THE ACA (OBAMACARE) STILL EXISTS. HERE’S HOW TO ENROLL.

BY THE SUN STAFF

Despite the intentions of President Donald Trump and congression-

al Republicans, the Affordable Care Act remains the law of the

land. That means consumers can still obtain coverage through the

health insurance establishment that was established under the

ACA, along with federal subsidies that reduce the costs of

those plans for individuals who qualify.

Exchange plans—which in Nevada are offered through Nevada Health

Link—must provide comprehensive benefits and limit out-of-pocket costs for consum-

ers. Meanwhile, insurers who offer those plans can’t turn down enrollees or charge them more if they have pre-existing conditions. To aid Nevada Health Link in its outreach and adver-
cising campaign, the Sun is publishing this special page through the end of the enrollment

period to help Nevada residents sign up for ACA coverage through the state exchange.

The deadline for enrollment is Jan. 15. For Nevada residents who are in need of health care cover-

age, we hope this page is helpful.

Q. IS THERE ANYONE WHO CAN HELP ME DIRECTLY TO HELP ME RECEIVE COVERAGE?

Yes. Through Nevada Health Link, you can find insurance advisers in your area who have received special training and are certified by the Nevada Division of Insurance.

BROKERS AND AGENTS OFFERING FREE HELP WITH ENROLLING:

Alberto Ochoa, Smart Buy Insurance, Inc.
The Boulevard Mall and 3737 N. Nevada Blvd. 702-341-3120

Brenda Lavitte, Botts

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Bam Financial Advisor

7918 Gileадe St., Suite 422

702-582-7368

3995 Craig Road, Suite 1

702-385-3684

Palms

702-386-7368

757-764-2242

Brian Douglas, ProtectHealth Insurance

2320 W. Charleston Blvd.

Suite C

702-472-9560

Christopher Cambor, Your Health Insurance Agency

Gardner Mal. 702-485-3664

Meadow Mall 702-426-5300

Navigator and in-person assister organizations offering free help with enrolling:

State of Nevada Office for Consumer Health Assistance

702-436-3678

Dignity Health, St. Rose Dominican

702-436-4904

Asian Community Resource Center

702-684-0015

Nevada Health Centers

800-577-2368

Navigator

and in-person assister organizations

OFFERING FREE HELP WITH ENROLLING:

The ACA is colloquially known as the Affordable Care Act. Both names refer to the same legislation that passed in 2010.

Step 1. Choose a Method You Feel Most Comfortable With.

ONLINE

NevadaHealthLink.com

PHONE

1-800-547-9297

EMAIL

CustomerServicesNVHL@exchange.nv.gov

Step 2. Make Sure You Have the Required Documents

To find someone near you, go to the Nevada Health Link in-person assistance look-up tool at https://nevad

healthlink.com/findanassister.

Step 3. Consider Your Specific Health Needs and Choose a Plan from the Following Options

In broad terms, determine what kind of health care you and your family will need. Are you healthy but just need coverage in case of an injury or major illness? Do you have a pre-existing condition for which you’ll need surgery or multiple visits to a doctor? Do you have children, and do they have any special needs? Answers to questions like these will help determine what type of policy you’ll need. From there, you’ll pick a plan best-suited to your needs.

The five insurance providers that will offer ACA policies in Nevada in 2021—Health Plan of Nevada, Anthem, Silver Summit, Friday Health Plans and Select Health—all offer three levels of coverage. Some plans may look like this:

· Platinum: Highest monthly premiums, but also the lowest co-pays for prescription drugs—20% or less of medical costs after meeting the deductible.

· Gold: Lower premiums, higher co-pays—30% after meeting the deductible.

· Silver: Lower premiums still, but co-pays edge up to 40%.

· Catastrophic: Lowest premiums and lowest cov-

erage, with policyholder paying more than 40% of costs after meeting the deductible.

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An important note:

The U.S. Supreme Court is slated to hear arguments on the ACA in a case that could lead to the invalida-
tion of the ACA. However, no decision is expected until mid-2021. To Nevada Health Link officials don’t anticipate any impacts for plan year 2021.

This is a community service announcement provided by the Las Vegas Sun.