



Where Health Insurance Competes for You.

Broker & Navigator Workshop Wednesday

Division of Consumer Health Services

Nevada Health Link | Nevada Health Authority

September 16, 2026

Introductions

The Division of Consumer Health Services team.



Janel Davis

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Tribal Liaison



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Policy Manager



Rebecca Lomazzo

Broker Manager



Adam Plain

Agency Manager - Public
Option



Gricelda Chapa

Health Program
Specialist

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 brokersupport@nvha.nv.gov or navigatorsupport@nvha.nv.gov.

Agenda

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Plan Year 2027

2

APTC Rebalancing

3

Policy Updates

4

Medicaid Express Demo

6

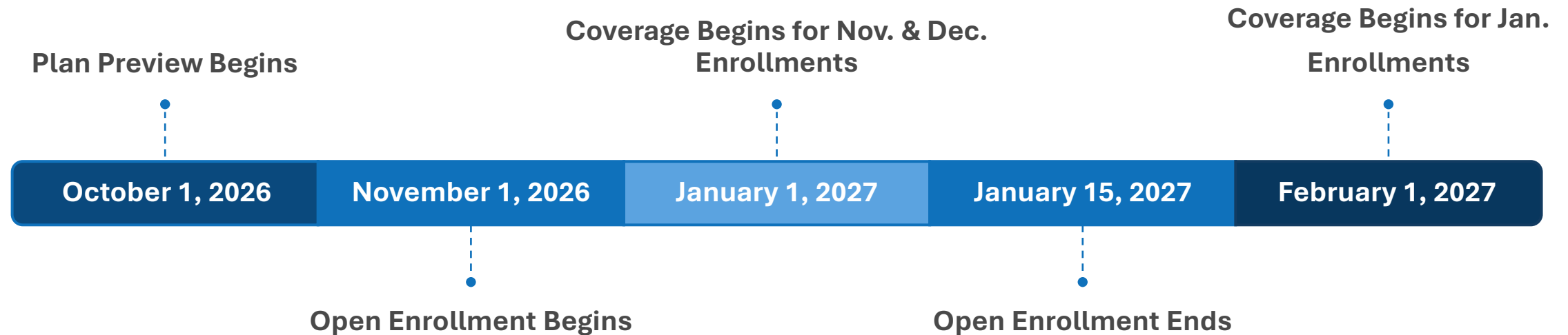
Questions

6

Resources

Open Enrollment – Plan Year 2027

Timeline for Plan Year 2027 Open Enrollment



Save the Date



Southern Nevada Prep Rally
10/8/2026



Northern Nevada Prep Rally
10/6/2026



APTC Rebalancing Starts Plan Year 2027



Where Health Insurance Competes for You.

- **Background:** H.R.1 Section 71305 removes income-based repayment caps for excess APTC. Starting in PY26, all excess APTC must be paid back by the consumer when reconciling their taxes.
- **Current System Behavior:** Currently when enrollees report income changes mid-plan year, they receive a revised APTC amount based off their new annual income for each month going forward, without factoring in the available APTC already consumed.
- **Improved System Behavior PY27:** When APTC Rebalancing is enabled, APTC is rebalanced each time the consumer submits an application with revised eligibility.

Key Takeaway: APTC Rebalancing ensures the consumer can maximize the use of available APTC while reducing the risk of over consumption that must be paid back when reconciling taxes.



APTC Rebalancing - Example

Scenario

- John lives in Reno, NV and is at 355% FPL for the year. He enrolls in a NVHL plan with \$1,200 APTC for the year, or a maximum APTC of \$100 per month.

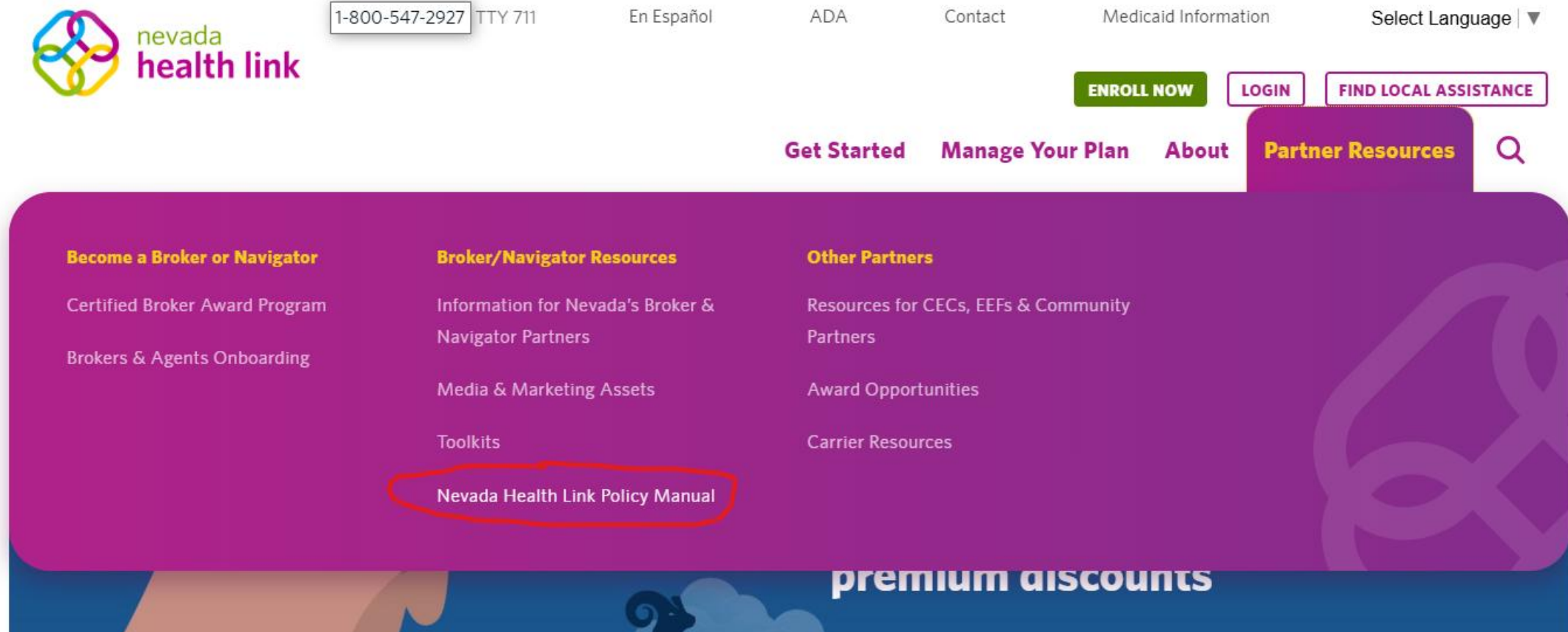
Current System Behavior (No Rebalancing)

- John updates his application in March with a change in income and is eligible for less APTC (\$600 for the year, or \$50 per month). The system gives him \$50 per month from April on. **When he reconciles taxes, he has used \$750 in APTC and owes the IRS \$150.**

APTC Rebalancing Applied

- John updates his application in March with a change in income and is eligible for less APTC (\$600 for the year, or \$50 per month). The system gives him \$33 per month from April on. **When he reconciles taxes, he has used \$600 in APTC and owes the IRS \$0.**

Policy Manual – New Location on nevadahealthlink.com



The screenshot shows the Nevada Health Link website. At the top, there is a header with the Nevada Health Link logo, a phone number (1-800-547-2927), TTY 711, and links for En Español, ADA, Contact, Medicaid Information, and a language selector. Below the header, there are three buttons: ENROLL NOW, LOGIN, and FIND LOCAL ASSISTANCE. The main navigation bar includes links for Get Started, Manage Your Plan, About, and Partner Resources (which is highlighted). A search icon is also present. The Partner Resources section is expanded, showing three columns of links. The first column, 'Become a Broker or Navigator', includes 'Certified Broker Award Program' and 'Brokers & Agents Onboarding'. The second column, 'Broker/Navigator Resources', includes 'Information for Nevada's Broker & Navigator Partners', 'Media & Marketing Assets', 'Toolkits', and 'Nevada Health Link Policy Manual' (which is circled in red). The third column, 'Other Partners', includes 'Resources for CECs, EEFs & Community Partners', 'Award Opportunities', and 'Carrier Resources'. At the bottom of the page, there is 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

Nevada Health Link Policy Manual – PY27 Updates



1. Alignment with Federal Requirements

- Updated to reflect current Federal Marketplace regulations, CMS guidance, and recent federal legislation (including H.R.1).
- Enhanced eligibility and financial assistance sections, including updated lawfully present categories for noncitizens (pgs. 12-15).
- Refreshed policies on hardship exemptions/catastrophic coverage (pgs.61-62), and payment thresholds/binder payments (pg. 31).



2. New Consumer & Stakeholder Resources

- Added guidance on tax reporting (pgs.67-68), Health Savings Accounts (pg.29), grace periods (pg. 32), binder payments (pg. 31), assister roles (pg.64), APTC rebalancing (pg. 22), notices (pg. 65), MAGI calculations (pg. 16), and accessibility assistance (pg. 66).



3. Improved Structure and Usability

- Reorganized eligibility and enrollment content for greater clarity and consistency.
- Streamlined layout to improve transparency and operational administration.

New Medicaid Eligibility Requirements

Beginning October 1, 2026

Only the following **noncitizens** 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
- 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)**.



Federal Marketplace Changes for Nevada Health Link

Recent and future federal changes will adversely affect eligibility and/or enrollment; most are a result of H.R. 1 and have effective dates ranging from Plan Year 2026 through Plan Year 2028.



Expired Enhanced Financial Assistance for Consumers

COVID-era enhanced premium tax credits (ePTCs) expired – making coverage less affordable for many Nevadans.



Financial Assistance Restrictions for Lawful Immigrants

Only certain “eligible non-citizens” may qualify for federal financial assistance.



Financial Assistance Repayment Limit Removed

Income-based APTC repayment limits removed. Any excess will be required during tax season.



Eligibility Limits for Certain Medicaid Ineligibles

Individuals denied Medicaid due to **work requirements** are not permitted to receive Marketplace tax credits.



New Pre-Enrollment Verifications (PEV)

New APTC pre-enrollment verification process required to be developed by **Aug. 1, 2027**, effective Plan Year 2028. PEV processes to be completed before subsidies can be applied.

Federal Marketplace Changes – Starting Jan. 1, 2027

APTC Limits for Lawfully Present Noncitizens

- **Eligible Noncitizens:**
 - Lawful permanent residents (LPR)
 - Cuban/Haitian entrants
 - Compact of Free Association (COFA) migrants



APTC Limits for Medicaid Ineligibles

- Individuals denied Medicaid due to **work requirements** are not permitted to receive Marketplace tax credits.



Authorized Representative Designation

- Updated form now available for consumers to designate a broker or certified enrollment professional as their Authorized Representative (per 45 CFR 155.227).
- Consumers can also designate an Authorized Representative by calling the call center or through the Nevada Health Link online portal.

Top Used Resources

- [Nevada Health Link Policy Manual](#)
- [Broker Code of Conduct](#)
- [Effective Date Change Request Form](#)
- [Letter of Explanation Form](#)
- [2026 Federal Poverty Level \(FPL\) Chart – Effective 4/1/2026](#)
- [Consent to Serve as an Authorized Representative Form](#) (English, PDF).
- [Consent to Serve as Authorized Representative Form](#) (Spanish, PDF)

Starting 9/21/2026: Nevada Medicaid Express on Nevada Health Link

Nevada Health Link will begin providing **Medicaid eligibility determinations** for new **MAGI-eligible Nevadans**.

WHAT THIS MEANS

- ✓ The opportunity for an immediate eligibility determination, where applicable.
- ✓ If approved for Medicaid, the ability to request their preferred managed care plan in real time.
- ✓ If found ineligible for Medicaid, the ability to enroll in a Qualified Health Plan and find out what financial assistance they may be eligible for.

1

APPLY ON NEVADAHEALTHLINK.COM

Ideal for Nevadans who are:

- ☐ Are under the age 65.
- ☐ Are not enrolled in Medicare.
- ☐ Are not applying due to a disability or long-term care need.
- ☐ May have income at or below the applicable Medicaid income limits.
- ☐ Have straightforward, verifiable income



2

RECEIVE AN ELIGIBILITY DETERMINATION

Through a streamline application, Nevadans will determine whether they are eligible for Medicaid or Marketplace.



3

GET CONNECTED TO COVERAGE

Applicants are connected to the program they are eligible for and able to shop and select a plan.



They will select their preferred MCO - application is transferred over to the DSS.



See what financial assistance is available and enroll in a QHP.

Medicaid Express Demo - VIMO

Resources

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



[NevadaHealthLink.com](#)

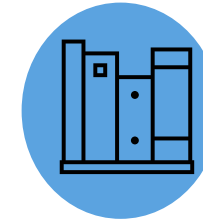
Broker & Navigator Resources
Training materials and
program updates



[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 Enrollment Representatives (TERs): tribalenrollments@nvha.nv.gov