

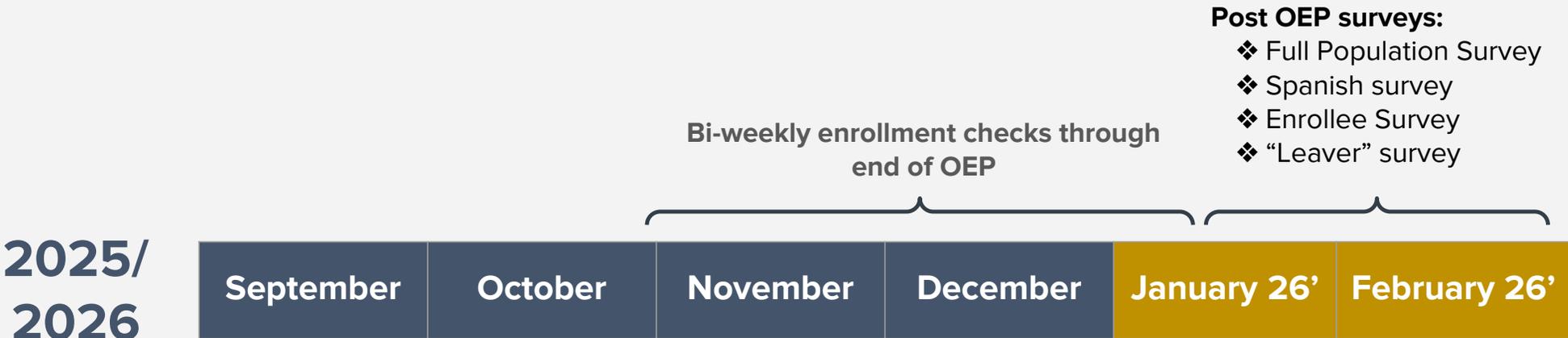


# 2025-2026 Research Overview





# Research timeline across the past year



# Research to inform and refine OE messaging

## Spring Qualitative Research

**Dates:** March - April

**Methodology and goals:** Focus groups and bulletin boards to inform creative messaging for Open Enrollment advertising.

**Example work:**

- The format (focus groups, online bulletin boards) and specific goals of these studies are iterative and informed by OEP survey results as well as any new needs or messaging directions that arise.
- Previous qualitative efforts have focused on specific insurance audiences such as:
  - ◆ Spanish-speaking Nevadans
  - ◆ Young adults (25-35)
  - ◆ Uninsured and self-insured Nevadans who were eligible for subsidies
  - ◆ “Gig workers”

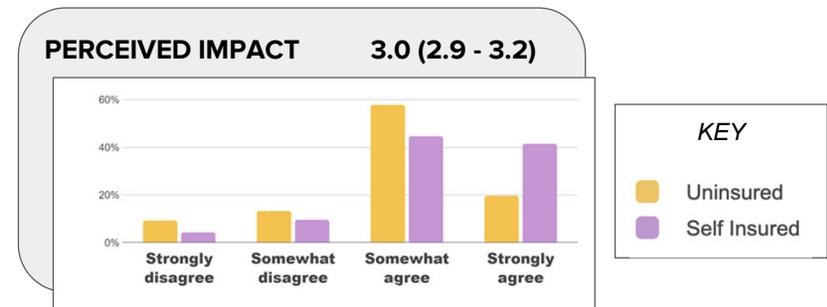
## Quantitative Creative Research

**Dates:** May - June

**Methodology:** Quantitative testing (survey) of creative messaging to test whether message is relevant and motivating for key future customers: self-insured and uninsured Nevadans.

**2026 Creative testing outcomes:**

- Messaging centered around “We got new plans for you” was received positively and was easy to understand, while more complex messaging centered around “The Marketplace is Evolving” drove interest but was also more difficult for some consumers to understand.



# Research with Brokers and Navigators

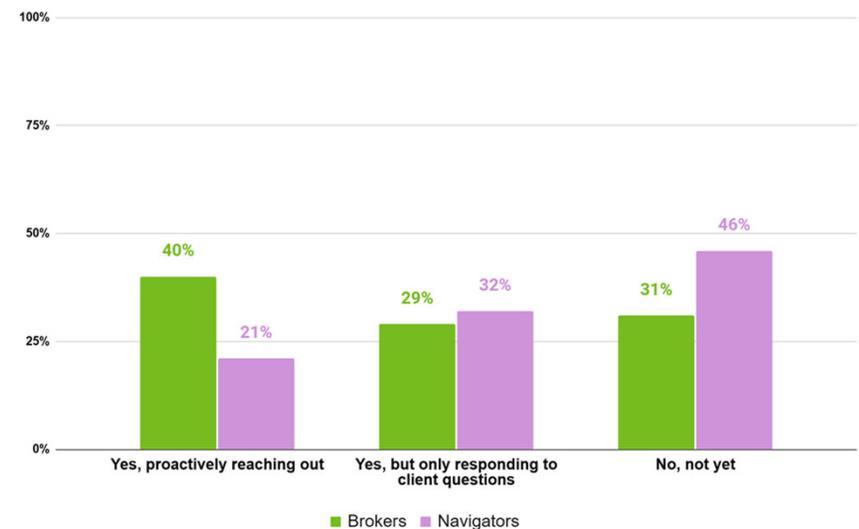
**Dates:** July - August

**Methodology and goals:** Used a combination of interviews with triads of Navigators and brokers and a short online survey to gauge broker/navigator knowledge/understanding about the anticipated changes to Nevada state marketplace

**Outcomes:** Research provided insights into

- Gaps in Broker/Navigator's understanding of the upcoming changes to the marketplace
- Broker/Navigator's preferred messaging and education channels.
- The most anticipated areas of consumer confusion concerning upcoming changes

*Are you currently doing any communication around the upcoming marketplace changes?*



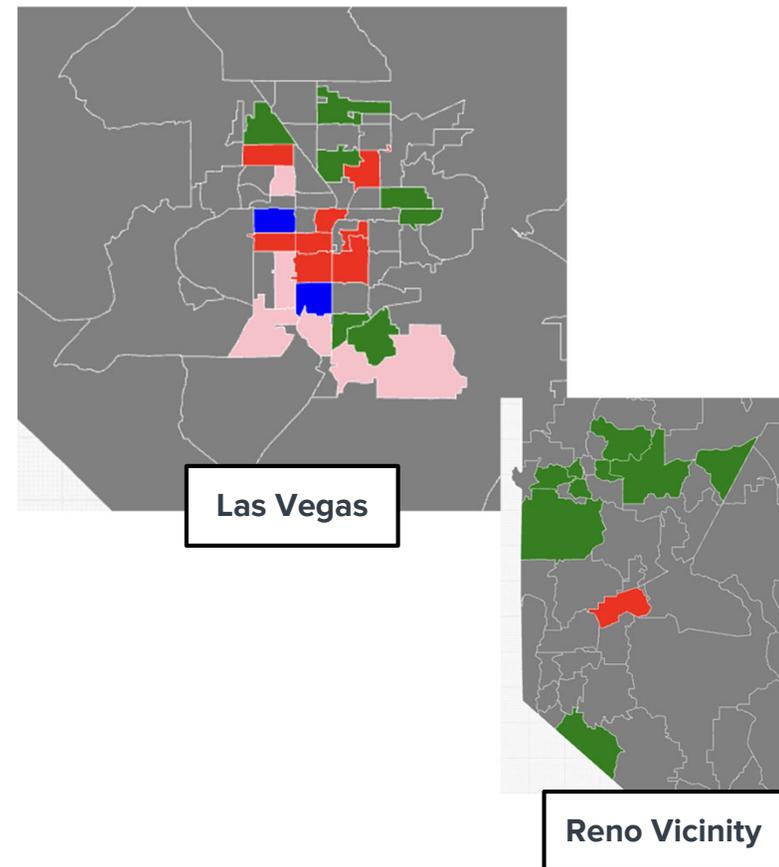
## Bi-weekly enrollee data checks:

**Dates:** Nov 1 - January 15 (Bi-weekly during OE)

**Methodology and goals:** Regular analysis of enrollment data through OE to inform marketing strategy.

**Outcomes:** Located key areas for targeted messaging based on enrollment patterns and key characteristics of the area including % of uninsured and subsidy-eligible Nevadans living in those zip codes.

### Biggest gain and loss zip codes



# Post OEP surveys: Full Population Survey

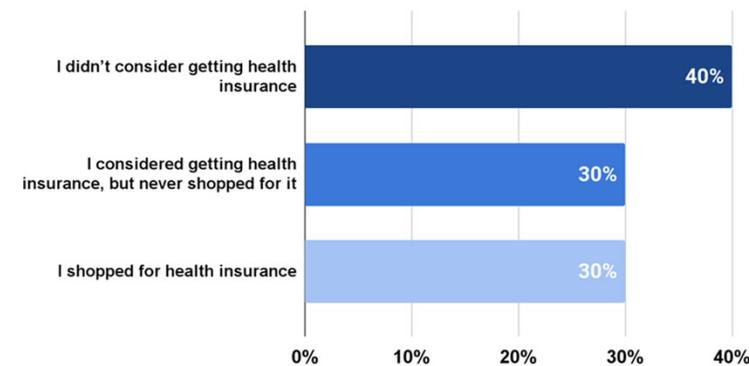
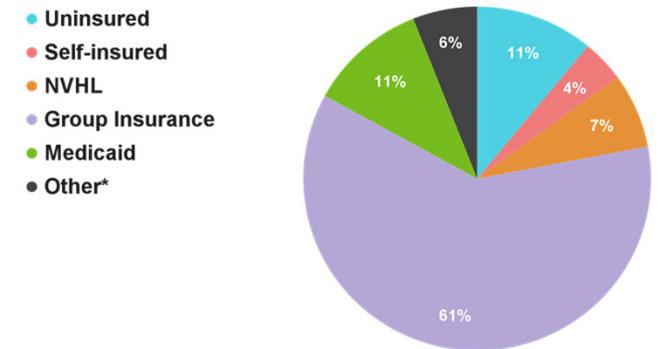
**Dates:** January 15 - February 15

**Methodology:** Robust survey of Nevada residents that:

- Factors in state-wide characteristics based on census data to ensure response rates match state demographics
- Utilizes multi-mode approach to reach diverse audience
- Incorporates statistical weighting to mirror state estimates based on ACS data allowing for minimized margin of error bands

## Outcomes:

- Capture a snapshot of statewide insurance status levels (including % of uninsured) to benchmark for future Open Enrollment periods.
- Measure awareness, attitudes, beliefs and behaviors related to Nevada Health Link, including attitude and awareness comparisons to other state and national programs.
- Evaluate impact of the 2025-2026 Open Enrollment marketing campaign.
- Comparison of data to previous annual quant studies to examine behavioral and attitudinal trends across time.



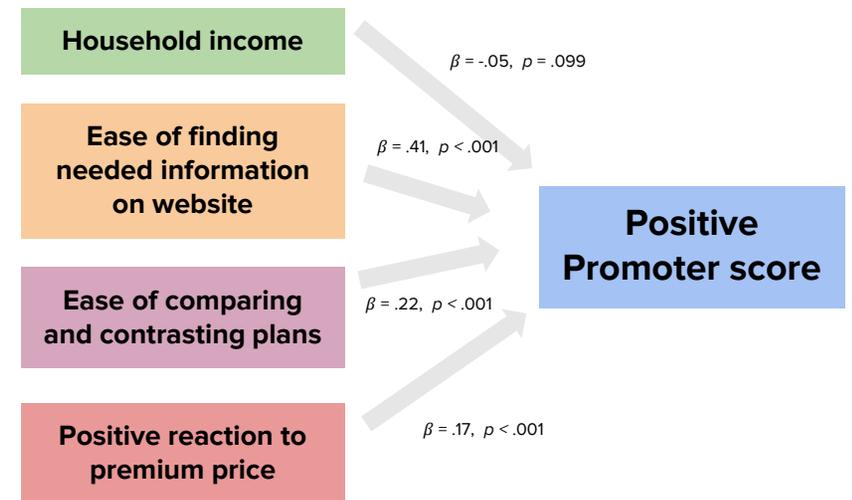
# Post OEP surveys: Enrollee and Leavers surveys

**Dates:** January 15 - February 15

**Methodology:** Survey of current NVHL enrollees and former enrollees who cancelled their plans

## Outcomes:

- Insights into the shopping experience of current NVHL customers
- Identification of pain points and motivators including reasons former enrollees cancelled their plans
- Assessment of trends over time in NVHL consumer experience
- Multivariate assessment of key factors that drive positive or negative views of NVHL



# Health industry report

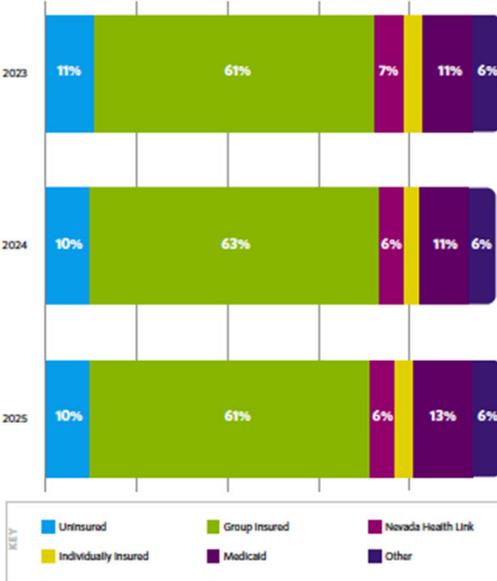
2025

# Annual Report on the Nevada Health Insurance Market



## Trends In the Marketplace

From Nevada Health Link's first 2023 annual survey to 2025, the makeup of the Insurance marketplace has stayed pretty 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%.



Year	Uninsured	Group Insured	Individually Insured	Nevada Health Link	Medicaid	Other
2023	11%	61%	7%	11%	6%	6%
2024	10%	63%	6%	11%	6%	6%
2025	10%	61%	6%	13%	6%	6%

Nevada Health Link

## Enrollees

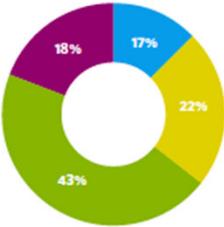
Enrollees are likely to be significantly more likely to be up Insured than Nevada

	Medicaid	Gov/Other	NET
b	11%	20%	19%
c	0%	32%	30%
d	4%	20%	18%
e	8%	12%	16%
f	6%	16%	17%
g	0%	100%	100%

Nevada Health Link

## Enrollees

(by age group)



Age Group	Percentage
Ages: 25-34	18%
Ages: 35-44	17%
Ages: 45-54	22%
Ages: 54-65	43%

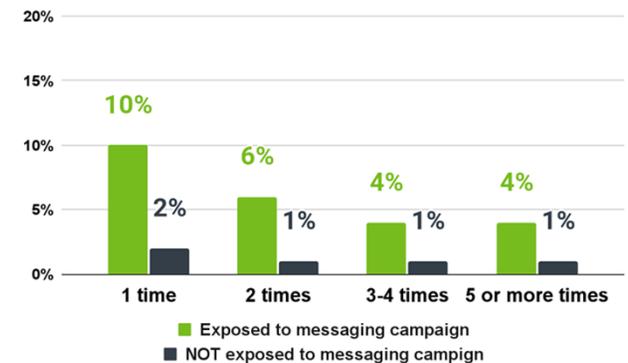
Category	eligible for subsidy	NET
a	19%	18%
b	11%	17%
c	17%	22%
d	52%	43%
e	100%	100%
f	-	-
g	B	C

Nevada Health Link

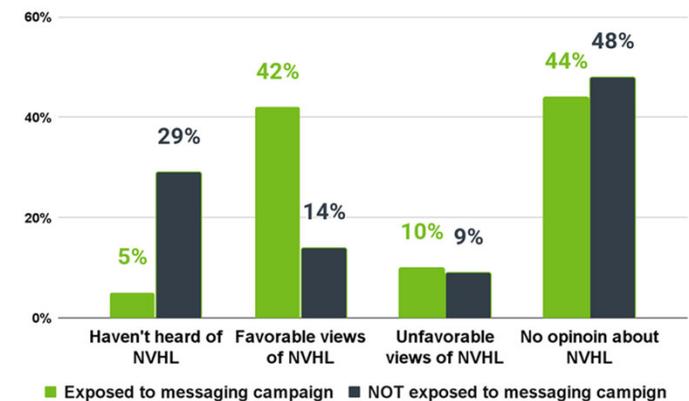
## 2026 OE message impact findings

- Findings across both the statewide pulse and current enrollee surveys indicate **strong levels of exposure (38%)** to the messaging campaign that were **consistent with but slightly higher than previous OE messaging campaigns**.
- Nevadans who were exposed to messaging during OE were more likely to:
  - Have **greater awareness and positive ratings** of NVHL.
  - **Visit** [NevadaHealthLink.com](https://NevadaHealthLink.com) and more frequently visit the website.
  - **Recommend** NVHL to others.

*How many times have you visited Nevada Health Link in the past 4 months?*



*What are your views of Nevada Health Link?*





Thank You

