



Nevada Health Link

Operated by the Silver State Health Insurance Exchange

Economic Forum

December 6, 2013



nevada
health link



Agenda

1. Essential Health Benefits
2. Metal Tiers
3. Eligibility Criteria
4. Statistics

Essential Health Benefits

- Hospitalization
- Laboratory services
- Ambulatory patient services
- Pediatric oral and vision care
- Mental health, substance abuse & behavioral health

Essential Health Benefits

- Prescription drugs
- Emergency services
- Maternity and newborn care
- Rehabilitative and habilitative services
- Preventive, wellness and chronic disease management

Metal Tiers

Tier	Cost	AV	Estimated Deductible
Platinum	Most Expensive	90%	\$200
Gold	More Expensive	80%	\$1,000
Silver	Base	70%	\$2,000 (CSRs applied)
Bronze	Less Expensive	60%	\$4,000
Catastrophic	Least Expensive	<60%	

- Catastrophic plan enrollment is limited; not eligible for APTC
- The Advance Premium Tax Credit is based on the second least expensive silver plan
- Actuarial Value (AV) is the average cost paid by the insurer
- Deductibles are interpolated from reports from the Kaiser Family Foundation, rounded and based on 20% coinsurance

[What the Actuarial Values in the Affordable Care Act Mean, April 2011](#)

[Patient Cost-Sharing Under the Affordable Care Act, April 2012](#)

Eligibility Criteria

- To enroll in a qualified health plan (QHP) must be:
 - Legal resident of Nevada
 - Not incarcerated
 - To be eligible for a tax credit must:
 - File taxes (if married, file jointly)
 - Be enrolled in a QHP
 - Income below 400% FPL
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Tax Implications Individual Subsidy

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

Statistics – October & November

- Website: 4.4 million hits; 458,000 Unique Visitors
- Eligibility Determinations - 68,984*
 - QHP w/ APTC - 16,019
 - QHP w/o APTC - 10,112
- Confirmed Plan Selections
 - QHP - 4,834
 - Dental Plans - 8,313

* Includes Medicaid/CHIP and ineligibles

Trends and Targets

- 118,000 enrollees by March 31
- Pace of QHP enrollment appears to be almost doubling every two weeks
- Dental enrollment twice QHP enrollment
- Nevada Health Link enrollment small part of total insurance market



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