



DEPARTMENT OF BUSINESS AND INDUSTRY
DIVISION OF INSURANCE

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HEALTH INSURANCE OPTIONS FOR CONSUMERS

The Nevada Division of Insurance (“Division”) issues this Bulletin as a reminder of the importance of providing consumers with information about their health insurance coverage options under the Patient Protection and Affordable Care Act. To that end, health insurance carriers are encouraged to also provide information to their customers about options available to Nevada consumers in the marketplace and on Nevada’s State-Based Exchange through Nevada Health Link at <http://www.nevadahealthlink.com>. To do this, carriers may consider including the following, or similar, language in correspondence to their consumers:

You can also enroll in a health insurance plan for you and your family through Nevada Health Link (Nevada’s state based health insurance Exchange). Nevada Health Link allows you to get quotes from different insurance companies. You can compare different plans, get quotes, and find out if you qualify for financial assistance. Nevada Health Link is the only way to receive financial assistance for your health insurance or to enroll in Medicaid. You can enroll online by visiting <http://www.nevadahealthlink.com/> or by calling toll-free (855) 768-5465.

You are not required to purchase insurance through Nevada Health Link, but it is the only place that you can receive federal financial assistance to help you pay for your health insurance coverage. With the reforms enacted by the Affordable Care Act, the individual health insurance market now requires guaranteed issuance for products both inside and outside the Exchange. If you need guidance and assistance in obtaining health insurance coverage, you may contact a certified exchange enrollment facilitator or your licensed agent, broker, or insurer. Finally, you can always compare the rates and benefits of different health insurance plans through the Nevada Division of Insurance’s website at <http://www.doi.nv.gov>.

Carriers are welcome to contact the Division to inquire about their specific notices to consumers, or visit <http://www.doi.nv.gov> for more information.


SCOTT J. KIPPER
Commissioner of Insurance