

# STATE OF NEVADA

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## DEPARTMENT OF BUSINESS AND INDUSTRY DIVISION OF INSURANCE

November 25, 2025

The Division of Insurance has received the following message from Centers for Medicare & Medicaid Services "CMS"

Please be advised that effective October 16, 2025, Prominence Healthfirst Inc. had changes to its Medicare Advantage (MA) provider network that impact **contract H5945**. The provider termination pertained to Prominence Healthfirst Inc.'s contract with Carson Valley Health System affecting members in the **State of Nevada**, specifically in Douglas county.

CMS has determined that this provider network change is significant. As a result, affected members are eligible for a Special Election Period (SEP) with Medigap guaranteed issue (GI) rights. Affected members are those enrolled in Prominence Healthfirst Inc. plans who are assigned to, are currently receiving care from, or have received care within the past three months from a provider or facility being terminated from the MA provider network. The SEP begins the month enrollees are notified by their plan of eligibility for the SEP. The SEP ends two calendar months after the month in which enrollees are notified of their eligibility. This SEP can be used only once per significant change in the provider network.

MA organizations are required to notify affected members of their SEP eligibility with a letter, including information about how to utilize the SEP, their Medigap GI rights, and the length of the SEP. If a member is not affected, then that individual will not be eligible for the SEP and will not receive a letter from the MA organization.

Individuals who use this SEP to elect Original Medicare will have Medigap GI rights under federal law to purchase Medigap plans A, B, C, D, G, and F unless they turn 65 after January 1, 2020, and are prohibited from purchasing plans C and F. Please note that beneficiaries who turned 65 before January 1, 2020, are precluded from purchasing Medigap plans D or G. The GI rights begin 60 days before the MA plan coverage ends and end 63 days after the MA plan coverage ends. States may have laws that provide more Medigap protections.

CMS is providing this information to NAIC to share with the regulators in the impacted states, so they are aware that these Medicare individuals are eligible for an SEP that includes Medigap GI rights. Thank you in advance for sharing this information. Please inform them to send questions to our Enrollment and Eligibility Policy Mailbox at <https://enrollment.lmi.org/DEEPmailbox/mailbox/>.