

Affordable, Quality Health Plans For Every Budget

Scan for

Open Enrollment Updates



The Battle Born State Plans (BBSP) are "qualified health plans", meaning they cover <u>all</u> ten of the essential health benefits (hospitalization, doctor's visits, labs, emergency and pharmaceutical services and more). These plans will be offered through the Nevada Health Link during open enrollment and are sold by experienced national health insurance organizations.

## Are BBSP's the same as other health plans?

BBSP's meet all the requirements of a Qualified Health Plan in accordance with the Affordable Care Act, but with lower monthly premiums.

# Why are the premiums lower?

BBSP's are part of a federal and state collaboration which requires participating insurance carriers to offer reduced premiums to Nevada consumers.

# Why would the government create a program which requires lower premiums?

The State of Nevada struggles with many residents who still do not have adequate health services, and many times this stems from lack of health insurance. Affordability is a huge concern, and the state felt it needed to take action to address the issue. Having healthy communities' benefits everyone in our state.

# When can I enroll in a BBSP?

<u>Open enrollment begins November 1</u>, just visit *NevadaHealthLink.com*, look for the Battle Born State Plans and choose the one that meets your needs. Nevadans can begin shopping on the Health Link as early as October 1, 2025. New policies go into effect January 1, 2026.

# What if I already have insurance but find a BBSP plan that I want?

No problem at all, you can switch to a BBSP during open enrollment!

# What if I forget about open enrollment?

Scan the QR code and register to get monthly reminders for open enrollment. You can also email <u>BattleBornIns@dhcfp.nv.gov</u> with the subject line Open Enrollment Updates.