

NOTICE OF TERMINATION OF YOUR FRIDAY HEALTH PLANS COVERAGE AND
SPECIAL ENROLLMENT

Friday Health Plans of Nevada, Inc. ("FHP-NV") was placed into receivership by the Eighth Judicial District Court of Nevada on June 12, 2023, to protect Nevada policyholders due to its insolvency. On July 25, 2023, the receivership court entered an order approving the liquidation of FHP-NV effective September 1, 2023. As a result of FHP-NV's hazardous financial condition and a determination by the Nevada Commissioner of Insurance that the continuation of FHP-NV's business would further jeopardize the insurer's solvency, all individual policies will terminate at the end of the day on August 31, 2023. You must choose a new health insurance plan by August 31, 2023, to avoid a gap in coverage.

The cancellation of FHP-NV's policies triggers a special enrollment period. You can choose a new plan today either through an agent, directly with an insurance company or through the state agency, the Silver State Health Insurance Exchange, which facilitates the sale of qualified health plans through the online marketplace, [Nevada Health Link](#). You may be eligible for subsidy assistance if you choose a new plan through Nevada Health Link.

PLEASE KEEP THE FOLLOWING DEADLINES IN MIND:

- August 31 - All Policies Terminated - Last Day to Enroll in a New Plan Without a Gap in Coverage
- September 1 - Liquidation Date
- October 31 - Last Day of Special Enrollment Period

If you choose a plan after August 31, 2023, your coverage will begin on the first day of the month following the date of your choice and you will have a gap in coverage. In other words, if you enroll in a new plan before August 31, 2023, your coverage will begin on September 1, 2023. If you enroll in a new plan between September 1 and 30, 2023, your coverage will begin on October 1, 2023. If you enroll in a new plan between October 1 and 31, 2023, your coverage will begin on November 1, 2023.

How to choose a new plan through [Nevada Health Link](#):

1. Log into or create your account at the Nevada Health Link.
2. File a Qualify Life Event (QLE)- Loss of Minimal Essential Coverage
3. Complete a new application.
4. Upload supporting documentation to show the loss of FHP-NV. If you are actively enrolled with FHP-NV you can call into our call center and your QLE can be manually overridden.
5. Shop for your new plan.

Remember that when you enroll in a new plan your out-of-pocket costs could change and your deductible and out of pocket maximums may change. For assistance visit www.nevadahealthlink.com or contact the customer assistance service line at (800) 547-2927 (TTY 711) or email CustomerServiceNVHL@exchange.nv.gov.

The Receiver has also set up a website at www.fridayhealthplansofnevada.com to answer questions you may have regarding the FHP-NV receivership process.