



NEVADA
HEALTH
AUTHORITY



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health link.com

Where Health Insurance Competes for You.

PLAN YEAR 2027 PREP RALLY

*Division of Consumer Health Services
Nevada Health Authority
October 8, 2026*

Agenda

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2 What's Ahead

3 Appreciation

4 2026 Enrollment Review

5 Plan Year 2027

6 Policy Updates

7 Battle Born State Plans

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9 Advertising & Marketing

10 How you can help

Introductions

The Division of Consumer Health Services team.



Janel Davis

Exchange
Executive Officer



Jennifer Krupp

Division Administrator



Katie Charelson

Communications Officer



Tracy Reed

Quality Assurance
Manager



Tiffany Davis

Tribal Liaison



Joseph Filippi

Policy Manager



Rebecca Lomazzo

Broker Manager



Adam Plain

Agency Manager - Public
Option



Gricelda Chapa

Health Program
Specialist

About Nevada Health Authority

The Nevada Health Authority was established on July 1, 2025.

Mission

The Nevada Health Authority aims to provide affordable, reliable care to Nevadans by leveraging the state's buying power, streamlining services, and fostering innovation. We are guided by public service, fiscal responsibility, and accountable leadership.

Strategic Priorities

Improve key health indicators.

Ensure sustainability of coverage programs.

Expand the state's healthcare workforce.

Deliver better value, coordination, and innovation in healthcare.



Key Takeaway: Nevada's unified home for health care coverage, benefits, and care quality - serving 1 in 3 Nevadans.

What's Ahead?

Pre-Enrollment Verification (PEV)



What We Know

Starting August 2027, enrollees can verify their information before Open Enrollment.



What's in Progress

System, process, and training details are still being developed.



What We Need from You

Encourage clients create and maintain their own Nevada Health Link account.

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.

About Nevada Health Link

Nevada's Official Health Insurance Marketplace



Affordable Care Act
(ACA) certified
Qualified Health Plans
and Dental Plans

State-run through the Silver
State Health Insurance
Exchange

Connects uninsured
Nevadans to health coverage
options

Subsidies may be
available to Nevadans to
help lower monthly
premiums

THE ONLY place Nevadans
can get access to financial
assistance for private health
insurance

Most importantly,
shop and effectuate!

Navigator Grantee Appreciation



Where Health Insurance Competes for You.



Thank you for being the face of Nevada Health Link in our communities!

What Is the Tribal Sponsorship Program?

Tribal Sponsorship

- Tribes and Tribal organizations can pay for health insurance premiums for American Indians and Alaska Natives or other IHS-eligible individuals.
- The Affordable Care Act provides an opportunity for any Tribe to establish a Tribally-Sponsored program for their uninsured Tribal members through a Health Insurance Marketplace, like Nevada Health Link.

Tribal Enrollment Representatives

- TERs are certified by the Exchange at no cost to tribes, and they are trained to provide assistance with all aspects of the application and enrollment process for tribal members.



Tribal sponsorship is not a replacement for IHS or Tribal health care. It is an additional coverage tool.

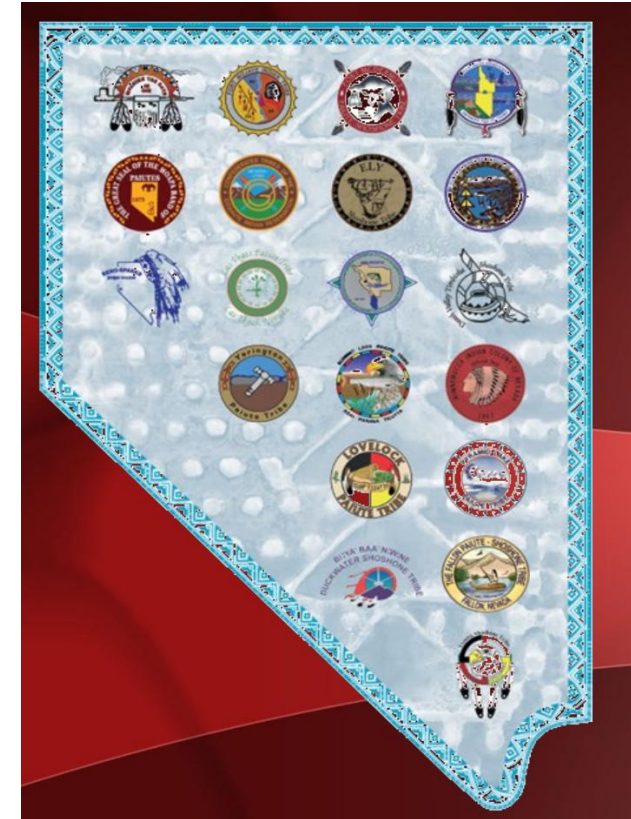
Tribal Partners

- **Tribal Enrollment Representatives (TERs)**

- Ft. McDermitt Wellness Center
- Reno-Sparks Tribal Health Center
- Fallon Paiute-Shoshone Health Clinic
- Pyramid Lake Tribal Health Clinic
- Walker River Tribal Clinic

- **Tribal Sponsorship Program**

- Ft. McDermitt Wellness Center
- Reno-Sparks Tribal Health Center



Broker Grantee Appreciation



Where Health Insurance Competes for You.

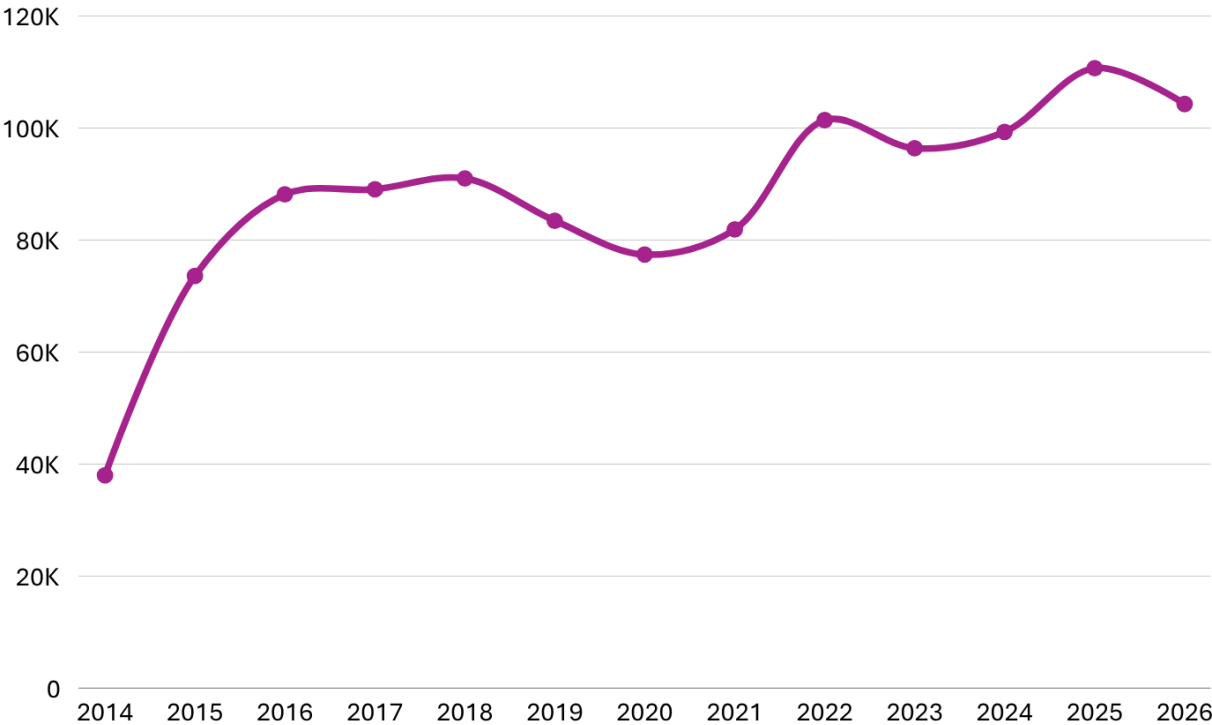


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✓ Certified Broker



Thank you for being the face of Nevada Health Link in our communities!

Year-over-Year Enrollment



2026 Open Enrollment Summary

Health Enrollees – Statewide

Total Enrollees*
104,286

Pending

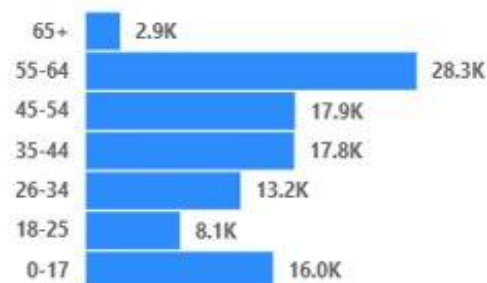
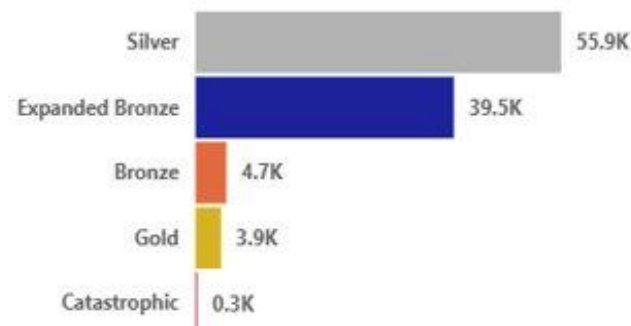
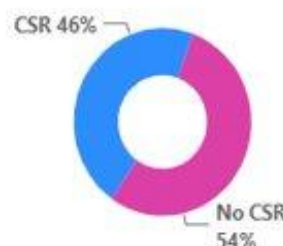
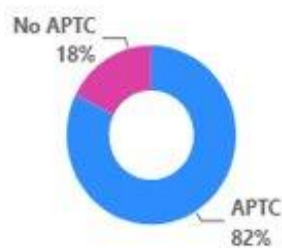
6,636

Confirmed - Passive

41,103

Confirmed - Active

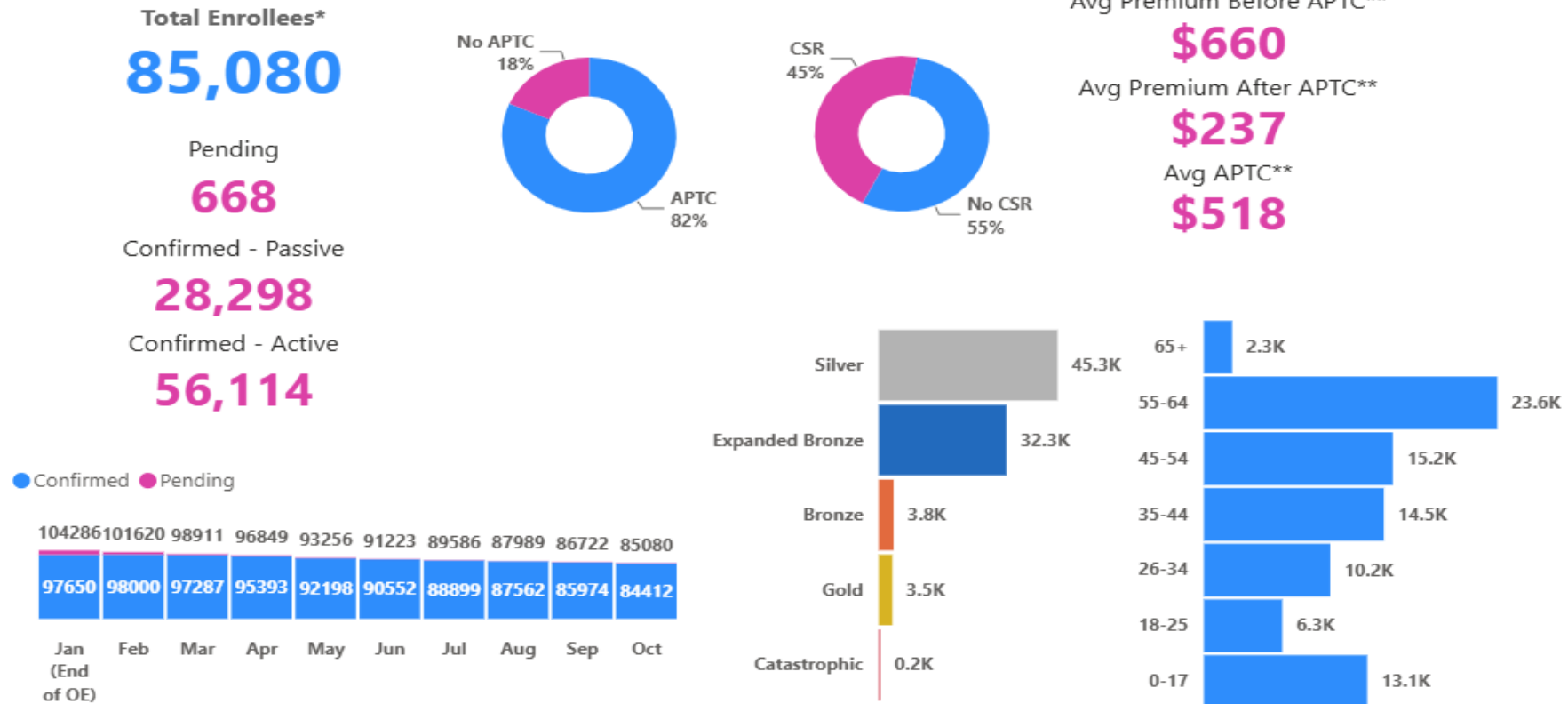
56,547



*Includes unique enrollees with a 2026 plan selection in Confirmed or Pending status as of 1/21/26. Consumers with Terminated or Cancelled policies have been removed from these counts.

Enrollment Summary

(October 1, 2026)



*Includes unique enrollees with a PY26 plan selection in Confirmed or Pending status as of 10/1/26. Consumers with Terminated or Cancelled policies have been removed from these counts;
 **Average Premium values are monthly averages for all enrollees; Average APTC is the monthly average for enrollees with monthly APTC > \$0.

Affordability Changed the Conversation

For many, Plan Year 2026 brought:

- **Higher monthly premiums**
- **Reduced financial assistance**
- **More difficult decisions about coverage**
- **Increased interest in lower-premium plans**
- **Greater concern about affordability**



Plan Change	PY2025	PY2026
Silver → Bronze	1,343	9,123
Gold → Silver	318	634
Gold → Bronze	110	324

The 2027 Landscape

Open Enrollment is November 1, 2026 – January 15, 2027

Key factors shaping Plan Year 2027:



Continued affordability challenges for Nevadans



Federal Policy Changes

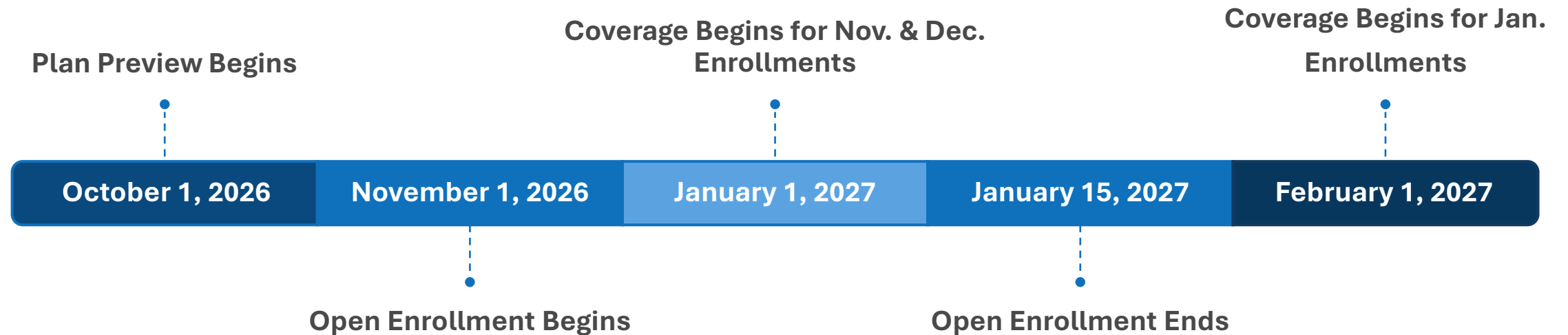


Increased focus on income and eligibility verification



Open Enrollment – Plan Year 2027

Timeline for Plan Year 2027 Open Enrollment



Nevada Health Link: Rating & Service Areas

Carriers offering Qualified Health Plans by Nevada Marketplace rating region.

Nevada Exchange Service Areas



Rating Area 1

90 plans (11 BBSPs)

- Anthem
- HPN
- SilverSummit
- Imperial
- Molina
- CareSource
- Select Health
- Community Care (Anthem BBSP)

Rating Area 2

80 plans (11 BBSPs)

- Anthem
- HPN
- SilverSummit
- Imperial
- CareSource
- Kaiser Permanente (Hometown Health)
- Molina
- Community Care (Anthem BBSP)

Rating Area 3

59 plans (11 BBSPs)

- Anthem
- HPN
- SilverSummit
- Kaiser Permanente (Hometown Health)
- CareSource
- Community Care (Anthem BBSP)

Rating Area 4

52 plans (11 BBSPs)

- CareSource
- Anthem
- HPN
- SilverSummit
- Community Care (Anthem BBSP)



Verify Client Information

- ☐ Consent form
- ☐ Income Changes
- ☐ Address
- ☐ Check for DMIs
- ☐ Household size
- ☐ Review QHP





Federal Policy Changes



Federal Marketplace Policy Changes



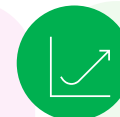
Expired Enhanced Financial Assistance

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



Financial Help Restrictions for Certain 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.

Federal Subsidy Eligibility Changes – Effective 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.



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**





Battle Born State Plans

- The Basics
- Commissions
- Network
- Impact on Rates



Battle Born State Plans Carriers & Regions

BBSPs are available in every county in Nevada!



HEALTH PLAN OF NEVADA



Available at Bronze, Silver and Gold levels

What are Battle Born State Plans: The Basics

Key Features

- ✓ Qualified Health Plans – Subject to DOI and NVHL oversight
- ✓ Affordable Care Act (ACA) Compliant Plans
 - ✓ Cannot be denied or charged more for Pre-Existing Conditions
 - ✓ Cover 10 Essential Health Benefits
- ✓ Available through NevadaHealthLink.com
- ✓ No Income Requirements
- ✓ Available State-Wide

Common Misconceptions

- ✗ BBSPs are NOT Medicaid
- ✗ BBSPs are NOT Medicare
- ✗ BBSPs are NOT a separate government insurance program

Key Takeaway: BBSPs are private health insurance plans for everyone offered through Nevada Health Link that meet additional affordability requirements.

BBSP Updates

Plan Year 2027



- **All Three Carriers Will Pay Commissions**
 - The Division worked closely with the DOI to ensure commissions are available from all three BBSP carriers.
- **E&O Insurance Issue Resolved**
 - With commissions being provided by all three carriers, the E&O insurance requirement has been resolved.
- **Broker Incentive Program**



BBSP Network Questions

- **Report It**

Contact the Nevada Health Link Call Center to report significant network issues.

- **Escalate When Needed**

For unresolved or significant concerns, file a formal complaint with the Nevada Division of Insurance (DOI).

- **Reporting Drives Change**

Consumer and broker reports help identify network issues and support corrective action.

Nevada Division of Insurance (DOI)

Call Toll-free: (888) 872-3234

Email: insinfo@doi.nv.gov



Also report to BBSP team: battlebornins@nvha.nv.gov

The positive impact on Rates



For 2027, BBSPs, paired with Governor Lombardo's Market Stabilization Program, **helped suppress average premium increases by nearly 7% statewide**, and in counties like Clark, by as much as 11% compared to projected costs without these programs.



Open Enrollment Campaign

Campaign Strategy

The goal is to position Nevada Health Link as the health insurance marketplace for all Nevadans.

Spanish-Language Outreach

Radio spots, influencer partnerships, and trans-created content.

Spanish Facebook page:

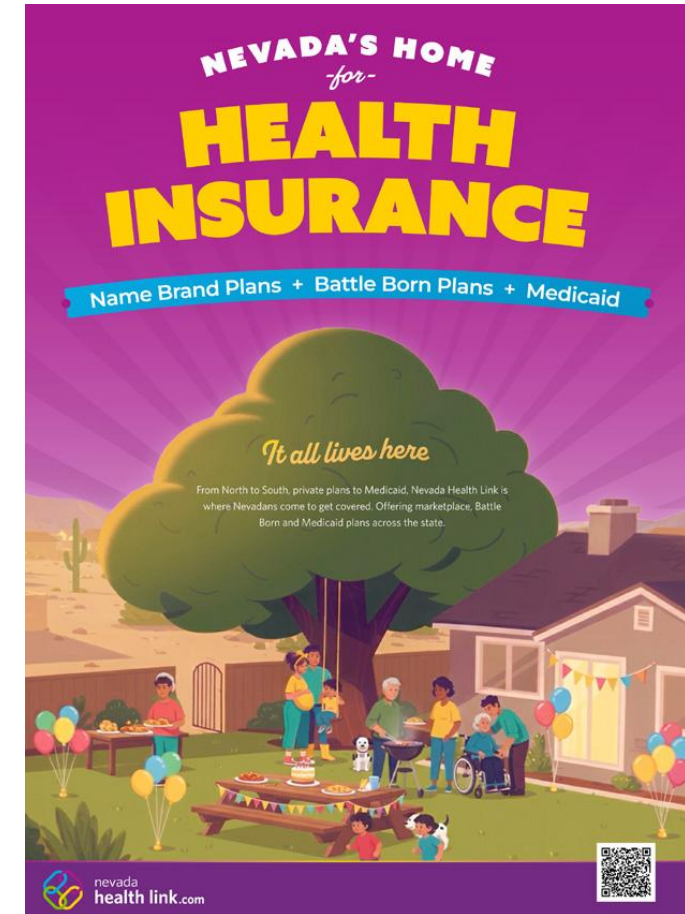
<https://www.facebook.com/NevadaHealthLinkEnEspanol>

Influencers

Collaborating with local influencers to promote the NVHL and highlight the importance of coverage.



Where Health Insurance Competes for You.



**Please note: This is just an example ad – not final*



A Health Insurance Literacy Approach



Building a Baseline

We are working with our research vendor to get a baseline of health insurance literacy in Nevada.



Focusing on more than Premiums

With affordability becoming increasingly challenging, we want to make sure individuals and families have a better understanding of the different aspects of using their health plan.



Enrollment to Engagement

We want to make sure enrollees are making active decisions in their health coverage and know how to use their benefits.

Examples of Health Literacy Content



Health Insurance Terms

Learn about some common health insurance terms.



Premium

The amount you pay for your health insurance every month.



Deductible

The amount you pay for covered services before your insurance plan starts to pay.



Copayment

A fixed amount you pay for a covered health care service after you've paid your deductible.



Coinsurance

The percentage of costs of a covered health care service you pay after you've paid your deductible.



Out-of-pocket maximum

The most you have to pay for covered services in a plan year.



Provider Networks

The facilities, providers and suppliers your health insurer or plan has contracted.

Campaign Activation

Meeting Nevadans Where They Are



Where Health Insurance Competes for You.



PAID MEDIA

Ads: Radio, Outdoor Billboards, Search, Display Banners, Paid Social, Print Advertising, Broadcast & Connected TV

EARNED & OWNED

Email, Blogs & Organic Social Content

COMMUNITY

Rural engagement, navigator outreach, attending and tabling community events, local partnerships, tribal communities

PARTNERSHIPS

Sponsorships and speaking opportunities with community partners, collaboration with navigators, brokers, carriers and other stakeholders.

Plan Year 2027 Nevada Health Link Commercial



Call Center Updates

Call Center Hours



Where Health Insurance Competes for You.

Consumer Line: 1-800-547-2927

Hours of Operation	Monday - Friday	Saturday	Sunday
During Open Enrollment (11/1 - 1/15)	9:00am - 10:00pm PST	9:00am - 2:00pm PST	CLOSED

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

Hours of Operation	Monday - Friday	Saturday	Sunday
During Open Enrollment (11/1 - 1/15)	8:00am - 10:00pm PST	9:00am - 5:00pm PST	CLOSED



Exception: On Sunday, November 1, 2026, hours will be 9:00am – 6:00pm for both assistance lines.

Call Center Updates

AVA vs IVR



Where Health Insurance Competes for You.

What is AVA?

AVA or Agentic Virtual Assistant is an interactive system that provides a natural, conversational language experience to Nevadans. AVA is available 24/7 and delivers consistent, accurate support for staff and Marketplace and Medicaid consumers.

What is IVR?

An IVR (Interactive Voice Response) system uses predefined logic and fixed menus which allows high-volume transactional task completion and directly connects brokers to the CAC using keypad inputs to drive automated routing.

The call center has over 135 staff ready to service marketplace and Medicaid consumers.



If you have any issues with the Consumer Assistance Center, please report it to brokersupport@nvha.nv.gov or navigatorsupport@nvha.nv.gov.

How you can help!



Where Health Insurance Competes for You.

- Engage with returning consumers and ensure the information on file is accurate to date.
- Report any network issues to the DOI.
- Help us find Nevadans who are uninsured, or underinsured, and connect them to the Nevada Health Link.
- Encourage Nevadans to work with an enrollment professional to actively shop the market and find a plan right for their needs.
- EFFECTUATE – don't just help someone enroll, they've got to pay to be insured.



Thank you for your participation!

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

Brokers



brokersupport@nvha.nv.gov

Navigators



navigatorsupport@nvha.nv.gov