



May 27, 2014

Susan E. Brown, General Counsel  
Minuteman Health, Inc.  
711 Atlantic Avenue  
Boston, MA 02111

Commissioner Roger A. Sevigny  
New Hampshire Insurance Department  
21 South Fruit Street, Suite 14  
Concord, NH 03301

*Submitted Electronically*

**RE: SHOP Employee Choice for New Hampshire in 2015**

Dear Commissioner Sevigny,

Minuteman Health, Inc. (“MHI”) appreciates the opportunity to provide public comment on whether New Hampshire should include the Employee Choice option in the Small Business Health Options Program (“SHOP”) pursuant to 45 CFR 155.705(b)(3)(vi). MHI is a Massachusetts-based member-governed health insurance company, or Consumer Operated and Oriented Plan (“CO-OP”), created under the Patient Protection and Affordable Care Act of 2010. The mission of MHI is to deliver high quality, low cost care by giving our members an unprecedented voice in how MHI is managed.

As a new entrant to the New Hampshire insurance market, MHI believes that it does not have the requisite experience to determine whether it is in the best interest of New Hampshire’s small group health insurance market to include the Employee Choice option in SHOP for 2015 or to delay this functionality until 2016. Additionally, our experience in the Massachusetts insurance market does not help MHI make a recommendation as Massachusetts does not participate in SHOP.

We thank you and the New Hampshire Insurance Department for your continued assistance as MHI enters the market for plan year 2015, and look forward to future opportunities to comment on important decisions such as the Employee Choice option. If you have any questions or concerns, please feel free to contact me by telephone at (857)-265-3322 or email at [susanbrown@minutemanhealth.org](mailto:susanbrown@minutemanhealth.org).

Sincerely,

A handwritten signature in black ink, appearing to read "Susan Brown", written in a cursive style.

Susan E. Brown  
General Counsel  
Minuteman Health, Inc.