



Where Health Insurance Competes for You.

Broker & Navigator Workshop

Division of Consumer Health Services,
Nevada Health Link

June 10, 2026



Introductions

The Division of Consumer Health Services team.



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Agenda

1 **Broker Intent to Sell – Plan Year 2027**

2 **Platform Updates**

3 **Policy Updates**

4 **Application Tips**

5 **Medicaid Express**

6 **Resources**



Intent to Sell Form - Update

- Returning brokers will **NOT** be required to fill out the Intent to Sell Form for Plan Year 2027
- New Resident Brokers will fill out the Intent to Sell – open until August 25, on NevadaHealthLink.com



Portal Downtime- June 23, 2026

- On **June 23, 2026 starting at 2:00pm PST** we will be making very important system updates that will require the portal to be **offline until June 24th**.
- We will be messaging to Consumers, brokers and navigators and will provide reminders about this downtime.
- If documents are needing to be uploaded or events needing to be reported please reach out to NVHL to document and we will assist with any timing issues the downtime caused to ensure accounts are made whole.



Nevada Health Link Portal MFA Update

Important Security Enhancement

What's Changing?

The Nevada Health Link portal is migrating to a new Multi-Factor Authentication (MFA) system to:

- **Improve portal security**
- **Provide enhanced account support capabilities**
- **Enable Nevada Health Link staff to assist with account unlocks**

Action Recommended Before July:

- **Download and set up the Microsoft Authenticator app on your mobile device ahead of time.**
- **Microsoft Authenticator is recommended**
- **Other authenticator apps may also be used if preferred**

What to Expect at First Login

The first time you log in after the update:

1. You will automatically be prompted to set up MFA
2. A QR code will appear on screen
3. Scan the QR code using your authenticator app to complete setup



Thank you for helping us keep Nevada Health Link accounts secure.

Auto Renewal Update



Plan Year 2027

- The auto-renewal process will remain unchanged for Plan Year 2027.

Looking Ahead to Plan Year 2028

- Federal regulations will require Marketplaces to verify household income before renewing eligibility for financial assistance. **Nevada Health Link is required to make a pre-enrollment verification process available by August 1, 2027.**
- Additional outreach and documentation may be required for some consumers during the renewal process.

Broker & Navigator Action Items

- Encourage clients to review and update their application information regularly – at least annually.
- Remind clients to report income and household changes throughout the year.
- Advise clients to actively shop and compare plans during each Open Enrollment Period to ensure they select the coverage that best meets their needs and budget.



Policy Updates – Effective Jan. 1, 2027

On May 15, 2026, CMS released final rule ([PY 2027 Notice of Benefit and Payment Parameters \(NBPP\)](#))

Noncitizen APTC Eligibility

- Immigrant Types:
 - ❖ Lawful permanent residents
 - ❖ Cuban/Haitian entrants
 - ❖ COFA migrants
- No APTC for population <100% FPL who is ineligible for Medicaid due to immigration status.

High-Deductible Plans

- Expanded catastrophic plan hardship exemption eligibility.
- Consumers age 30+ ineligible for APTC/CSR w/ income < 100% or > 250% FPL can enroll in catastrophic plan.

Failure to Reconcile Policy

- *Possible Change:* Failure to Reconcile (1-year look-back period) ineligible for APTC.
- Current FTR Policy is 2-year look back period. NVHL has **option** to change FTR policy for PY27, but required to change to 1-year policy in PY28.

New Income Verifications

- Income verification when less than 100% FPL
- Income verification when tax data unavailable



Determining Household Size for Nevada Health Link Coverage

For Marketplace eligibility purposes, a household generally includes the tax filer, their spouse (if applicable), and any tax dependents.

When assisting applicants, keep the following guidelines in mind:

- **Include spouse if the applicant is legally married (some exceptions apply).**
- **Include individuals the applicant expects to claim as tax dependents for the coverage year.**
 - If a person can be claimed as a tax dependent by someone else: They are counted as part of that household, not their own.
- **Do not include individuals who will not be claimed as tax dependents (certain exceptions may apply).**
- **Include spouses and tax dependents even if they are not seeking health coverage.**
- **Do not include an unborn child in the household size. Once the child is born, the family will generally have up to 60 days to enroll the newborn through a Special Enrollment Period.**



Whose income to include in application

To determine eligibility for Marketplace coverage and financial assistance, include the income of all household members who are required to report income and are included in the tax household.

For most situations, the household includes:

- **The tax filer**
- **Their spouse, if legally married**
- **Their tax dependents, including those who are not seeking health coverage**

When reviewing an application, be sure to consider the income of all applicable household members, as household income is used to determine eligibility for premium tax credits and other Marketplace savings.



Nevada's Medicaid Express

What is Medicaid Express?

Nevada Medicaid Express is a new pathway for Nevadans to apply for Medicaid coverage through Nevada Health Link.

When will Nevada Medicaid Express launch?

Nevada Medicaid Express is planned to launch in Fall 2026.

What can Nevadans expect when they apply through Nevada Health Link?

The opportunity for an immediate eligibility determination.

Individuals found ineligible for Medicaid are seamlessly transitioned within the same application to Nevada Health Link coverage and subsidy eligibility, with no need for a separate application.

Who can apply for Medicaid using Nevada Health Link?

Individuals who are under 65 who meet income-based Medicaid eligibility requirements may receive a real-time Medicaid determination.

Medicaid renewals for existing Medicaid recipients will continue through the existing process.



Resources

Helpful resources for Brokers and Navigators



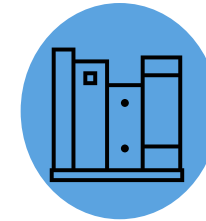
[NevadaHealthLink.com](#)

- Broker & Navigator Resources
- Training materials and program updates



[Policy Manual](#)

- Official eligibility and enrollment guidance
- Documentation requirements



[FAQs](#)

- Common eligibility and enrollment questions



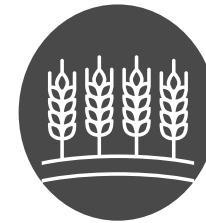
[NVHL Call Center](#)

- Support and application assistance
- 800-547-8156



[NABIP](#)

- Professional development and industry resources
- National Association of Benefits and Insurance Professional



[Division of Insurance](#)

- Licensing and regulatory information
- Carrier Complaints



Thank you for your participation!

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

Brokers



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Navigators



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