




# HEALTH INSURANCE HAS CHANGED.

**You may now be able to get health  
insurance for you and your family.**

Health Plan of Nevada

INDIVIDUAL PLANS  
ON EXCHANGE




SOMETIMES, IT'S NOT EASY TO UNDERSTAND THE HEALTH CARE SYSTEM OR KNOW EVERYTHING ABOUT HEALTH INSURANCE COVERAGE.

### **How does insurance work?**

For many people, it's hard to understand the value of insurance. What if you never get sick? Are you just paying for something you won't use? Insurance can give you peace of mind and security. Not only does it help pay for routine health care, but it also helps pay for bigger bills like when you go to the hospital or need treatment for a disease or sickness.

Most insurance plans have a monthly cost. This monthly cost, or premium, can be very small or higher depending on the insurance plan you pick. If you **choose an Exchange plan, you may be able to get some help** with your monthly cost. This is called an Advanced Premium Tax Credit (APTC) subsidy.



IN ADDITION TO THE MONTHLY COST, PEOPLE WITH INSURANCE USUALLY HAVE TO PAY A SMALL FEE WHEN THEY GO TO THE DOCTOR OR HAVE A TEST.

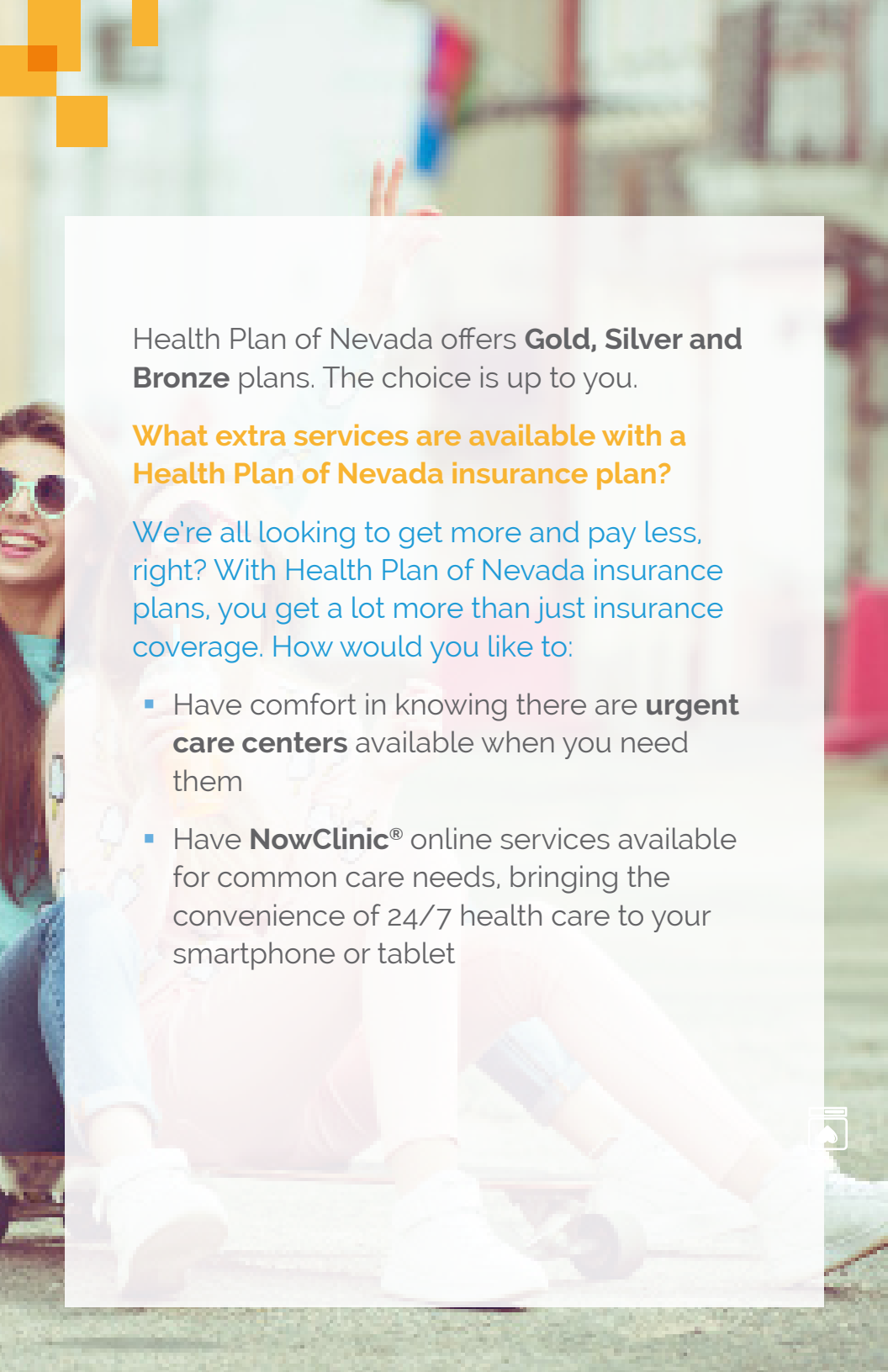
This cost can also range from being very small, like \$5, to being bigger. However, through an Exchange plan, **you may also qualify** for a different subsidy, called Cost Share Reduction or CSR. CSR is only available if you choose a Silver Level plan on the Exchange.

Some things, though, such as care to help you prevent getting sick, may be at no cost.

### **What plans are available?**

The good news is we have several plans available on the Exchange.

Certain kinds of insurance plans are available. These plans are called "metal" plans, because they are grouped in levels named by a type of metal, such as Silver or Gold.




Health Plan of Nevada offers **Gold, Silver and Bronze** plans. The choice is up to you.

**What extra services are available with a Health Plan of Nevada insurance plan?**


We're all looking to get more and pay less, right? With Health Plan of Nevada insurance plans, you get a lot more than just insurance coverage. How would you like to:

- Have comfort in knowing there are **urgent care centers** available when you need them
- Have **NowClinic**® online services available for common care needs, bringing the convenience of 24/7 health care to your smartphone or tablet



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- **Build a relationship with a doctor** so he/she knows you and your medical history
  - **Call a nurse 24/7** to get advice on a medical problem
  - Watch **health education videos** on your computer or smartphone, or take **health education classes** to learn how to take better care of you and your family
  - Go to a secure website and log in to **see your insurance documents from your computer or smartphone**, so you are never far away from your information

**Sound good?** We think so. That's why we work hard to give our health insurance plan members some **extra services** to make their insurance experience easy and simple.




**Want more information about your health insurance options or are you ready to enroll?**

It's good to know you can count on us. Taking care of people is what we do. **Our team is available** by phone or in person to assist with your questions about health insurance.

To find out more, you can visit **healthcare.gov** or call **1-800-318-2596**.

Or call us at **1-800-873-0004**.





If you want an Exchange plan, before you start your enrollment, make sure to have the following information ready.

- Social Security numbers of everyone seeking health coverage (or document numbers for any legal immigrants)
- Employer and income information for everyone in your family (for example, from paystubs, W-2 forms, or wage and tax statements)
- Policy numbers for any current health insurance
- Information about your job-related health insurance available to your family

This information will be used to find out what coverage you qualify for and if you can get help paying for it.

Remember, if you have any questions about our plans, **we are here to help.**





***NowClinic is not intended to address emergency or life-threatening medical conditions. Please call 911 or go to the emergency room under those circumstances.***

NowClinic providers do not replace your primary care physician. The services are not covered by Medicare and may not be covered by your private health plan or Medicaid, so check with them prior to using the services. If not covered, the consumer is responsible for paying the fees at the time of service. If covered, copays and deductibles may apply. NowClinic providers do not prescribe controlled substances and reserve the right to refuse to prescribe other drugs that are restricted by state law or may be harmful or non-therapeutic. Providers may also decline an individual as a patient if the medical problem presented is not appropriate for NowClinic care or for misuse of services.



HEALTH PLAN OF NEVADA  
A UnitedHealthcare Company

Health plan coverage provided by Health Plan of Nevada.