



FOR IMMEDIATE RELEASE

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**Nevada Health Link encourages extra consumer caution
due to increased insurance-related fraud during COVID-19 crisis**

*Nevada Health Link's Exceptional Circumstance Special Enrollment Period open through
April 15; free assistance available through the online marketplace*

Carson City, Nev. – The Silver State Health Insurance Exchange (Exchange), Nevada's state agency that helps individuals obtain budget-appropriate health coverage through the online marketplace, [Nevada Health Link](#), warns consumers to be extra mindful of insurance-related scams due to an increase in fraudulent activity involving sales of COVID-19 specific health coverage.

"As is the case in many times of crisis, we are beginning to see a wide array of fraudulent actors preying on the vulnerable," said Heather Korbolic, executive director of the Silver State Health Insurance Exchange. "We can't emphasize enough how important it is to safeguard yourself with health insurance, not just any insurance, comprehensive insurance such as the plans offered through Nevada Health Link. These plans include coverage for pre-existing conditions along with the ten essential health benefits mandated by the Affordable Care Act (ACA). The websites of fraudulent actors may look legitimate, but it only takes one call to the wrong person to make a bad situation worse for Nevada families. Buying unnecessary insurance or insurance that does not cover essential benefits like a qualified health plan is the last thing Nevada families should have to worry about right now. We have a network of more than 750 licensed brokers and eight certified navigator organizations statewide available to assist Nevada residents in evaluating their needs and determining the best course of action to finding comprehensive coverage during these difficult times."

In response to Governor Sisolak's March 12th [Emergency Declaration](#), the Exchange announced a limited-time Exceptional Circumstance Special Enrollment Period (SEP) for qualified Nevadans who missed the Open Enrollment Period (OEP) to secure health insurance for 2020. The SEP runs through April 15, 2020 and allows eligible individuals to enroll in a qualified health plan through Nevada Health Link to receive coverage effective May 1, 2020 if they enroll April 2 – April 15. Learn more about the current SEP on our website:

<https://www.nevadahealthlink.com/sep>.

The fraudulent actors, many operating from out of state, are actively trying to sell low-cost "coronavirus" or "COVID-19" health coverage. Many are marketed as full coverage plans available at affordable prices, and the individuals posing as insurance representatives may even ask consumers to pay insurance premiums up front, ultimately without delivering coverage. At this time, there are no free vaccines, no special virus tests nor test kits related to COVID-19 available on the open market. Other red flags include brokers with out-of-state phone

numbers who are not willing to provide immediate, online assistance, or brokers who claim the high price of insurance because the plan covers COVID-19 testing.

It's important to remember the following facts:

- Nevada Health Link insurance plans will cover COVID-19 related care. You do NOT need to purchase additional health insurance. If you have any questions regarding your plan purchased through Nevada Health Link, please call 1-800-547-2927 or email CustomerserviceNVHL@exchange.nv.gov. Also, visit our webpage: <https://www.nevadahealthlink.com/coronavirus/>
- This is also true for Off-Exchange insurance plans that are ACA-compliant for which you do NOT need additional health insurance coverage.
- If you have witnessed or know someone who is telling people to purchase extra health insurance coverage for COVID-19, please file a complaint with the Nevada Division of Insurance: <http://doi.nv.gov/Consumers/File-A-Complaint>.
- Remember to always verify licensure of persons or companies trying to sell you insurance with the Division of Insurance. Verify a license on the Division's website: <https://di.nv.gov/ins/f?p=licensing:search>.
- Additionally, there is no cost for medical services related to testing for COVID-19. For more information, please see Consumer Alert: COVID-19 and Your Health Insurance at the Division's website: http://doi.nv.gov/uploadedFiles/doinvgov/public-documents/News-Notes/COVID19_Consumer_Alert.pdf.

Individuals seeking a special enrollment are encouraged to contact the Customer Assistance Call Center between 9:00 a.m. to 5:00 p.m. Monday-Friday at 1-800-547-2927; TTY: 711. The Call Center has extended its hours on Saturdays and Sundays (except for Easter Sunday) through April 15 from 10:00 a.m. to 2:00 p.m. PST. The Exchange recommends working with a certified broker or navigator to enroll in the SEP: <https://enroll.nevadahealthlink.com/hix/broker/search?anonymousFlag=Y>. Nevada Health Link offers language assistance and if you are deaf, hard of hearing, or have a disability, accommodations are provided at no cost. To learn more about the current SEP, visit our website: <https://www.nevadahealthlink.com/sep> or call the number above.

About Nevada Health Link

[Nevada Health Link](#) is the online insurance marketplace operated by the Silver State Health Insurance Exchange (Exchange), which was established per *Nevada Revised Statutes* (NRS) in 2011 by the State of Nevada and began operations in 2013 on the belief that all Nevadans deserve access to health insurance. In 2019, the Exchange transitioned away from the federal marketplace, HealthCare.gov and became a fully operational State Based Exchange (SBE), in time for its seventh Open Enrollment Period (OEP). Nevada Health Link connects eligible Nevada residents to budget-appropriate health and dental coverage and is the only place where qualifying consumers can receive federal tax credits to help cover premium costs. Open Enrollment has concluded; for more information or to see if you're eligible for a Special Enrollment Period, [visit our website](#). Subscribe to Nevada Health Link's [Blog](#) and [YouTube](#) channel, like them on [Facebook](#) or follow on [Twitter](#) and [Instagram](#). Nevada Health Link always encourages consumers to use the free assistance of a licensed enrollment professional by calling 1-800-547-2927 or by visiting NevadaHealthLink.com.