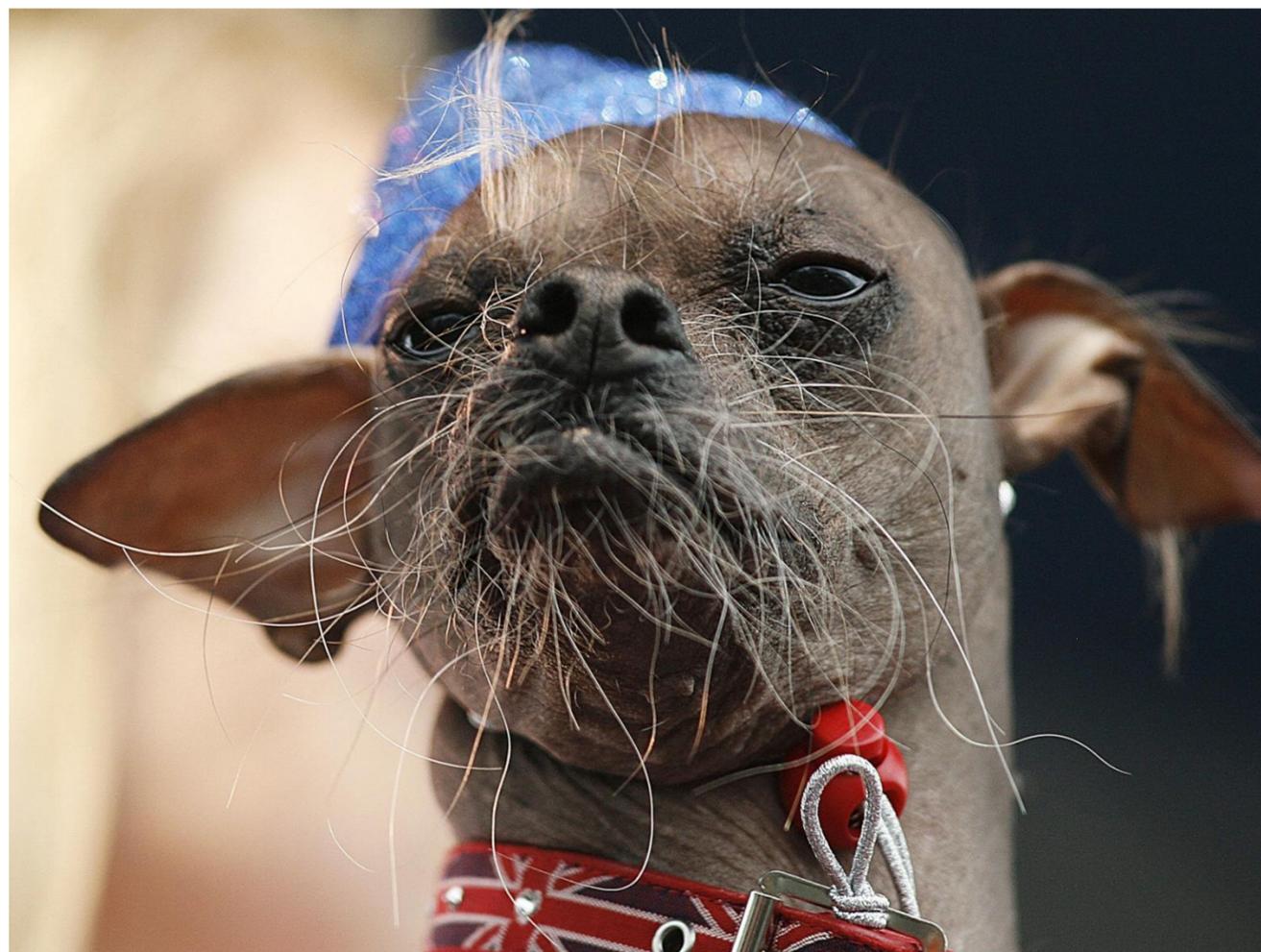
- Nevada Health Link is proceeding with the assumption that the enhanced subsidies will expire on 12/31/25 and will not be available in PY2026
- All PY2025 applications will continue to be evaluated with the enhanced subsidies through the end of 2025 & auto-renewals will include non-enhanced subsidy amounts
- Consumer messaging will be important (renewal notices)
- Nevada Health Link is preparing for a possible late extension of the enhanced subsidies by Congress and has contingency plans in place

Enhanced Premium Subsidies

Estimated Enrollee Impact

	PY25 Enrollees	% of PY25 Enrollees	Avg Net Premium Increase (Or APTC Decrease)
Keep APTC	89683	81%	\$74
Lose APTC	6440	6%	\$267
No APTC Before & After	14564	13%	\$0
Total	110687	100%	\$76
>400% FPL	7344	7%	\$217
>350% and ≤ 400% FPL	3593	3%	\$65
>300% and ≤ 350% FPL	5913	5%	\$97
>250% and ≤ 300% FPL	10454	9%	\$108
>200% and ≤ 250% FPL	18289	17%	\$93
>150% and ≤ 200% FPL	25839	23%	\$80
≥ 100% and ≤ 150% FPL	26386	24%	\$41
<100% FPL	2965	3%	\$0
Unknown	9904	9%	\$0
Total	110687	100%	\$76
Service Area 1	88635	80%	\$68
Service Area 2	13736	12%	\$93
Service Area 3	5713	5%	\$123
Service Area 4	2603	2%	\$134
Total	110687	100%	\$76

Estimates apply non-enhanced PY2026 contribution %'s to all PY2025 health enrollees in pending or confirmed status directly following OE, assuming no other changes;
 "No APTC Before & After" includes enrollees currently not requesting financial assistance and enrollees eligible for APTC but who opted not to receive any



The Ugly

- Uncertainty around federal policy and subsidy extensions
- Risk of coverage loss if consumers don't re-enroll or can't afford new rates
- Increased pressure on brokers to help clients navigate changes



Pivot

From Challenges to Action

- The challenges are real, but we are not powerless.
- Nevada Health Link is preparing clear messaging, renewal strategies, and contingency plans.
- Brokers and Navigators are the front line for helping Nevadans stay covered.
- Together, we will face these challenges and keep Nevadans insured.



Solutions & Next Steps

- Strong consumer education campaigns focused on shopping
- Clear communication
- Collaboration with brokers and navigators
- Ongoing monitoring of federal policy
- Expanding outreach in rural and underserved communities

Federal Regulatory Updates

2025 Marketplace Changes

- H.R.1 – One Big Beautiful Bill Act – July 4, 2025
- CMS Final Rule – Marketplace Integrity and Affordability – June 25, 2025
- City of Columbus v. Kennedy (CMS Final Rule) – August 22, 2025 – current

Federal Rule Changes H.R.1 (One Big Beautiful Bill Act)

Plan Year 2026

- No APTC for lawfully present immigrants who are **both** ineligible for Medicaid due to immigrant status (5-year waiting period) **and** are making below 100% of poverty.
- No APTC for consumer who enrolls in a plan via non-QLE SEP.
- HSA** offerings extended to all Bronze and Catastrophic plans, terming as High-Deductible Health Plan.
- Expanded eligibility for Catastrophic plans.

Plan Year 2028

- Requires Marketplace enrollees to have their enrollment information **actively verified** each year prior to receiving an APTC or CSR.
- APTC **cannot be awarded until all eligibility verification is complete**. The HHS Secretary may waive the inability to receive APTC for an individual who enrolls through an SEP for a change in family size.

- Recapture of **excess premium tax credits** removing income caps.
- Change to 'lawfully present' definition** permitting premium tax credits only for certain individuals.
- Prohibits** eligibility for **premium tax credits for individuals not eligible for Medicaid** because of failure to meet community engagement requirements.

Plan Year 2027

Federal Rule Changes

2025 CMS Final Rule – Marketplace Integrity and Affordability

August 25, 2025

- DACA recipients ineligible to enroll in Marketplace Coverage.
- 90-day requirement to resolve DMI (removal of automatic 60-day extension).
- Premium payment threshold creation (sunsets PY26).

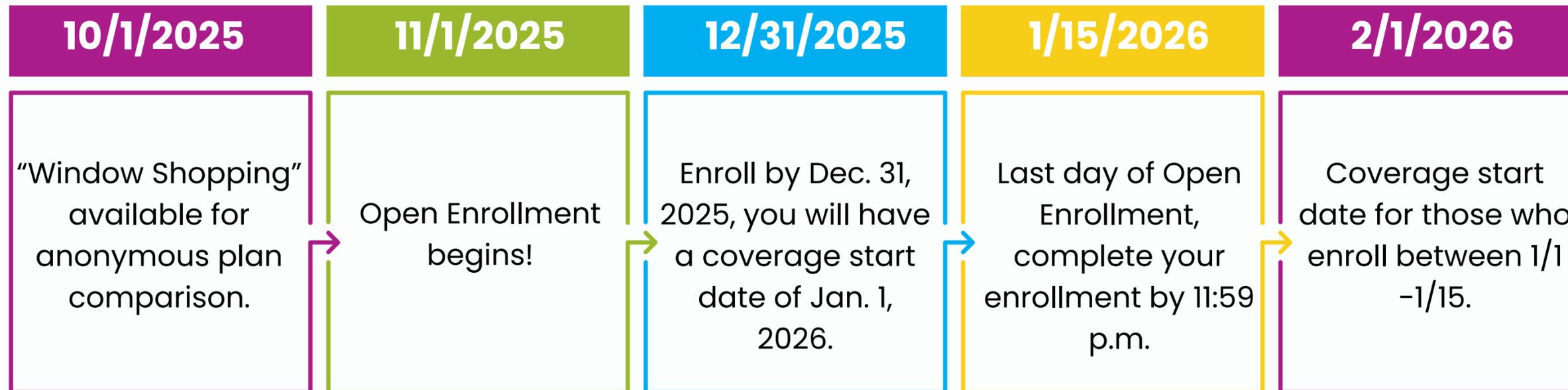
Open Enrollment – Plan Year 2027

- Shortens the annual Open Enrollment Period to a maximum of 9 weeks and must end no later than December 31st. Also requires all OEP enrollments take effect on January 1 of the plan year.

- Prohibition on Coverage of "Sex-Trait Modification" as an EHB.
- Changes to Premium Adjustment Percentage Index.

January 1, 2026

Open Enrollment Timeline Plan Year 2026



2026 Renewals



Nearly 99% of 2025 enrollees were auto-renewed for Plan Year 2026.



Enrollees will be renewed into their existing plan, or cross-walked into a similar plan, by October 21st.



Renewal notices will be delivered by the end of Oct. Consumers will also receive Eligibility notices in their secure inbox.



It's important, more than ever, to shop for coverage – there are new plans and new rates for Plan Year 2026!

Battle Born State Plans (BBSP)

Affordable, Statewide, High-Quality Coverage



**BATTLE
BORN** STATE
PLAN

FOR A HEALTHY NEVADA



Built-in savings

BBSPs are required to meet premium reduction targets. This means more Nevadans may be able to find quality coverage at a lower cost, regardless of income.



Available statewide

Offered in every Nevada service area, providing more plan options for rural communities.



Choice of Carriers

Health Plan of Nevada, Anthem (Community Care), and SilverSummit will offer BBSPs starting Plan Year 2026. Plans available for preview on NevadaHealthLink.com beginning October 1.



Easy to Find

Look for the BBSP logo or use the Battle Born State Plans filter on enroll.NevadaHealthLink.com.

Battle Born State Plans (BBSP)

Cobranded Materials

to Support Your Outreach

- Partnering with BBSP Carriers
- Collaborating to boost outreach and drive enrollments together



Ambetter Health Battle Born State Plans offer members plan options and benefits designed to be affordable, comprehensive coverage solutions. We bring an experienced approach to a variety of services, including wellness and preventive care, mental health and substance abuse services, maternity and newborn care, pediatric services, prescription drug coverage and more.

 **Lower Expense**

Anthem 

Battle Born State Plan Anthem Bronze X
7800 (\$0 Virtual PCP+\$0 Select
Drugs+Incentives)

BRONZE HSA HMO

\$178.36 /month
after \$413.00 tax credit

Office Visits \$35
Generic Drugs \$25

Deductible \$7800
OOP Max \$10600

Network
Anthem Battle Born with
Pharmacy Base Network

Overall Quality Rating Not Available

COMPARE

Get coverage you can count on with HPN

On Exchange
Individual and Family Plans



Health Plan of Nevada
A UnitedHealthcare Company



Battle Born State Plans on the Marketplace

[Back to preferences](#)

11 Health Plans Dental Plans

0

Estimated Monthly Savings
\$231.00/month For 1 Member in ZIP code 88901. [Edit Family Info](#)
Coverage will start on 01/01/2026

COST-SHARING REDUCTIONS
CSR You qualify for cost-sharing reductions.

SORT BY

- Expense Estimate
- Monthly Price
- Deductible
- Out-of-Pocket (OOP) Max

FILTER BY

Battle Born State Plans

PLAN TYPE

- HMO
- EPO

PLAN FEATURES

- CSR Eligible
includes special discounts
- HSA Qualified
eligible for Health Savings Account (HSA)

METAL TIER

- Gold
higher premiums, lower deductibles
- Silver
lower premiums, higher deductibles, CSRs may be applied if eligible
- Bronze
lowest premiums, highest deductibles



New for 2026, Battle Born State Plans are required to meet premium reduction targets. Learn more at: www.NevadaHealthLink.com/BBSP.

FILTERS APPLIED Clear all

Battle Born State Plans



Lower Expense

Anthem

Battle Born State Plan Anthem Bronze X
7800 (\$0 Virtual PCP+\$0 Select
Drugs+Incentives)

BRONZE HSA HMO

\$160.64/month
after \$231.00 tax credit

Office Visits \$35
Generic Drugs \$25

Deductible \$7800
OOP Max \$10600

Network Anthem Battle
Born with
Pharmacy Base
Network

Overall Quality
Rating Not Available

COMPARE



Lower Expense

HEALTH PLAN OF NEVADA
A UnitedHealthcare Company

Battle Born State Plan MyHPN Select
Network Bronze 1

BRONZE HSA HMO

\$145.36/month
after \$231.00 tax credit

Office Visits 0%
Generic Drugs \$40

Deductible \$9450
OOP Max \$9450

Network HPN Ind On Ex
BBSP Select

Overall Quality
Rating

COMPARE



Lower Expense

Anthem

Battle Born State Plan Anthem Bronze X
8450 (\$0 Virtual PCP+\$0 Select
Drugs+Incentives)

BRONZE HSA HMO

\$178.33/month
after \$231.00 tax credit

Office Visits \$40
Generic Drugs \$30

Deductible \$8450
OOP Max \$9800

Network Anthem Battle
Born with
Pharmacy Base
Network

Overall Quality
Rating Not Available

COMPARE

Call Center Hours for Open Enrollment

The Nevada Health Link Call Center will have extended hours of operation during Open Enrollment (11/1/25 – 1/15/26)

Consumer Line: 1-800-547-2927

Consumer Line Hours of Operation*	Monday - Friday	Saturday	Sunday
During Open Enrollment (11/1 - 1/15)	9:00am - 6:00pm PST	9:00am - 2:00pm PST	CLOSED

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

Broker Line Hours of Operation	Monday - Friday	Saturday	Sunday
During Open Enrollment (11/1 - 1/15)	8:00am - 7:00pm PST	9:00am - 5:00pm PST	CLOSED

Extended Dates & Times:

Dates	Hours of Operation
Monday, December 15, 2025	9:00am – 10:00pm PST
Wednesday, December 31, 2025	9:00am – 10:00pm PST
Thursday, January 15, 2026	9:00am – 10:00pm PST
Tuesday, January 20, 2026	9:00am – 10:00pm PST



SAGE

Interactive Virtual Agent

Some of the key features include:

- **Direct Agent Transfers:** Calls from verified numbers with an AOR are routed straight to you.
- **1095 Help:** Consumers can request reprints or resend Form 1095.
- **Real-Time Updates:** IVA shares ticket status and verification needs (QLEs, DMIs).
- **Self-Service Tools:** Supports FAQs, eligibility checks, and anonymous shopping.
- **Ongoing Monitoring:** Nevada Health Link is tracking IVA performance and user satisfaction.

Plan Year 2026 Breakdown

For Plan Year 2026 there will be 140 Qualified Health Plans among eight insurance carriers and 13 Qualified Dental Plans through four insurance carriers.

Qualified Health Plan insurance carriers include:

- Silver Summit Healthplan (Ambetter)
- Anthem
- Health Plan of Nevada (HPN)
- Hometown Health
- Imperial Health Plan
- Molina Healthcare
- Select Health
- CareSource

Battle Born State Plans (BBSPs) will be offered through:

- Anthem (Community Care Health Plan of Nevada)
- Health Plan of Nevada (HPN)
- Silver Summit (Ambetter)

Qualified Dental Plans will be offered through:

- Alpha Dental
- Best Life
- Delta Dental
- Rocky Mountain (Anthem)

Service Area	Carriers	Number of Qualified Health Plans
<p>Service Area 1: Clark County, Nye County</p>	<p>Anthem (Community Care Health Plan of Nevada), CareSource, Health Plan of Nevada (HPN), Imperial Health Plan, Molina Healthcare, Select Health, SilverSummit HealthPlan (Ambetter)</p>	<p>106 (11 BBSPs)</p>
<p>Service Area 2: Washoe County</p>	<p>Anthem (Community Care Health Plan of Nevada), CareSource, Health Plan of Nevada (HPN), Hometown Health, Imperial Health Plan, Molina Healthcare, SilverSummit HealthPlan (Ambetter)</p>	<p>98 (11 BBSPs)</p>
<p>Service Area 3: Carson City, Douglas County, Lyon County and Storey County</p>	<p>Anthem (Community Care Health Plan of Nevada), CareSource, Hometown Health, Health Plan of Nevada (HPN), SilverSummit HealthPlan (Ambetter)</p>	<p>73 (11 BBSPs)</p>
<p>Service Area 4: Elko, Churchill, Esmeralda, Eureka, Humboldt, Lander, Lincoln, Mineral, Pershing & White Pine County</p>	<p>Anthem (Community Care Health Plan of Nevada), CareSource, Health Plan of Nevada (HPN), SilverSummit HealthPlan (Ambetter)</p>	<p>62 (11 BBSPs)</p>

Advertising, Marketing & Outreach



Campaign Strategy

- Expanding on last year's campaign with a bigger focus on value over cost.
- Encouraging window shopping and early action so consumers aren't surprised in the new plan year.

Spanish-Language Outreach

- Radio spots, influencer partnerships, and trans-created content.
- Launching a Spanish Facebook page next month.

Jingle Influencers

- Collaborating with local musicians to promote the NVHL jingle and highlight the importance of coverage.
 - We'd love to see your team's take on the jingle!

Opportunities to Collaborate

- Event promotion
- Social media partnerships
- Blog contributions

Plan Year 2026 Nevada Health Link Commercial



Keep up with Nevada Health Link!



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

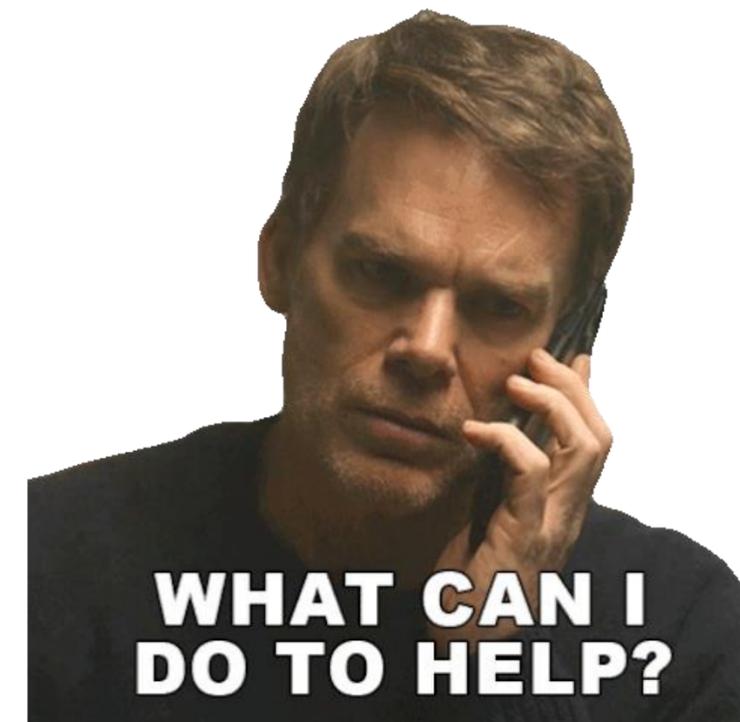


[@NVHealthLink](https://www.tiktok.com/@NVHealthLink)

Keep an eye out for the Nevada Health Link Broker/Navigator newsletter!
Add noreply@nevadahealthlink.com to your contacts.

How you can help!

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



OPEN ENROLLMENT

NOVEMBER 1, 2025 – January 15, 2026

Contact Us



800-547-8156



www.nevadahealthlink.com



brokersupport@exchange.nv.gov





Thank You



NevadaHealthLink.com