



**The State of New Hampshire**  
**Insurance Department**  
21 South Fruit Street, Suite 14  
Concord, NH 03301

**Roger A. Sevigny**  
Commissioner

**Alexander K. Feldvebel**  
Deputy Commissioner

August 2, 2013

Dear New Hampshire Health Exchange Advisory Board Members:

Many New Hampshire citizens will soon qualify for financial assistance to help them buy health insurance. This assistance will be offered through the New Hampshire Health Insurance Marketplace that is being set up by the federal government and that opens on October 1, 2013. Currently, more than ten percent of New Hampshire residents are uninsured. Many of those who will be eligible for assistance have never purchased health insurance before, and do not know how to enroll or who can help answer questions.

As you are aware, New Hampshire has entered into a partnership with the federal Centers for Medicare and Medicaid Services (CMS), which is operating the Marketplace, for both Plan Management and Consumer Assistance. The Plan Management function is well underway. This week the New Hampshire Insurance Department ("Department") made its recommendations to CMS with respect to which health insurance plans should be found qualified to be offered on the Marketplace. Once Marketplace coverage takes effect on January 1, 2014, the Insurance Department will continue to play its traditional role in overseeing the conduct of the companies offering the plans, and will be available to assist New Hampshire consumers with any issues that arise regarding their health insurance, including plans offered on the Marketplace.

The Consumer Assistance function will focus on educating people about the Marketplace and how to obtain the financial assistance that is available to help individuals pay for coverage bought through the Marketplace. In April, the Department was awarded a federal grant of \$5.4 million to coordinate outreach and education efforts in the state, and to ensure that all those assisting Marketplace users would have access to clear, New Hampshire-specific information about the new health insurance options and subsidies. As you know, the federal grant was not included in the Department's FY 2014 budget, so the money is not available for use by the Department during the critical outreach period leading up to the opening of the Marketplace.

A central topic of discussion at recent Advisory Board meetings has been the role the state will play in Consumer Assistance, with or without the grant funds. At your most recent meeting on June 14, 2013, you asked whether it might be possible for another entity in the state to receive

the grant funds that the Department is not currently able to use. During the meeting, our answer to that question was no. Since that meeting, however, the Department has worked with CMS to identify other potential grant recipients, and we are pleased to report that there is another entity, the New Hampshire Health Plan, that is well positioned to accept the grant funds and undertake the role of facilitating New Hampshire-specific education and outreach about the Marketplace.

The New Hampshire Health Plan (NHHP) is a quasi-governmental entity established under RSA chapter 404-G, whose mission includes facilitating the availability of health insurance to those who have had difficulty obtaining it. For many years, NHHP has operated New Hampshire's high risk pool; NHHP has experience in conducting outreach and education and has administered several complex programs funded by federal grants. In sum, NHHP is uniquely suited to administer the Consumer Assistance function, and is among the types of entities eligible to receive and implement the Consumer Assistance grant. Informed of this opportunity by the Department and based on the urgent need to conduct timely and state-specific outreach about the Marketplace, the NHHP Board voted at its July meeting to seek CMS approval to use the Consumer Assistance grant funds, once the Department takes the necessary steps to decline the funds, in connection with NHHP's transition of the high risk pool to the new Marketplace.

We are pleased to be able to report that – due in no small part to your encouragement – there appears to be an avenue to access the federal grant funds and to provide clear, New Hampshire-specific information about how to access the new Marketplace and the financial assistance that is available to help New Hampshire residents afford health insurance.

We look forward to discussing the status of the grant transfer with you in more detail at the Board's next meeting on August 9, 2013.

Very truly yours,

A handwritten signature in black ink, appearing to read "Roger A. Sevigny", written over a printed name.

Roger A. Sevigny

cc: Margaret Wood Hassan, Governor, State of New Hampshire  
Peter Bragdon, Senate President  
Terie Norelli, Speaker of the House  
Nicholas Toumpas, Commissioner, Health and Human Services