Nevada Health Link

Immunize Nevada Partner
Presentation
12/10/13

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Agenda

1. What Is Health Insurance?
2. Why You Need It
3. Nevada Health Link
4. Plans & Eligibility
5. What's Covered
6. Costs
7. Important Dates

Life Without Insurance

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connecting you to health insurance

What is Insurance?

- Helps you pay for certain medical services
- Covers medical bills, including preventive and emergency care
- Allows you to get the care you need when you need it for you and your family
- Helps you to avoid big medical bills and debt

Why Do I Need Insurance?

Protect Yourself and Your Loved Ones

The Affordable Care Act (ACA)

- A law passed by the U.S. government in 2010
- Aims to lower cost of health care
- Requires all Americans to have health insurance by 2014
- Applies a tax penalty (a fine) for those without coverage

Nevada Health Link

NevadaHealthLink.com

- Online marketplace for health insurance
- Shop for, compare and buy insurance in one place
- A variety of certified plans from a number of insurance carriers will be available at the marketplace

How It Works

1. Fill out an application at NevadaHealthLink.com
2. Find out if you qualify for financial help
3. See a list of different plan options from different insurance carriers
4. Compare your options
5. Choose the plan that's right for you

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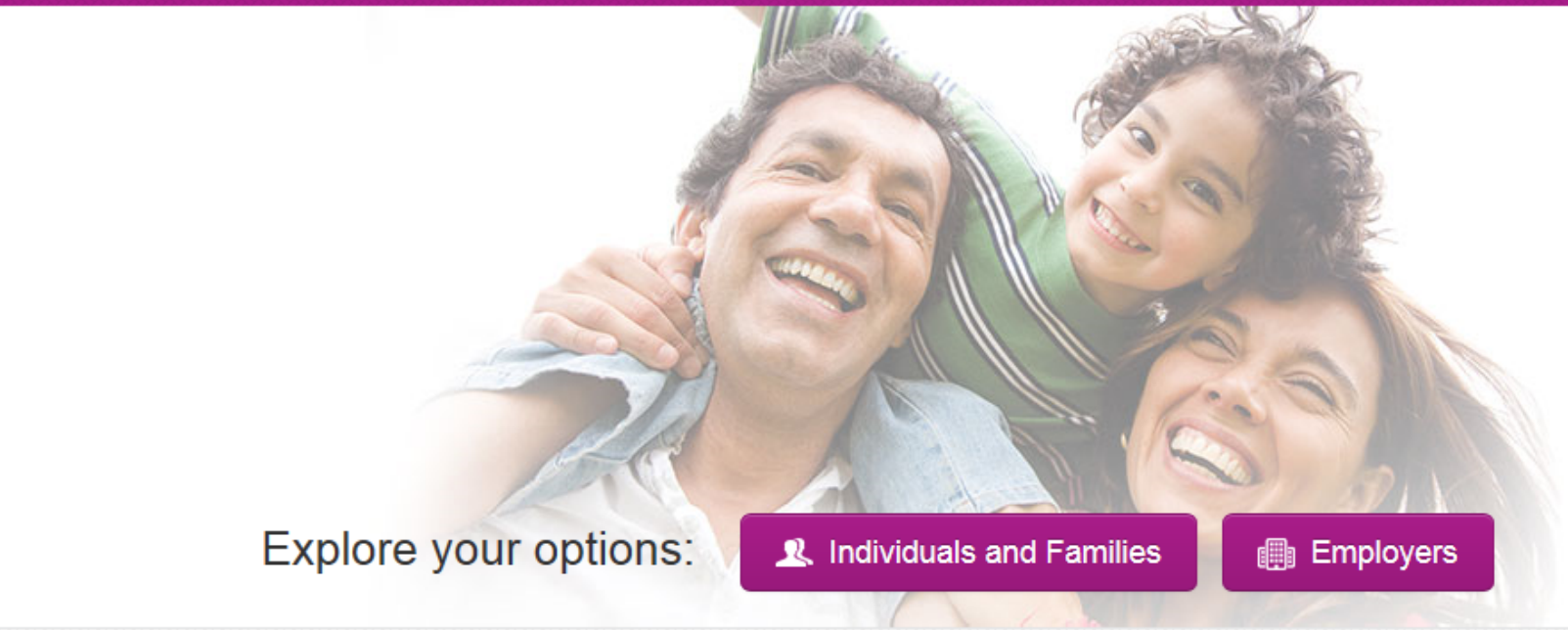
Find a Plan | About Us | Learn More | Get Assistance

Sign in or sign up for an account to get started...

Start your application for health coverage.

Apply Now



Explore your options: Individuals and Families | Employers

Connecting You To Health Insurance

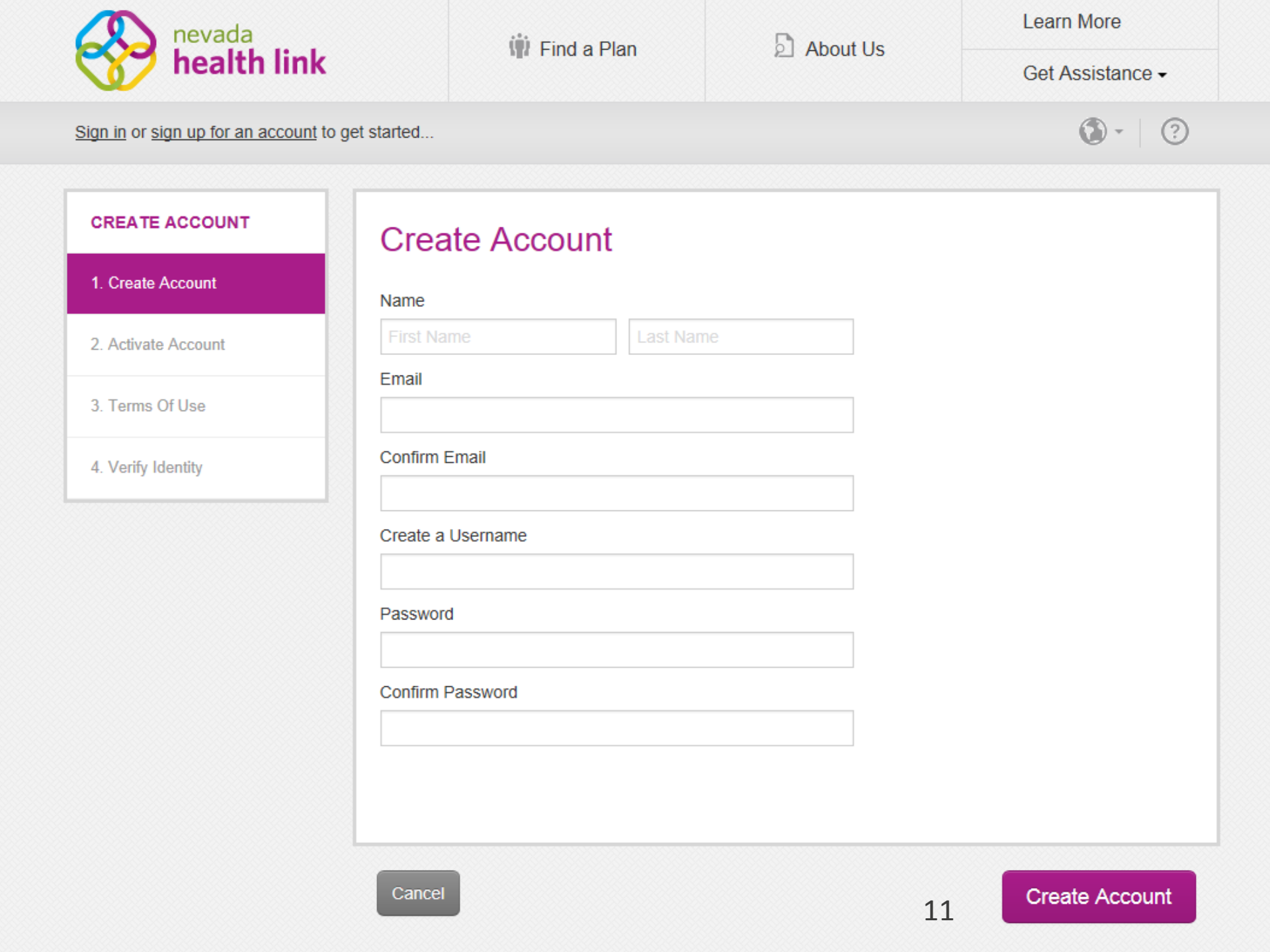
Nevada Health Link was created by the State of Nevada to help individuals and small businesses easily shop for, compare and buy health insurance.

Make side-by-side comparisons of plans from different insurance companies and pick the plan that's right for your needs. If you have questions, the Nevada Health Link team is here to help, by phone, online, and in-person

Key Dates

Oct 2013 - You can start using this website to compare and choose health insurance plans.

Dec 15, 2013 - If you enroll in a plan by December 15, you'll have coverage as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2. Activate Account
3. Terms Of Use
4. Verify Identity
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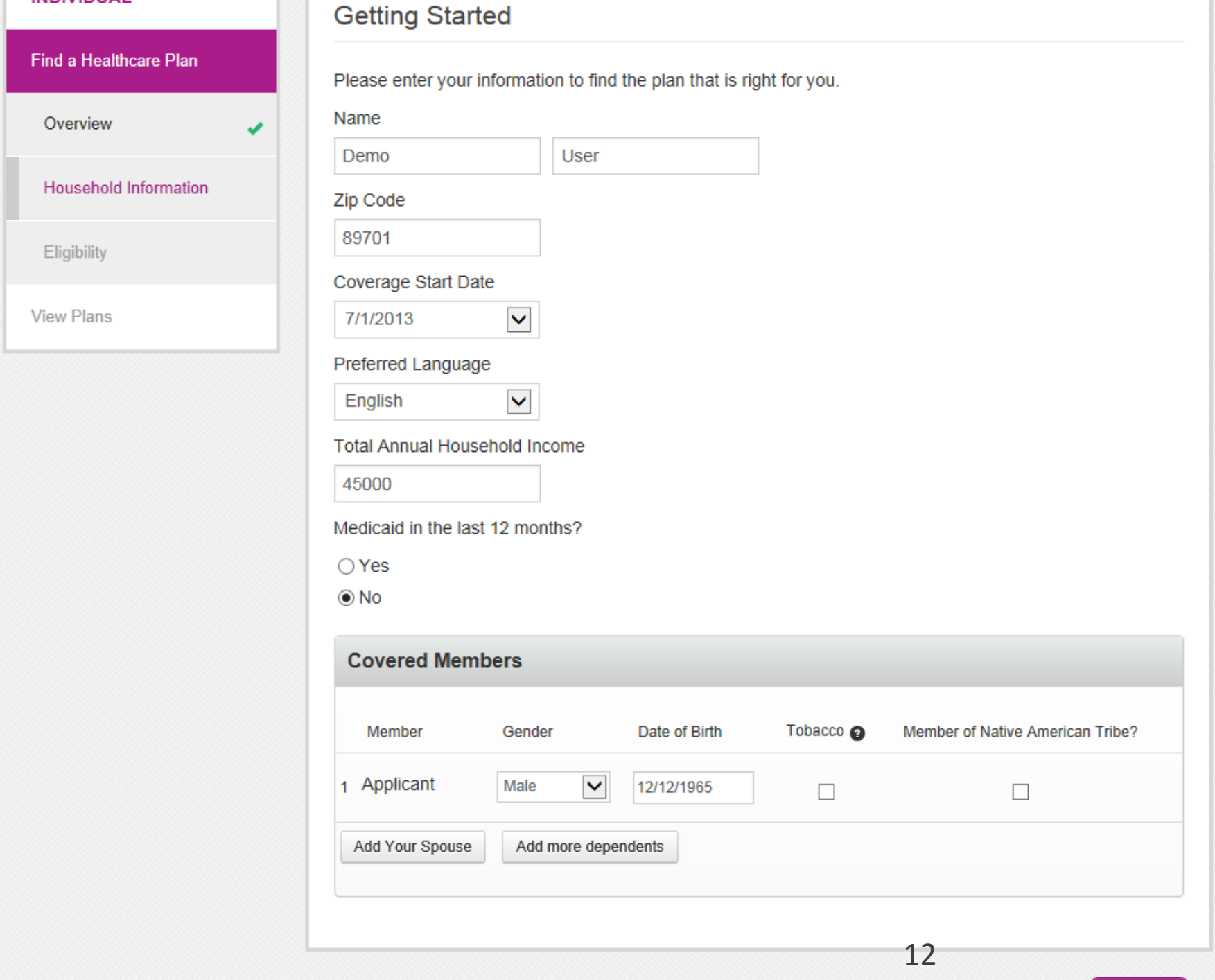
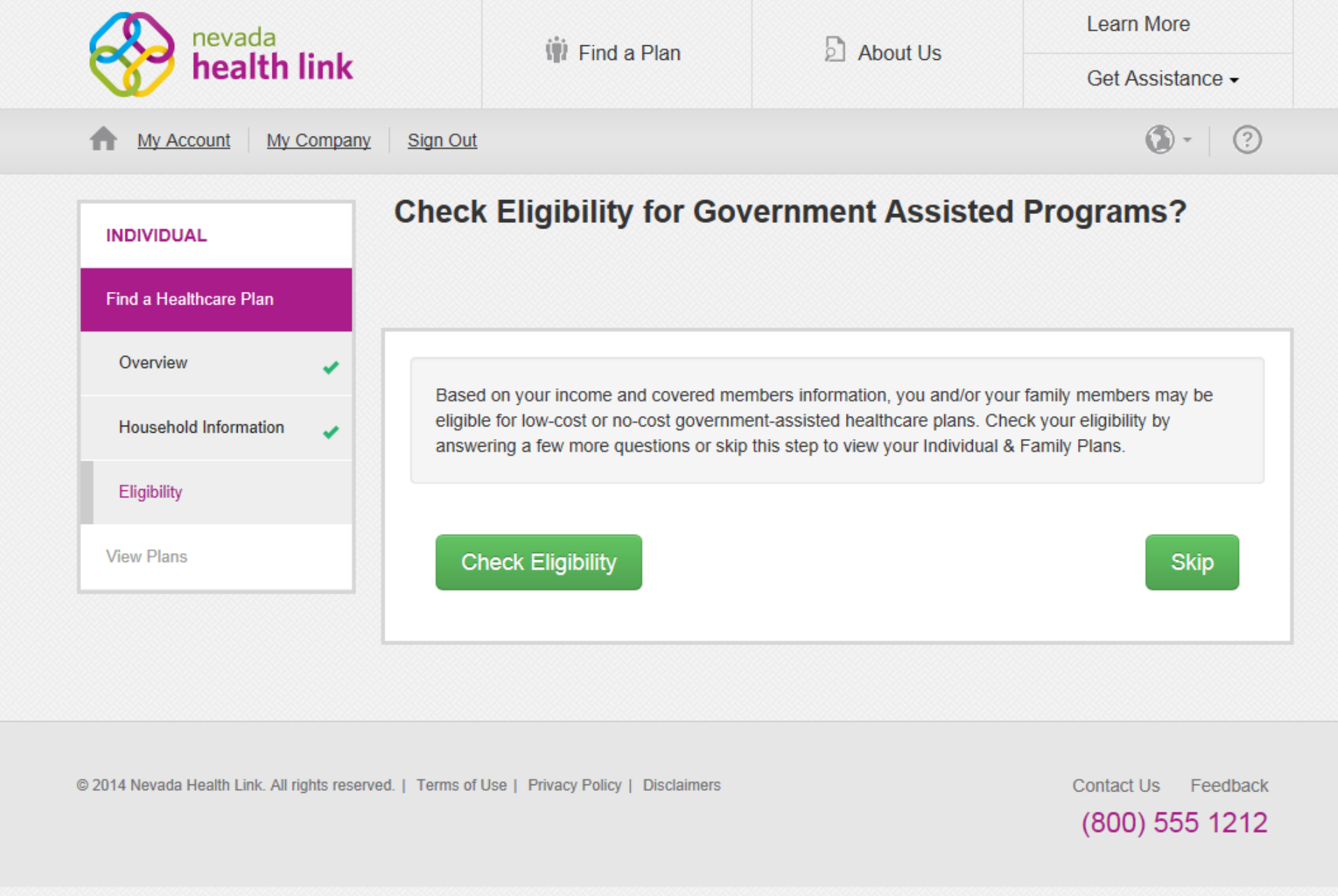
Name
First Name
Last Name
Email
Confirm Email
Create a Username
Password
Confirm Password
Cancel
Create Account


INDIVIDUAL
Find a Healthcare Plan
Overview
Household Information
Eligibility
View Plans
Getting Started
Please enter your information to find the plan that is right for you.
Name
Demo
User
Zip Code
89701
Coverage Start Date
7/1/2013
Preferred Language
English
Total Annual Household Income
45000
Medicaid in the last 12 months?
Yes
No
Covered Members
Member
Gender
Date of Birth
Tobacco
Member of Native American Tribe?
1 Applicant
Male
12/12/1965
Add Your Spouse
Add more dependents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Eligibility
View Plans
Check Eligibility for Government Assisted Programs?
Based on your income and covered members information, you and/or your family members may be eligible for low-cost or no-cost government-assisted healthcare plans. Check your eligibility by answering a few more questions or skip this step to view your Individual & Family Plans.
Check Eligibility
Skip
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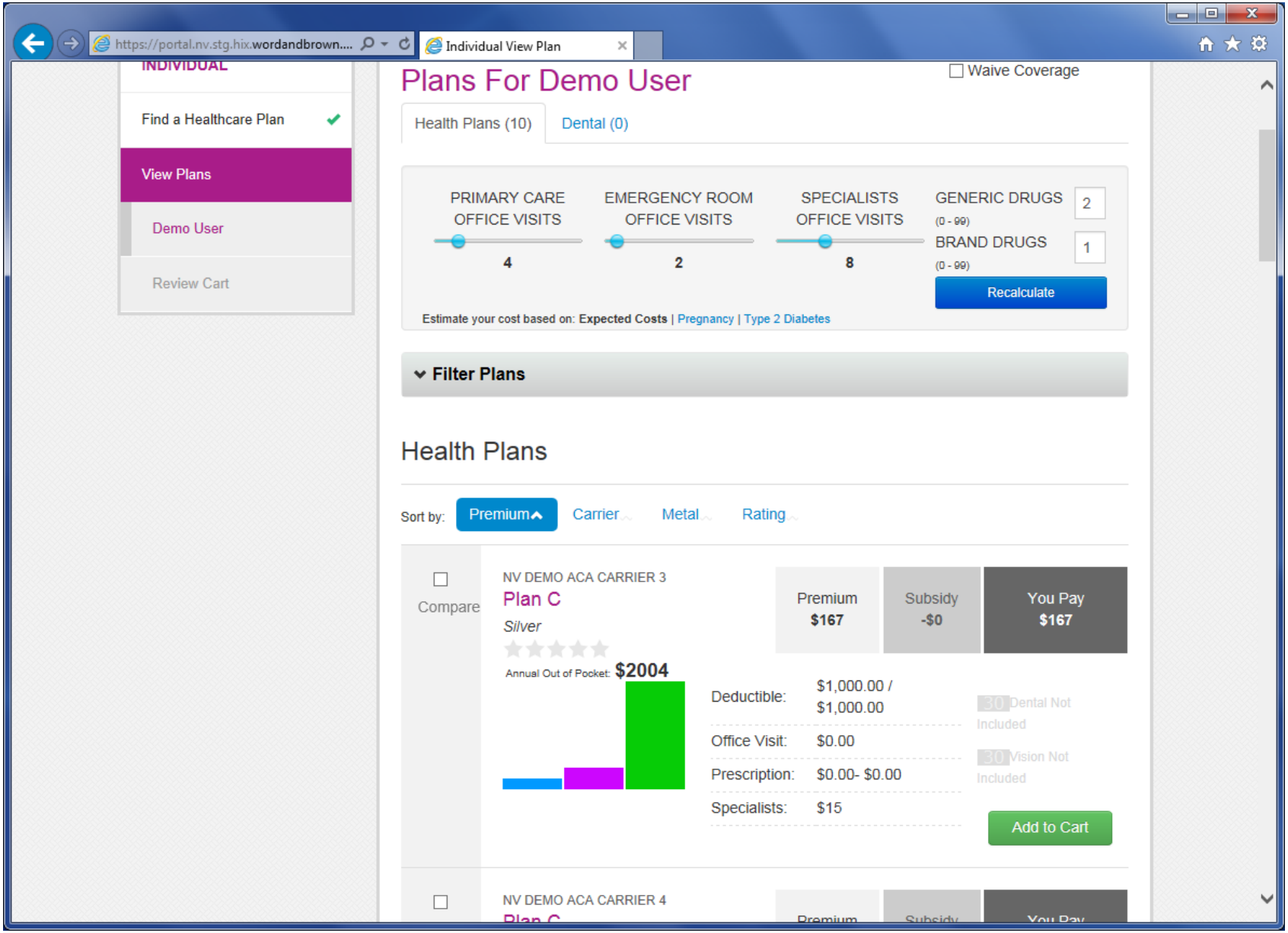
Online Marketplace Sample View



Your Role

Partner Tools and Collateral

- Nevada Health Link materials and website
- Helpful tools from government and other organizations
- Contact us if there's a tool you'd like to use that we haven't provided you
- 1-877-572-7263 or HealthLinkPartner@kps3.com

Our Message

- Under- and uninsured now have a new way to shop for and buy affordable insurance
- Won't be denied for a pre-existing condition
- Visit NevadaHealthLink.com to learn more and enroll
- Help is available by phone and in person

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Where can people go with questions?

- Live online chat
- Toll-free call center 855-7-NVLINK (855-786-5465)
- Navigators and Enrollment Assisters
- Have your current health insurance agent or broker to enroll you
- Search for in-person help on NevadaHealthLink.com

Who can use Nevada Health Link?

- Any Nevada resident looking for health insurance
- Don't need to switch if you already have insurance
- Can't be turned away for pre-existing conditions
- Only requirement is that you are a Nevada resident and legally present
- Your application won't trigger INS investigation

Plans

Health Insurance Plans

- Variety of plans for you to compare
- Price of the plans will be based on your income
- All information in clear language, so there's no guesswork
- All plans are certified by the State of Nevada

Plan Categories

Tier	Cost
Platinum	Most Expensive
Gold	More Expensive
Silver	Base
Bronze	Less Expensive
Catastrophic	Least Expensive

- With bronze plan, pay lower monthly premium and more when you receive care
- With gold plan, pay higher monthly premium and less when you receive care

Plan Categories

Different plans work better for different people.

What's Covered

Essential Health Benefits		
Ambulance Services and Care	Mental Health and Substance Abuse Disorder Treatment	Preventive and Wellness Services
Emergency Service	Prescription Drugs	Chronic Disease Support
Hospitalization	Rehabilitation and Habilitation Services and Devices	Pediatric Services Including Dental and Vision Care
Maternity and Newborn Care	Lab Services	

Cost

Income-Based Health Insurance

Annual Income at 100% of the Federal Poverty Level
and Other Levels (Calendar Year 2013)

Family Size	138% FPL	200% FPL	300% FPL	400% FPL
1	$15,856	$22,980	$34,470	$45,960
2	$21,404	$31,020	$46,530	$62,040
3	$26,951	$39,060	$58,590	$78,120
4	$32,499	$47,100	$70,650	$94,200
5	$38,047	$55,140	$82,710	$110,280
For each additional person add	$5,548	$8,040	$12,060	$16,080

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Help Covering Costs

Monthly Premiums Under the Second Least Expensive Silver Level Plan (Calendar Year 2013)

Family Size	138% FPL	200% FPL	300% FPL	400% FPL
Percent of Income	3.29%	6.3%	9.5%	9.5%
1	$43.53	$120.65	$272.89	$363.85
2	$58.76	$162.86	$368.36	$491.15
3	$73.98	$205.07	$463.84	$618.45
4	$89.21	$247.28	$559.31	$745.75
5	$104.44	$289.49	$654.79	$873.05
For each additional person add	$15.23	$42.21	$95.48	$127.30

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Same Application, Different Results

Ben applied and bought insurance from the Marketplace.

Alice applied and got Medicaid coverage for herself and her daughter.

James applied and bought insurance from the Marketplace and qualified for the new tax credit that lowers his monthly premium right away.

Why Nevada Health Link?

- Income-based plans
- Can't be turned away for pre-existing conditions
- Essential health benefits

How You Can Start

- Sign up on NevadaHealthLink.com today
- Sign up by December 23 to have coverage start January 1, 2014
- Sign up before open enrollment closes on March 31, 2014

What Items Are Required to Enroll?

- State-issued ID card or proof of residency
- Social Security numbers for all individuals seeking enrollment
- Payment for first month's premium

What Items Are *Helpful* to Have at Enrollment?

- Previous year's tax return
- Proof of citizenship or lawful presence for each applicant
- Proof of current income if different from previous year's tax return
- If Native American, proof of membership in a federally recognized tribe

Questions?