

STEVE SISOLAK  
*Governor*

STATE OF NEVADA

TERRY REYNOLDS  
*Director*



BARBARA D. RICHARDSON  
*Commissioner*

DEPARTMENT OF BUSINESS AND INDUSTRY  
DIVISION OF INSURANCE

1818 East College Pkwy., Suite 103  
Carson City, Nevada 89706  
(775) 687-0700 • Fax (775) 687-0787  
Website: [doi.nv.gov](http://doi.nv.gov)  
E-mail: [insinfo@doi.nv.gov](mailto:insinfo@doi.nv.gov)

## Consumer Alert: COVID-19 and Scam Warnings

As Nevadans are staying home for Nevada, fraudsters may still be trying to make a quick buck. The Division of Insurance (“Division”) is warning consumers to be alert during this COVID-19 health crisis for scammers trying to take advantage of consumers during this difficult time. The following information may help you avoid becoming a victim of a scam.

### Health insurance scams:

The Silver State Health Insurance Exchange, the state agency that operates the online Marketplace known as [Nevada Health Link](#), notified the Division of fraudulent actors posing as insurance agents telling consumers they need to purchase additional health insurance coverage for COVID-19. Please note this is NOT true:

1. On the individual market, Nevada Health Link insurance plans will cover COVID related care, you do NOT need additional health insurance. If you have any questions regarding your plan purchased through Nevada Health Link, please call 1-800-547-2927 or email at [CustomerserviceNVHL@exchange.nv.gov](mailto:CustomerserviceNVHL@exchange.nv.gov).
  - Nevada Health Link announced a limited-time Exceptional Circumstance Special Enrollment Period for qualified Nevadans who missed the Open Enrollment Period. **The SEP runs from March 17, 2020 through April 15, 2020**, and will allow eligible individuals to enroll in a qualified health plan through the SBE platform, [Nevada Health Link](#). Learn more at <https://www.nevadahealthlink.com/reporting-life-and-income-changes/>.
2. This is also true for Off-Exchange insurance plans also in the individual market. If you purchased an Off-Exchange plan, which are also ACA-compliant health insurance plans that are sold outside of the Exchange, you do NOT need additional health insurance coverage.
3. If you have witnessed or know someone who is telling people to purchase extra health insurance coverage for COVID-19, please file a complaint with the Division at <http://doi.nv.gov/Consumers/File-A-Complaint/>.
4. Remember to always verify with the Division if a person or company trying to sell you insurance, is licensed, certified or authorized to conduct business in Nevada. You can verify a license on the Division’s website at <https://di.nv.gov/ins/f?p=licensing:search>.

Additionally, there is no cost for medical services related to testing for COVID-19. For more information, please see Consumer Alert: COVID-19 and Your Health Insurance at [http://doi.nv.gov/uploadedFiles/doinvgov/public-documents/News-Notes/COVID19\\_Consumer\\_Alert.pdf](http://doi.nv.gov/uploadedFiles/doinvgov/public-documents/News-Notes/COVID19_Consumer_Alert.pdf)

**Attorney General Ford Warns Nevadans of an Increase in COVID-19-Related Scams:**

Attorney General Ford has been cautioning Nevadans to be aware of potential fake testing schemes, door-to-door scams, product claims and texting scams in light of the COVID-19 pandemic.

The Division encourages consumers to visit the AG's website to learn more about these potential scams in Nevada. You can visit: <http://ag.nv.gov/> or visit: [http://ag.nv.gov/News/Press\\_Releases/](http://ag.nv.gov/News/Press_Releases/) to view recent alerts.

**Cybercrimes:**

Are you working from home or attending school online during the Coronavirus (COVID-19) pandemic? Be cautious of cyber criminals. During this time of social distancing, people spend more time on their phones and computers for home, work, shopping and entertainment. Cyber criminals take advantage of widespread fear, panic and worry. They may use your extra screen time and time at home as an opportunity. Protect yourself by being aware of different types of scams. Check out consumer alerts from The National Association of Insurance Commissioners (NAIC) identifying potential COVID-19 cyber scams and how you can avoid them by visiting:

[https://content.naic.org/article/consumer\\_alert\\_identifying\\_and\\_avoiding\\_covid\\_19\\_scams.htm](https://content.naic.org/article/consumer_alert_identifying_and_avoiding_covid_19_scams.htm)

[https://content.naic.org/article/consumer\\_alert\\_tips\\_protect\\_yourself\\_against\\_covid\\_19\\_scams.htm](https://content.naic.org/article/consumer_alert_tips_protect_yourself_against_covid_19_scams.htm)

**Other resources:**

The Federal Trade Commission has also established a website with helpful information to help consumers avoid COVID-19 scams. You can find more information at <https://www.consumer.ftc.gov/features/coronavirus-scams-what-ftc-doing>.