

Nevada Division of Insurance Guidance for New Entrants to the Nevada Individual Health Insurance Market:

A Certificate of Authority (CoA) application must be submitted to the Division of Insurance (Division) for evaluation and certification. Please refer to <https://doi.nv.gov/Insurers/Company-Admissions/> for guidance regarding the CoA process. NOTE: within 90 days of receipt of the application for issuance of a CoA, the Commissioner shall certify whether the proposed health maintenance organization meets the requirements of NRS 695C.080. If the Commissioner certifies that the health maintenance organization does not meet such requirements, it shall specify in what respects it is deficient.

The Life and Health (L&H) section of the Division will conduct an initial assessment of the Carrier's willingness and ability to construct an adequate provider network as part of the CoA issuance process. L&H requires a Certificate of Authority applicant to include, within the application, narrative that demonstrates a willingness and ability to construct a provider network which ensures both the availability and accessibility of adequate personnel and facilities to provide health care services in a manner enhancing availability, accessibility and continuity of service. Following this initial assessment, The Division will later conduct a formal evaluation of the constructed provider network during the annual filing review process for network adequacy, which will be performed in Q2/Q325 for Plan Year 2026. Further information on the formal evaluation can be found at [https://doi.nv.gov/Insurers/Life and Health/ACA Plans/Network Adequacy/](https://doi.nv.gov/Insurers/Life_and_Health/ACA_Plans/Network_Adequacy/).

Carriers wishing to offer products on the Silver State Health Insurance Exchange will need to meet the requirements of both the Exchange and the Nevada Division of Insurance. Further information on these requirements can be found at [https://doi.nv.gov/Insurers/Life and Health/ACA Plans/](https://doi.nv.gov/Insurers/Life_and_Health/ACA_Plans/) and <https://www.nevadahealthlink.com/partner-resources/carriers/>.

For any questions, please feel free to contact the Division's Product Compliance Section, Life and Health staff, at productcompliance@doi.nv.gov.