



DEPARTMENT OF BUSINESS AND INDUSTRY  
DIVISION OF INSURANCE

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**PRODUCER NEWS FLASH REGARDING SMALL GROUP HEALTH PLANS SOLD  
AT UNAPPROVED RATES BY SIERRA HEALTH AND LIFE**

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The Nevada Division of Insurance (Division) has become aware that two small group PPO plans offered in Nevada by Sierra Health and Life were sold with rates that were not approved by the Division. It is estimated that at least 60 employers in Nevada may have been affected.

Plans sold at unapproved rates were sold under the names SHL Solutions PPO Silver 35/3000/70% and SHL Solutions PPO Silver 35/4500/70%. These plans were sold at unapproved rates in all Nevada counties with the exception of Clark and Nye counties.

**State and federal law requires that all rates in Nevada be reviewed and approved by the Nevada Division of Insurance. It is illegal to sell an insurance plan at a rate that has not been approved.**

Producers that believe they may have enrolled their clients in these plans should be aware that misquoted or unapproved health insurance rates are **not permitted in any circumstance**. Sierra Health and Life will require payment of the difference between the approved rate and any previously invoiced or paid premiums.

Producers who have enrolled clients in these plans are encouraged to contact their clients, explain the situation and reevaluate the best options for their clients with accurate pricing data and rates.

Commissioner Scott J. Kipper urges producers to discuss the following options with their clients:

- Cancel their coverage, request a refund of any premiums paid, and find a plan that best fits their needs.

- Cancel their coverage, receiving a refund of any premiums paid, and contact their previous health insurance carrier to re-enroll in coverage they may have previously canceled.
- Pay the difference between previously invoiced premiums and approved premiums, and then continue their current enrollment with Sierra Health and Life paying the approved premium for the entire plan year.

As a reminder to all brokers, all approved rate and plan information in the individual and small group markets are available online by visiting [doi.nv.gov](http://doi.nv.gov). Click on “Health Insurance Rates” in the main navigation menu, from the “Health Insurance Rate Review” page click on “Search for Health Insurance Rates.”

Rates are displayed by age and county and are for non-smokers. Search results are displayed and then sortable by plan name, carrier name, metal tier, whether it’s on or off the Exchange and price.

Clicking on a plan name will take the user to the plan’s details, which includes rates, schedule of benefits, evidence of coverage and links to the plan’s provider network and drug formulary.

The Nevada Division of Insurance will continue to monitor the situation.