



**DEPARTMENT OF BUSINESS AND INDUSTRY
DIVISION OF INSURANCE**

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FOR IMMEDIATE RELEASE –

JULY 31st, 2025 - Nevadans Get a Preview of 2026 Proposed Health Insurance Rate Changes for Upcoming Open Enrollment

[CARSON CITY, NV] — Starting August 1st, Nevada consumers who shop for their health insurance on the individual health insurance market can view and provide comments on proposed rate changes for Plan Year 2026.

The Nevada Division of Insurance (Division) has received and [made public on its website](http://doi.nv.gov/rate-filings) (link: <http://doi.nv.gov/rate-filings>) the 2026 proposed rate changes from health insurers intending to sell plans on and off the Silver State Health Insurance Exchange (the "Exchange"). The Exchange is the state agency that assists eligible Nevada residents to purchase affordable health and dental plans.

"Transparency and consumer choice remain top priorities for the Division," said Acting Insurance Commissioner Ned Gaines. "This preview gives Nevadans a valuable opportunity to assess upcoming options, including the new Battle Born State Plans, and make informed decisions about their health coverage ahead of the Open Enrollment period starting November 1st."

For the first time, on-exchange consumers will also have access to the Battle Born State Plans, new plan options that may offer additional opportunities for savings and expanded coverage tailored to the needs of Nevadans.

From the Nevada State Health Authority:

"The Nevada Health Authority was granted a federal waiver that allows the State of Nevada to offer high-quality individual health insurance plans, known as Battle Born State Plans, at a discounted monthly premium. Beginning in 2026, these qualified health plans will be available statewide exclusively through NevadaHealthLink.com. Like all plans on the Marketplace, they cover all ten essential health benefits, including hospitalization, doctor visits, emergency care, lab work, and prescription drugs. The key difference: Battle Born State Plans must meet specific premium reduction targets, meaning more Nevadans may have access to affordable coverage, regardless of income.

Additionally, thanks to the Governor's Market Stabilization Program, the federal savings from the Battle Born State Plans will support a new market-wide reinsurance program beginning in 2026 that will also support lower premium costs for all Nevadans.

We encourage all Nevadans to review their coverage options on NevadaHealthLink.com during the October window-shopping period to find a plan that best fits their needs and budget. Free assistance from a certified enrollment professional can be obtained using Nevada Health Link's 'Find Local Assistance' tool. This year's Open Enrollment runs from November 1, 2025, through January 15, 2026."

The Open Enrollment period for 2026 will run from November 1, 2025, through January 15, 2026. During open enrollment, Nevadans can shop for On-Exchange health insurance plans by visiting [NevadaHealthLink.com](https://www.nevadahealthlink.com) (link: <https://www.nevadahealthlink.com/>) or by calling (800) 547-2927.

Based on the rate submissions received by the Division for 2025 plans, the overall individual market has a proposed average rate increase of 17.5% with a total of twelve companies and 210 plans from which consumers can choose. Of those plans, 157 will be available to consumers through the Exchange. The small group market has a proposed average rate increase of 12.1% with a total of ten companies and 276 off-exchange plans.

Below is a breakdown of all insurance companies that will be offering health insurance plans on the 2026 individual health insurance market:

CareSource Nevada
Community Care Health Plans of Nevada dba Anthem Blue Cross and Blue Shield
Health Plan of Nevada
HMO Nevada
Hometown Health Plan
Hometown Health Providers (Off-Exchange only)
Imperial Insurance Companies (On-Exchange only)
Molina Healthcare of Nevada (On-Exchange only)
Rocky Mountain Hospital & Medical Service, Inc., D.B.A. Anthem Blue Cross
Select Health
Sierra Health & Life (Off-Exchange only)
SilverSummit

For additional information or to submit comments on proposed rate changes, Nevadans can visit <http://doi.nv.gov/rate-filings> and select search criteria from the drop-down menus: Company Name, Status (defaults to Under Review), and Insurance Type. From there consumers can select a specific carrier to view rate filing details and input comments in the text box towards the bottom of the page.

Approved rates will be posted on the Division's website on October 1, 2025.

For questions regarding the proposed health insurance rate changes, or any other health insurance-related questions, please contact the Nevada Division of Insurance at (775) 687-0700 / toll-free at (800) 872-3234; Nevada Consumers may also contact the Division's Life & Health Product Compliance team via email at productcompliance@doi.nv.gov.

About the Nevada Division of Insurance

The Nevada Division of Insurance regulates Nevada's \$30 billion insurance industry and protects the rights of Nevada consumers. The Division provides oversight of insurance companies, producers, and related entities; enforces insurance laws and regulations; and offers consumer assistance, education,

and outreach programs to help Nevadans make informed insurance decisions.

The mission of the Nevada Division of Insurance is to **protect** the rights of Nevada **consumers** in their experiences with the insurance industry and to **ensure** the financial **solvency** of insurers. For more information about the Division of Insurance, visit [DOI.NV.GOV](https://doi.nv.gov) or follow the Division on [X \(Twitter\)](#), [Facebook](#), [LinkedIn](#), [Instagram](#) or [YouTube](#).

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