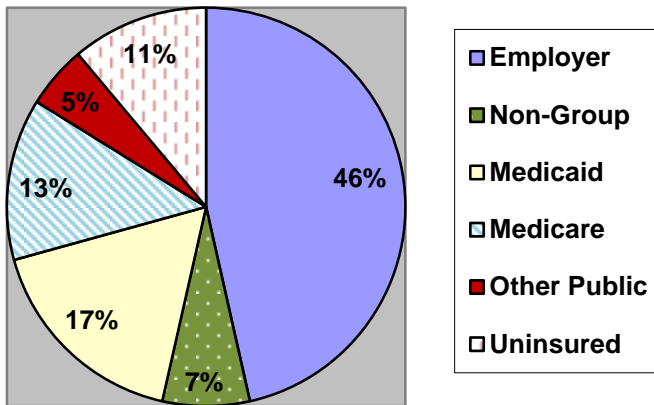


Coverage Facts for Nevada

Health Insurance Coverage in Nevada, 2015¹



There were 209,900 more individuals in Nevada with health insurance coverage in 2015 than in 2013.

From 2013 to 2015, the uninsured rate in Nevada fell from 19% to 11%.

Advance premium tax credits and cost-sharing reductions provide needed assistance to tens of thousands of Nevada residents.

- As of the end of the 2017 open enrollment period, 89,061 individuals selected a Marketplace plan.
 - 17,247 had incomes up to 150% FPL
 - 43,255 had incomes over 150% FPL up to 250% FPL
 - 9,070 were in rural locations based on zip code, as defined by HRSA
 - 24,315 selected bronze plans, which have higher deductibles
- 73,810 people had premiums reduced by the advance premium tax credit (APTC).
- 49,043 people qualified for cost-sharing reductions.
- The average per person premium for all consumers, before the application of any APTC, was \$379. For those receiving APTCs, the average premium was \$105.²

Medicaid helps low-income residents of Nevada access the health care they need.

- As of March 2017, Nevada has enrolled 631,128 individuals in Medicaid and CHIP, a net increase of 89.78% since October 2013.³
- 203,900 adults were in the Medicaid expansion group in the first quarter of 2016. These adults are at risk of losing their Medicaid coverage if the AHCA is enacted into law.
- 78% of Medicaid enrollees in Nevada are in working families.

Medicaid provides the state of Nevada with needed budgetary support.

- Medicaid and CHIP cover 3 in 5 nursing home residents and 2 in 5 people with disabilities in Nevada. The state faces reduced federal funding for dual eligibles if funding is capped.
- For every \$1 spent by the state, the federal government matches \$1.83.
- Nevada received \$1.3 billion in federal funds for adults in the Medicaid expansion group from January 2014 to September 2015.
- 59% of all federal funds received by Nevada is for Medicaid. Medicaid makes up 17% of state general fund spending.⁴
- To offset the loss of federal funding proposed in the AHCA, the state will need to generate additional revenue to compensate for the increased state funding needed to keep Medicaid spending constant or face tough decisions about whether to save costs by cutting Medicaid eligibility, covered services and/or provider payments or draw funding away from other state priorities such as education or transportation.

Residents of Nevada need access to meaningful and affordable coverage that covers their health care needs.

- 439,000 non-elderly adults in Nevada have declinable pre-existing conditions under pre-ACA practices - 25% of the population.⁵
- Between 2010 and 2015, there were 2,752 drug overdose deaths involving opioids in Nevada.⁶
- In Nevada, from 2010 to 2014, approximately 113,000 adults aged 18 or older with any mental illness received mental health treatment/counseling within the year prior to being surveyed. The remaining 68% of Nevada residents aged 18 or older with any mental illness did not receive mental health treatment/counseling in that time span.⁷

SOURCES

¹ [http://kff.org/other/state-indicator/total-](http://kff.org/other/state-indicator/total-population/?currentTimeframe=0&sortModel=%7B%22colId%22:%22Location%22,%22sort%22:%22asc%22%7D)

[population/?currentTimeframe=0&sortModel=%7B%22colId%22:%22Location%22,%22sort%22:%22asc%22%7D](http://kff.org/other/state-indicator/total-population/?currentTimeframe=0&sortModel=%7B%22colId%22:%22Location%22,%22sort%22:%22asc%22%7D)

² https://www.cms.gov/Research-Statistics-Data-and-Systems/Statistics-Trends-and-Reports/Marketplace-Products/Plan_Selection_ZIP.html

³ <https://www.medicaid.gov/medicaid/by-state/stateprofile.html?state=Nevada>

⁴ <http://files.kff.org/attachment/fact-sheet-medicaid-state-NV>

⁵ <http://kff.org/health-reform/issue-brief/pre-existing-conditions-and-medical-underwriting-in-the-individual-insurance-market-prior-to-the-aca/>

⁶ <http://dphh.nv.gov/uploadedFiles/dphhnavgov/content/Programs/ClinicalSAPTA/Docs/Opioid%20Overdose%20PPT-Eric%20McIntyre.pdf>

⁷ https://www.samhsa.gov/data/sites/default/files/2015_Nevada_BHBarometer.pdf/