



Where Health Insurance Competes for You.

Broker & Navigator Workshop

Division of Consumer Health Services

Nevada Health Link | Nevada Health Authority

July 29, 2026

Introductions

The Division of Consumer Health Services team.



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Housekeeping

Before We Begin

- This meeting will be recorded and shared with attendees. AI note-taking assistants are not permitted for Nevada Health Authority meetings.
 - Previous workshops are posted here: <https://nevadahealthlink.com/information-for-brokers-and-navigators/>
- Broker commissions: For commission-related questions, please contact the appropriate insurance carrier directly.
- Issues with MFA: reach out to support line at 1-800-547-8156
- For case-specific scenarios or technical issues, please submit a ticket through Broker Support.



Agenda

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Plan Year 2027

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Platform/PDM

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Battle Born State Plans

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Policy Updates

Open Enrollment – Plan Year 2027

Open Enrollment begins from November 1.

October

- Window Shopping
- Carriers and Plans Offerings announced
- Rates released by DOI
- Prep Rallies

November - December

- Open Enrollment
- Encourage clients to ensure their information is up to date

January

- Coverage begins January 1

Recertification for Plan Year 2027



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- Brokers, Tribal Exchange Representatives (TERs), and Certified Enrollment Counselors who were certified for Plan Year 2026 will have the opportunity to re-certify with Nevada Health Link.
- Ensure your email is up-to-date in your Nevada Health Link portal to receive the training link.
- **Recertification training link will be sent on September 1, 2026, to the email on file.**



Key Takeaway: As long as your email is up to date, you will automatically receive your Nevada Health Link training for Plan Year 2027.

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.

Communication & Support

- Brokers are not required to record calls with Nevada Health Link clients.
- If your client contacts the Nevada Health Link Call Center, representatives will offer to transfer the call to you when you are listed as the Broker of Record.
- Notice or Other Feedback on Nevada Health Link materials
 - **Email Brokersupport@nvha.nv.gov or Navigatorsupport@nvha.nv.gov with:**
 - Subject: Language Suggestions
 - The notice/ material name
 - The existing language
 - Your recommended revision

Marketing Opportunities

Get Featured by Nevada Health Link

Meet the Experts

- Photo (high-quality headshot or professional photo)
- Name
- Professional title
- City or region served
- Insurance pro-tip/advice or what do you enjoy about what you do
- Languages spoken (if applies)
- A short fun fact about you!
- Link to the social media profile you'd like us to tag

The “Meet the Experts” campaign will start in September!

Platform updates – consumer assistance

The consumer assistance line Interactive Virtual Assistant (IVA) is currently being transitioned to newer AI technology, referred to as the Agentic Virtual Assistant (AVA).

- **At a high level, AVA supports both voice and chat-based self-service interactions and will provide improved customer experience and increased efficiency. Chat feature now available in Spanish.**
- **AVA will make communication faster, more convenient, and more personalized.**
- **AVA enables consumers to get self-service available 24/7.**
- **AVA will help with Call Quality Assurance (QA) as higher number of calls would be analyzed for quality. This can lead to higher levels of customer satisfaction and loyalty.**

ECSEP for Individuals Covered by Innovative Partners/Collective Plans



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TRIPP  SCOTT

INNOVATIVE Receiver

June 11, 2026

URGENT: Please read even if you received a similar message previously.

YOUR HEALTHCARE PLANS MAY HAVE BEEN SOLD DECEPTIVELY.

DECISION REQUIRED—YOU MAY QUALIFY FOR A SPECIAL ENROLLMENT PERIOD TO ENROLL IN OTHER COVERAGE.

You're receiving this message because you bought a healthcare plan from one of the following businesses: (a) **Innovative Partners, LP**, which also does business as Innovative Health Plan and Healthcare Plan; or (B) **American Collective, LP**, which also does business as ACLP Health Plan. The Federal Trade Commission (FTC)—the nation's consumer protection agency—has sued these

- The NV Exchange is approving ECSEP enrollments for consumers who ended coverage with plans sold by Innovative Partners/American Collective, following legal action by the Federal Trade Commission (FTC) alleging that these companies sold limited indemnity plans while marketing and misrepresenting them as ACA-compliant.
- **The ECSEP is valid through 8/10/26 for impacted consumers who provide proof**
- **Approximately 500 Nevadans impacted**



PY26 Periodic Data Matching



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- Twice per year (Per 45 CFR § 155.330(d)), the Exchange is required to perform Periodic Data Matching (PDM), which includes rechecking the federal/state hubs for Medicaid/Medicare/Death and issuing DMIs.
- NV's second PDM run was completed & notices were sent on 7/15
 - About 700 DMIs issued (including ~500 due to concurrent Medicaid* coverage) with an ROP expiration of 8/14

***Important note regarding Medicaid DMIs:** If a household has a previously manually verified Non-ESI MEC document and attempts to upload documentation to clear their Medicaid PDM DMI, their dashboard (on the enrollment platform) will continue to display the previously uploaded document. If this issue impacts your consumers, the call center can assist in uploading the required documentation and clearing the previous DMI.

Account Transfers/Medicaid Eligibility

- Per [federal regulations](#), consumers are not eligible for APTC if eligible for other MEC. However, there are exceptions - If already enrolled in a QHP, and a change of income is reported, APTC can be kept while waiting for determination to avoid a gap in coverage.
- We continue to evaluate enhancements to the Medicaid application, verification, and account transfer process.
- If you encounter a consumer experiencing an unusual delay, please let us know. We can work directly with Medicaid to help investigate and resolve the issue.

Tips/ Reminders

- Submit only one Marketplace application. Duplicate applications sent to Medicaid can create processing delays.
- Administrative denials are not considered valid Medicaid denials for Advance Premium Tax Credit (APTC) eligibility.



Battle Born State Plan (BBSP)

- Same three insurers – Anthem, HPN, SilverSummit
- All insurers offering statewide
- Available at Bronze, Silver and Gold levels
- Qualified Health Plans – Subject to Division of Insurance and Nevada Health Link oversight
- Updates:
 - **Network Directory Accuracy**
 - **Provider Participation**
 - **Commissions**
 - **Consumer Complaints**





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Policy Updates

- Medicaid Eligibility Requirements
- Marketplace Immigrant Eligibility
- DMI Updates
- 2026 Marketplace Rules
- NBPP Stay Order

New Medicaid Eligibility Requirements

- **Beginning January 1, 2027**
 - New **Work & Community Engagement requirements** apply to enrollments and renewals
 - Medicaid members must **renew every 6 months**
 - Individuals **denied Medicaid due to community engagement/work requirements** are **not permitted to receive Marketplace subsidies (APTC/CSR).**

Medicaid Immigrant Eligibility Updates

Beginning October 1, 2026, only the following immigrants may continue to receive federally-funded full-scope **Medicaid/CHIP** coverage:

- **Lawful permanent resident (LPRs or green card holders),**
 - **Cuban-Haitian Entrants,**
 - **Compacts of Free Association (COFA) migrants**
- Other lawfully present noncitizens may enroll into QHP but will no longer be eligible for subsidies as of 1/1/2027.

Marketplace Immigrant Eligibility

Updates for Plan Year 2027

Beginning January 1, 2027, only the following non-citizens with incomes between 100% and 400% of the FPL may receive subsidized Marketplace coverage:

- **Lawful permanent resident (LPRs or green card holders),**
 - **Cuban-Haitian Entrants,**
 - **Compacts of Free Association (COFA) migrants**
- Other lawfully present noncitizens may enroll into an unsubsidized, full-price Qualified Health Plan.

Data Matching Issues (DMI) Updates

- Failure to Reconcile (FTR) Policy (45 CFR 155.305(f)(4))
 - **Effective Immediately:** FTR policy is discontinued for remainder of PY 2026 and entirety of PY27. No DMI will be issued. Consumers are still required to reconcile all APTC received each tax season.
 - **Effective Jan. 2028:** DMI will be issued for consumers who fail to reconcile APTC received in prior year.
- Income Verification DMI 60-day Extension (45 CFR 155.315(f)(7))
 - **Effective Immediately:** Nevada Health Link will **reimplement the automatic 60-day extension** of time to resolve inconsistencies in household income data.

Legal Challenges to the 2027 NBPP

The following regulations are **on hold** due to federal stay order:

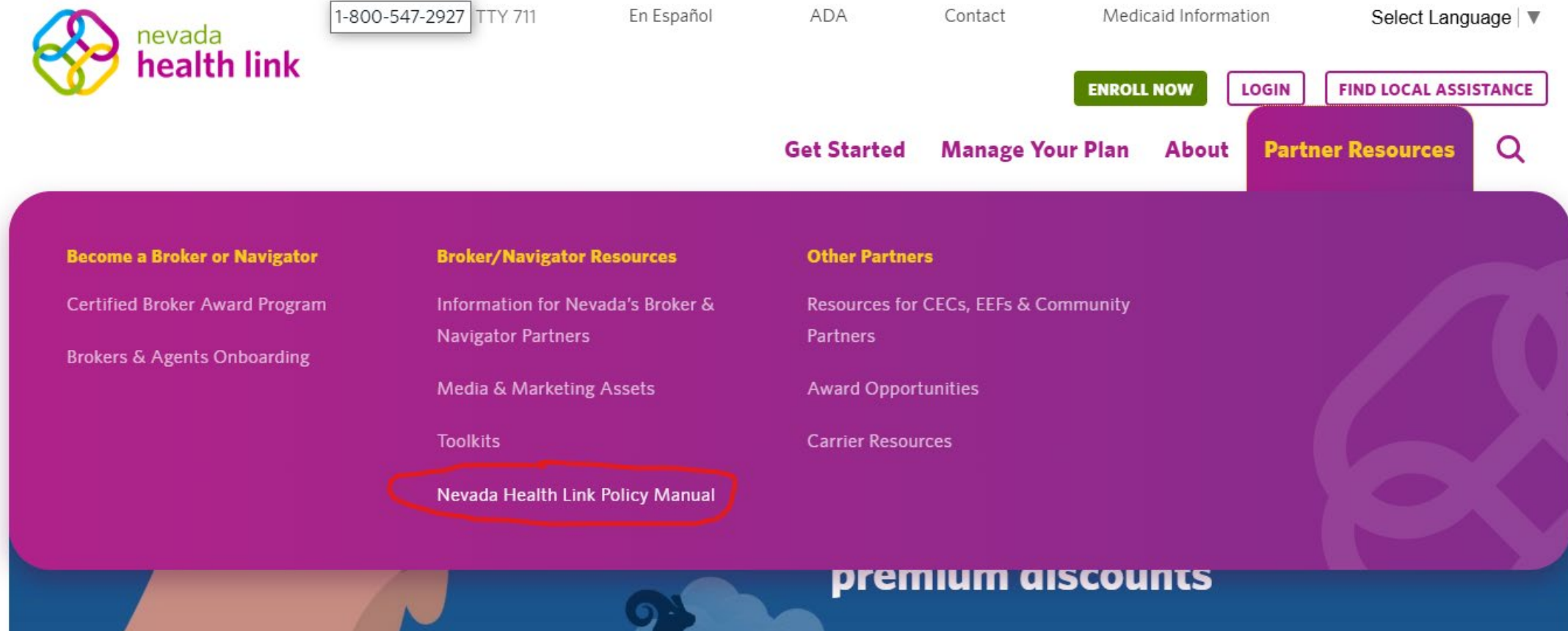
- Failure-to-reconcile policy affecting APTC eligibility
- Mandatory income verification requirements for low-income enrollees
- Elimination of income self-attestation
- Increased maximum out-of-pocket limits for bronze plans
- Expanded eligibility for catastrophic health plans
- Relaxation of network adequacy standards
- Elimination of standardized plan requirements



Injunction:

City of Columbus vs. Kennedy (2026)

Policy Manual – New Location on nevadahealthlink.com



The screenshot displays the Nevada Health Link website. At the top, the logo is on the left, followed by contact information: 1-800-547-2927, TTY 711, En Español, ADA, Contact, Medicaid Information, and a language selection dropdown. Navigation buttons include ENROLL NOW, LOGIN, and FIND LOCAL ASSISTANCE. The main menu features Get Started, Manage Your Plan, About, and Partner Resources (which is highlighted). Below the menu, the Partner Resources section is expanded, showing three columns: Become a Broker or Navigator, Broker/Navigator Resources, and Other Partners. The 'Nevada Health Link Policy Manual' is listed under the Broker/Navigator Resources column and is circled in red. The bottom of the page features a banner for 'premium discounts'.

nevada health link

1-800-547-2927 TTY 711 En Español ADA Contact Medicaid Information Select Language ▼

ENROLL NOW **LOGIN** **FIND LOCAL ASSISTANCE**

Get Started **Manage Your Plan** **About** **Partner Resources** 🔍

Become a Broker or Navigator

- Certified Broker Award Program
- Brokers & Agents Onboarding

Broker/Navigator Resources

- Information for Nevada's Broker & Navigator Partners
- Media & Marketing Assets
- Toolkits
- Nevada Health Link Policy Manual**

Other Partners

- Resources for CECs, EEFs & Community Partners
- Award Opportunities
- Carrier Resources

premium discounts

Resources

Helpful resources for Brokers, Navigators, and Tribal Exchange Representatives.



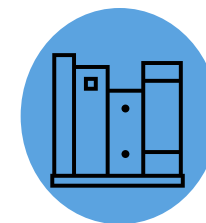
[NevadaHealthLink.com](#)

- 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
- 1-800-547-8156



[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



brokersupport@nvha.nv.gov

Navigators



navigatorsupport@nvha.nv.gov



Tribal Exchange Representatives (TERs): tribalenrollments@nvha.nv.gov