

57 DAYS LEFT TO ENROLL

NOV. 1

DEADLINE: JAN. 15

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

BY THE SUN STAFF



Despite the intentions of President Donald Trump and congressional Republicans, the Affordable Care Act remains the law of the land. ¶ That means consumers can still obtain coverage through the health insurance exchange 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 consumers. 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 advertising 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 coverage, we hope this page is helpful.

"Obamacare" is a colloquial term for 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.

Nevada Health Link, the state-run marketplace to purchase ACA (sometimes referred to as Obamacare) insurance, can be reached in the following ways:

- ONLINE**
NevadaHealthLink.com
- PHONE**
1-800-547-9297
- EMAIL**
CustomerServiceNVHL@exchange.nv.gov

IN PERSON AND VIDEO CONFERENCING In-person and video conferencing Free one-on-one, face-to-face assistance help is available. See below for contact information for insurance navigators and assisters for help.

STEP 2. MAKE SURE YOU HAVE THE REQUIRED DOCUMENTS

- Valid Nevada driver's license or Nevada photo ID; student ID for dependent children; Permanent Resident/Alien Registration card, if applicable
- Social Security cards and birthdays for household family members
- Estimate of your household income for the current year (three most recent pay-check stubs)
- Proof of Nevada residence (i.e., power or phone bill)
- Copy of any current health insurance information (if insurance is provided by an employer, including employer contact information)

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. Sample plans may look like this;

- **Platinum:** Highest monthly premiums, but also the lowest co-pays for policyholders — 20% or less of medical bills 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 least coverage, with policyholder paying more than 40% of costs after meeting the deductible.

An important note:
The U.S. Supreme Court is slated to hear arguments on Nov. 10 in a case that could lead to the invalidation of the ACA. However, no decision is expected until mid-2021, so Nevada Health Link officials don't anticipate any impacts for plan year 2021.

Q. IS THERE ANYONE WHO CAN WORK WITH 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 709 N. Nellis Blvd.
702-242-3200
- **Brian Douglas, ProtectHealth Insurance**
2202 W. Charleston Blvd.
Suite 8
702-872-9650
- **Brent Leavitt, Battle Born Financial Advisor**
9708 Gillespie St., Suite A104
702-582-7368;
3365 Craig Road, Suite 3
702-582-7368;
Pahrump
775-764-2252
- **Christopher Carothers, Your Health Insurance Agency**
Galleria Mall
702-385-3684;
Meadows Mall
702-425-5500

To find someone near you: Go to the Nevada Health Link's in-person assistance look-up tool at <https://enroll.nevadahealthlink.com/findabroker>

NAVIGATOR AND IN-PERSON ASSISTER ORGANIZATIONS OFFERING FREE HELP WITH ENROLLING:

- **State of Nevada Office for Consumer Health Assistance**
702-486-3587
- **Asian Community Development Council**
702-489-8866
- **Dignity Health, St. Rose Dominican**
702-616-4904
- **NV Outreach Training Organization/No to Abuse or Pahrump Family Resource Center** —
775-751-1118
- **Asian Community Resource Center**
702-984-0015
- Note:** Please call for appointments
- **NevadaHealth Centers**
800-787-2568