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## Division of Consumer Health Services

### Nevada Health Authority

#### Language Access Plan (LAP)

Revised July 2026

## Table of Contents

|                                                                                     |   |
|-------------------------------------------------------------------------------------|---|
| 1. Introduction.....                                                                | 3 |
| 2. Purpose and Authority.....                                                       | 3 |
| General Policy.....                                                                 | 3 |
| 3. Profile of the Division’s Clients with LEP .....                                 | 4 |
| 4. Language Access Services and Procedures.....                                     | 5 |
| Oral/Sign Language Services .....                                                   | 5 |
| Written Language Services .....                                                     | 6 |
| Community Outreach and Engagement.....                                              | 6 |
| Safe Harbor.....                                                                    | 6 |
| 5. Implementing the Division’s Language Access Plan .....                           | 7 |
| Staff Training .....                                                                | 7 |
| Monitoring.....                                                                     | 7 |
| 6. Evaluation of, and Recommendations for, the Division’s Language Access Plan..... | 9 |
| Parties Responsible for LAP Maintenance.....                                        | 9 |
| Evaluation Outcomes and Proposed Changes.....                                       | 9 |
| Public Comment .....                                                                | 9 |
| 7. Document Revision History .....                                                  | 9 |

## 1. Introduction

The Division of Consumer Health Services (DCHS), a division within the Nevada Health Authority (NVHA), oversees several key agencies and programs that support access to health coverage for Nevadans. These include the Silver State Health Insurance Exchange (Exchange), Nevada's Public Option also known as Battle Born State Plans (BBSPs), and the Market Stabilization Program, which includes the state-based Reinsurance Program, Quality Incentive Program, and Practice in Nevada initiatives.

The Exchange is the state agency that operates Nevada's Affordable Care Act Marketplace known as Nevada Health Link. Nevada Health Link is where eligible Nevadans can enroll in Qualified Health and Dental Plans (QHPs & QDPs).

This Language Access Plan (LAP) will function as the LAP for the Division of Consumer Health Service and applies collectively to all programs under its oversight, inclusive of the Exchange, the Public Option, and the Market Stabilization program, for purposes of this document, these programs will herein be referred to as "The Division."

The Division is committed to innovation and proactive engagement with individuals from different cultures, backgrounds, communities and businesses throughout its programs and activities. This includes ensuring meaningful access to agency program and services for persons with Limited English Proficiency (LEP). LEP is a term used to describe individuals who do not speak English as their primary language and who have a limited ability to read, speak, write or understand the English language and are not proficient in English. The Division's LAP is designed to comply with:

- Title VI of the Civil Rights Act of 1964, which prohibits recipients of Federal financial assistance from discrimination based on national origin covers program access for LEP persons;
- The American with Disabilities Act (ADA);
- Section 1557 of the Affordable Care Act (ACA);
- and Nevada Revised Statutes (NRS) 232.0081.

## 2. Purpose and Authority

The Language Access Plan is required pursuant to [NRS 232.0081](#) and federal guidelines outlined in Title VI of the Civil Rights Act of 1964. The purpose of the Language Access Plan is to assess existing needs of persons served by the agency for language services and the degree to which the agency has met those needs.

### General Policy

It is the state of Nevada's policy to ensure access to services or programs to every person regardless of their ability to speak, understand, read, or write English. The Division is committed to taking all reasonable steps to provide individuals with LEP with meaningful access to its services and programs. The Division continuously works to reduce barriers by expanding its capacity to communicate with and serve individuals in their preferred languages.

- LEP individuals are informed of available language assistance services by Division staff, as well as by certified assisters and broker/agent enrollment representatives.

- The Nevada Health Link Call Center representatives inform the LEP individual(s) at the time of contact that free interpreting services are available.
- Information published on NevadaHealthLink.com and the Division of Consumer Health Services webpage on nvha.nv.gov can be translated by the website visitor into over 100 languages.
- Nevada Health Link also provides outreach and educational presentations to diverse community organizations statewide, participates in sponsorship events, and maintains community partnerships. Educational resources and printed materials are available in English and Spanish, as well as additional languages upon request.
- The Division conducts outreach through local non-English language media to better reach LEP communities in their preferred languages. Social media content is also developed and published in both English and Spanish.
- Public statement hearing notices, news releases, and fact sheets contain information about NVHL's free interpreting services.
- The Division of Consumer Health Services has a dedicated Language Access Page: <https://www.nvha.nv.gov/our-programs/DCHS/lap/> which contains the LAP, contact information, and the process for filing a complaint.
- The website also lists the publications and forms published by the Exchange in both English and Spanish.
- Nevada Health Link has a dedicated Spanish and English Facebook page.

### 3. Profile of the Division's Clients with LEP

Nevada Health Link's estimate of the number and proportion of Limited English Proficiency (LEP) individuals eligible to be served or likely to encounter the Division's programs, activities, or services is based on Nevada demographic population data. The primary languages identified among LEP populations include Spanish; French, German, and other West Germanic languages; Russian, Polish, and other Slavic languages; other Indo-European languages; Korean; Chinese (including Mandarin and Cantonese); Vietnamese; Tagalog (including Filipino); other Asian and Pacific Island languages; and Arabic. These languages have been identified as the most commonly encountered LEP languages within Nevada communities.

The Division is committed to monitoring and tracking preferred languages for communication among LEP clients to ensure meaningful, timely, and equitable access to services and programs, regardless of language barriers. This ongoing effort helps the Division strengthen language access resources and better serve Nevada's diverse population.

Below is a data table summarizing relevant Exchange client data as of June 1, 2026, including self-reported Written Language Preference.

| Language/Group Served       | Total # | % of Total | % of Total LEP | Services/Programs Accessed | Notes                                                                  |
|-----------------------------|---------|------------|----------------|----------------------------|------------------------------------------------------------------------|
| <b>Total Clients</b>        | 94,225  | 100.00%    | N/A            | ACA Health/Dental Coverage | Total active enrollments as of 6/3/2026                                |
| <b>Total Indigenous</b>     | 724     | 0.77%      | N/A            | ACA Health/Dental Coverage | Self-reported American Indian or Alaska Native                         |
| <b>Total Refugees</b>       | N/A     | N/A        | N/A            | ACA Health/Dental Coverage | SSHIX does not collect information explicitly regarding refugee status |
| <b>Total LEP Clients</b>    | 7,266   | 7.71%      | 100.00%        | ACA Health/Dental Coverage |                                                                        |
|                             |         |            |                |                            |                                                                        |
| <b>Specific Languages*:</b> |         |            |                |                            |                                                                        |
|                             |         |            |                |                            |                                                                        |
| <b>Spanish</b>              | 7,190   | 7.63%      | 98.95%         | ACA Health/Dental Coverage |                                                                        |
| <b>Vietnamese</b>           | 43      | 0.00%      | 0.59%          | ACA Health/Dental Coverage |                                                                        |
| <b>Tagalog</b>              | 16      | 0.00%      | 0.22%          | ACA Health/Dental Coverage |                                                                        |
| <b>Russian</b>              | 13      | 0.00%      | 0.18%          | ACA Health/Dental Coverage |                                                                        |
| <b>Chinese (Mandarin)</b>   | 2       | 0.00%      | 0.03%          | ACA Health/Dental Coverage |                                                                        |
| <b>Portuguese</b>           | 2       | 0.00%      | 0.03%          | ACA Health/Dental Coverage |                                                                        |

*\*The NVHL application allows applicants to select Written Language Preference of English or Spanish. All other language preferences originate from Medicaid Account Transfers from the Department of Social Services.*

Given that the Nevada Health Link website, application materials, and enrollment resources are available in both English and Spanish, and that in-person enrollment assistance is available through members of the Agent/Broker and Navigator communities in nearly all of the languages identified above, the Division believes it is effectively meeting the language access needs of its clientele.

Enrollment assistance is currently available in all identified languages except Portuguese, for which the Division has identified only two clients in need. Based on current utilization data, available translated resources, and multilingual assistance services, the Division's assessment is that meaningful language access is being sufficiently provided to LEP individuals served through Nevada Health Link programs and services.

#### 4. Language Access Services and Procedures

The Division has established the language access services described below to help clients with Limited English Proficiency (LEP) more fully access the programs and services offered through the Division of Consumer Health Services. In all cases, the Division ensures that language service providers are qualified and competent to deliver accurate, effective, and culturally appropriate interpretation and translation services.

##### Oral/Sign Language Services

During in-person interactions, the Division uses a variety of tools and resources to identify individuals with Limited English Proficiency (LEP) and determine their preferred or primary language. These include:

- Nevada Health Link Brokers and Navigators who provide in-person enrollment assistance and inform clients about free interpreting services in multiple languages.

- Bilingual staff members, brokers/agents and Navigators assist in identifying an LEP individual's preferred language and communication needs.

For telephone interactions through the Nevada Health Link Call Center, Exchange and Call Center Representatives use the following resources to determine whether an individual is LEP and identify their primary language:

- Call Center Representatives (CSR's) will make those determinations based on experience and consumer needs/requests.
- Bilingual staff will assist in identifying an LEP individual's language.
- A TTY Line is available for individuals who are deaf, hard of hearing, or have speech disabilities.
- Multi-language assistance options are available through the Call Center and at NevadaHealthLink.com.

### Written Language Services

The Division follows established procedures to identify vital written information necessary for individuals to access services and programs, including both paper and electronic communications. These procedures apply to communications directed to individual consumers as well as materials intended for the general public.

- Nevada Health Link and Battle Born State Plans printed resource guides have been translated into English and Spanish
- NVHL Printed Fact sheets have been translated into English, Spanish, and the top spoken Asian languages in Nevada, including Tagalog, Chinese, and Cantonese.
- NVHL educational rack cards are printed in English and Spanish

### Community Outreach and Engagement

The Division is committed to ensuring that LEP communities are aware of and able to access available language services. To support this commitment, the Division actively promotes language access resources throughout the community and provides notifications regarding available services at relevant points of contact. The Division also provides staff with resources and training opportunities designed to strengthen cultural competency and improve engagement with diverse populations.

Outreach activities and priorities include:

- Attending statewide community outreach events with certified navigators
- Public outreach through social media platforms including YouTube, Facebook, Instagram, and LinkedIn
- Billboards, radio, and commercial advertising in both English and Spanish
- A dedicated tribal liaison staff member who maintains communication and engagement with Nevada Tribes

### Safe Harbor

Federal Safe Harbor thresholds are benchmarks used to determine when federally funded organizations must translate vital documents and provide language access services to individuals with Limited English Proficiency (LEP) under Title VI of the Civil Rights Act of 1964.

The Division does not receive federal financial assistance specifically designated for language access or translation services.

## 5. Implementing the Division's Language Access Plan

The Division is committed to ensuring all clients with LEP have full access to all services and programs offered. To support this commitment, the Division requires staff to follow established language access procedures designed to ensure effective communication and access to available language services.

The Division is dedicated to full compliance with these procedures and provides ongoing staff training to ensure employees understand both the importance of language access and their role in supporting the Nevada Health Authority's mission.

### Staff Training

Staff training includes, but is not limited to, the following components:

- The agency's legal obligations related to providing language access services
- The agency's resources for providing language access services
- Procedures for accessing and working effectively with interpreters.
- Cultural competence and cultural sensitivity training.
- Procedures for obtaining translation services.

### Monitoring

The Nevada Health Link Call Center monitors and tracks how many calls that are referred to its Language Translation Service, which provides real-time translation services for non-English languages other than Spanish.

The table below summarizes the number of calls referred to the Language Translation Service during State Fiscal Years 2025 and 2026 through June 1, 2026. The total number of calls was 730.

| Language   | # Calls |
|------------|---------|
| MANDARIN   | 224     |
| VIETNAMESE | 79      |
| TAGALOG    | 53      |
| RUSSIAN    | 47      |
| AMHARIC    | 39      |
| KOREAN     | 37      |
| PORTUGUESE | 32      |
| ARABIC     | 21      |
| FARSI      | 21      |

|                         |    |
|-------------------------|----|
| JAPANESE                | 20 |
| THAI                    | 19 |
| CANTONESE               | 15 |
| TURKISH                 | 12 |
| ARMENIAN                | 12 |
| HAITIAN CREOLE          | 11 |
| UKRAINIAN               | 9  |
| DARI                    | 9  |
| TIGRIGNA                | 8  |
| PUNJABI                 | 7  |
| HINDI                   | 5  |
| FRENCH                  | 5  |
| BULGARIAN               | 5  |
| ROMANIAN                | 4  |
| URDU                    | 4  |
| ITALIAN                 | 3  |
| ALBANIAN                | 3  |
| ILOCANO                 | 3  |
| KHMER                   | 2  |
| INDONESIAN              | 2  |
| SWAHILI                 | 2  |
| BURMESE                 | 2  |
| HUNGARIAN               | 2  |
| LAOTIAN                 | 2  |
| HEBREW                  | 1  |
| MOROCCAN ARABIC         | 1  |
| TELUGU                  | 1  |
| NEPALI                  | 1  |
| PORTUGUESE<br>BRAZILIAN | 1  |
| BENGALI                 | 1  |

|              |            |
|--------------|------------|
| AFRIKAANS    | 1          |
| SINHALA      | 1          |
| POLISH       | 1          |
| SOMALI       | 1          |
| MONGOLIAN    | 1          |
| <b>TOTAL</b> | <b>730</b> |

## 6. Evaluation of, and Recommendations for, the Division’s Language Access Plan

The Division is committed to continuously monitoring the effectiveness of the policies, procedures, and resources outlined in this Language Access Plan (LAP) to ensure it remains responsive to the needs of both the Division and the individuals it serves. At a minimum, the Division will review, evaluate, and update the LAP biennially during even-numbered years.

### Parties Responsible for LAP Maintenance

The Language Access Coordinator is responsible for reviewing and updating the LAP. The evaluation and revision process incorporates feedback and input from the public, internal staff, consumers, Brokers, Navigators, the Exchange Advisory Board, and Marketplace application and enrollment data collected by the Division.

### Evaluation Outcomes and Proposed Changes

At least every two years, or more frequently as required due to regulatory, operational, or policy changes, the Language Access Plan Coordinator will prepare and issue an updated version of the Division’s Language Access Plan.

Revisions to the LAP may include recommendations and changes proposed by external stakeholders, community partners, and other interested parties since the previous release. Prior to public release, each revised version of the LAP will be presented to the Exchange Advisory Board for review and approval.

### Public Comment

The Division is committed to soliciting and considering public comments regarding its Language Access Plan from all impacted stakeholder groups. The most recent public comment period was conducted on July 8, 2026.

Public comment regarding the Division’s Language Access Plan can be provided at any time by emailing [customerserviceNVHL@nvha.nv.gov](mailto:customerserviceNVHL@nvha.nv.gov) and including the words “LAP” or “Language Access Plan” in the subject line.

## 7. Document Revision History

| Version | Effective Date | Changes from Previous Version                                                                                                                                                                  | Drafted              | Approved       |
|---------|----------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------|----------------|
| 24.1    | June 11, 2024  | Initial Release                                                                                                                                                                                | K. Blagen, R. Cook   | Board Approved |
| 26.1    | July 8, 2026   | Biennial Update.<br><br>Revised to expand the scope of the existing plan from the Silver State Health Insurance Exchange to encompass all programs within Division of Consumer Health Services | K. Bristol, J. Davis |                |