

New Health Coverage for Nevadans



Starting on October 1, Nevadans will be able to enroll in affordable, comprehensive health plans through Nevada's health insurance marketplace, Nevada Health Link. Coverage begins on January 1, 2014.

THE FACTS

508,000 Nevadans will be able to receive financial help for health insurance.

This includes:



266,000

estimated to be eligible for coverage through the expanded **Medicaid** program

242,000

estimated to be eligible for **premium tax credits** through the marketplace

PRE-EXISTING CONDITIONS WILL BE COVERED

1,157,000



Nevadans with pre-existing conditions can no longer be turned down or charged more for coverage.

YOUNG ADULTS BENEFIT THE MOST

35%

35 percent of uninsured Nevadans are ages 18-34. Young adults are the age group most likely to be uninsured, because they are more likely to be unemployed or to earn low wages that make health coverage unaffordable. Therefore, they stand to gain the most.

For example, looking only at the financial help provided by the new premium tax credits, **more than one-third of eligible individuals in Nevada will be ages 18-34** (more than 82,000 young adults). Furthermore, since young adults earn disproportionately lower wages, they will receive larger premium tax credits than their older counterparts, who generally earn higher wages.



New Health Coverage for Nevadans (continued)

THOSE WITH THE GREATEST NEED WILL GET THE MOST HELP

3 CASE STUDIES

Medicaid will provide comprehensive coverage to the lowest-income residents (those with incomes up to 138 percent of poverty—\$15,856 for an individual or \$26,951 for a family of three).

The Andersons:
family of three

Annual income:
\$23,000 (about 120% of poverty)

The Andersons apply for coverage through the marketplace. Based on their income, they are enrolled in Medicaid.

Starting on January 1, they will **receive comprehensive health coverage** at little or no cost.

Premium tax credits will make coverage affordable for those with incomes up to 400 percent of poverty—\$45,960 for an individual or \$78,120 for a family of three.

The Johnsons:
family of three

Annual income:
\$29,000 (about 150% of poverty)

Estimated marketplace premium:
\$8,250*

Price for the Johnsons:

An income-based tax credit will ensure that the Johnsons pay only 4 percent of their income, approximately **\$1,172 (\$98 a month)**, for coverage.

Size of tax credit:

The remainder of the premium will be covered by a tax credit of **\$7,078**.

The Robinsons:
family of three

Annual income:
\$39,000 (about 200% of poverty)

Estimated marketplace premium:
\$8,250*

Price for the Robinsons:

An income-based tax credit will ensure that the Robinsons pay only 6.3 percent of their income, approximately **\$2,461 (\$205 a month)**, for coverage.

Size of tax credit:

The remainder of the premium will be covered by a tax credit of **\$5,789**.



*Estimated premium for the marketplace's silver level reference plan, the premium on which tax credit amounts are based. Source: Kaiser Family Foundation, *Quantifying Tax Credits for People Now Buying Insurance on Their Own*, August 2013.

New Health Coverage for Nevadans (continued)

ENROLLMENT INFORMATION



▶ Starting on October 1, Nevadans can:

Apply for financial help, **compare** health plan options, and **enroll** in the plan of their choice through Nevada's health insurance marketplace, Nevada Health Link. Coverage begins on January 1.

Visit www.nevadahealthlink.com
or call 1-855-7-NVLINK (855-768-5465).

▶ Today, Nevadans can:

Get questions answered by calling 1-855-7-NVLINK (855-768-5465).

IN-PERSON HELP

Throughout Nevada, **in-person assistance will be available** to help people enroll in coverage. Organizations that have received grants to operate in-person assistance programs include, but are not limited to:



Consumer Assistance and Resource Enterprise (CARE)
www.carenv.org

East Valley Family Services
www.eastvalleyfamilyservices.org

Great Basin Primary Care Association
www.gbpc.org

Inter-Tribal Council of Nevada
www.itcn.org

Know Your Care
www.knowyourcare.org

Latin Chamber of Commerce Community Foundation
www.lvlcc.com

Nevada's Community Health Centers
www.bphc.hrsa.gov/outreachandenrollment

New Health Coverage for Nevadans (continued)

AFFORDABLE CARE ACT PROGRESS

Since the Affordable Care Act passed, Nevadans have already experienced many gains that have made health coverage and care more accessible and affordable.

33,000

Approximate number of young adults in Nevada who have **gained insurance by staying on their parents' health plans** until they turn 26.

88,491

Nevadans who **received rebates totaling \$3,977,544** from their insurance companies in 2012 because those companies failed to spend at least 80-85 percent of their premium dollars on health care.

166,815

Medicare beneficiaries in Nevada who **received at least one cost-free preventive service**—such as an annual check-up, mammogram, or bone mass measurement—in 2012.

22,122

Medicare Part D beneficiaries in Nevada who **received discounts on brand-name drugs** in 2012 while in the coverage gap known as the “doughnut hole,” with **an average \$611 in savings** per beneficiary.

www.FamiliesUSA.org

202-628-3030

Families USA, September 2013