

Federal Health Reform

New Hampshire Insurance Department

Roger Sevigny, Insurance Commissioner
Alexander Feldvebel, Deputy Commissioner

March 2nd, 2011

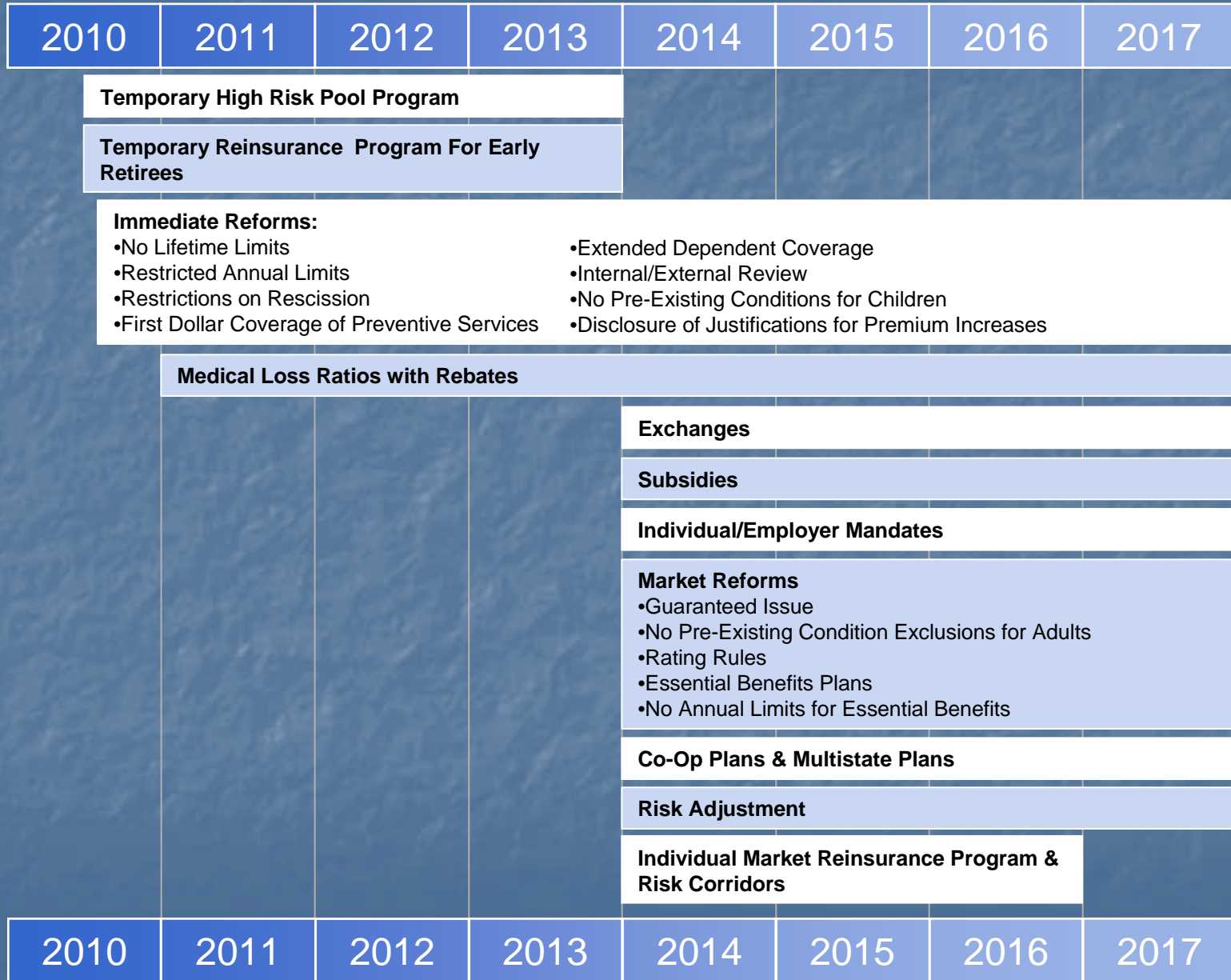


New Hampshire Insurance Department

- Examination Division
- Licensing Division
- Rate and Form Filing Division
- Enforcement Division
- Consumer Division
- Fraud Division
- Legislative and Policy Division
- Business and Administration Division



Health Reform Implementation Timeline



Health Care Reform In NH

ACA Deliverables

ACA Provisions Implemented September 23, 2010

- Annual and Lifetime limits.
- No Lifetime limits
- First-dollar coverage for preventive services.
- No rescissions.
- Appeals process required.
- Dependent coverage up to 26 years of age.
- No pre-existing condition exclusions for children under age 19.



Select ACA Provisions 2010

- Web Portal Information Phases I & II Completed
- Reinsurance Program for Early Retirees.
- Tax credits for Small Employers.
- Medical Loss Ratios and Rebates
- Federal Qualified High Risk Pool Opened 7/1/2010
- Review of Premium Rate Increases
- Consumer Assistance Program
- Temporary Reinsurance Programs for Early Retirees

2014

- Health Insurance Exchange
- Individual Mandate
- Employer Requirements to Purchase Insurance (Employers > 50 employees)

Health Care Reform In NH

NH 2010/2011 Action to Date

- Commissioners of the Insurance Department and Department of Health and Human Services – to oversee federal implementation
- NH Legislative Activities
 - NH Health Insurance Reform Oversight Committee
 - SB 455 – Regulatory Authority & Dependent Expansion
 - SB 392 – Annual Public Hearing on Premium Rates
 - INS 4100 – Requirements for Rate Submissions
- NHID Bulletins
 - Individual Market: Coverage of Persons Under Age 19
 - Ins No. 10-041 AB, Dated 09/23/10
 - PPACA Compliant Riders for Policies Issued or Renewed on or after September 23, 2010
 - Ins No. 10-042-AB, Dated 09/23/10



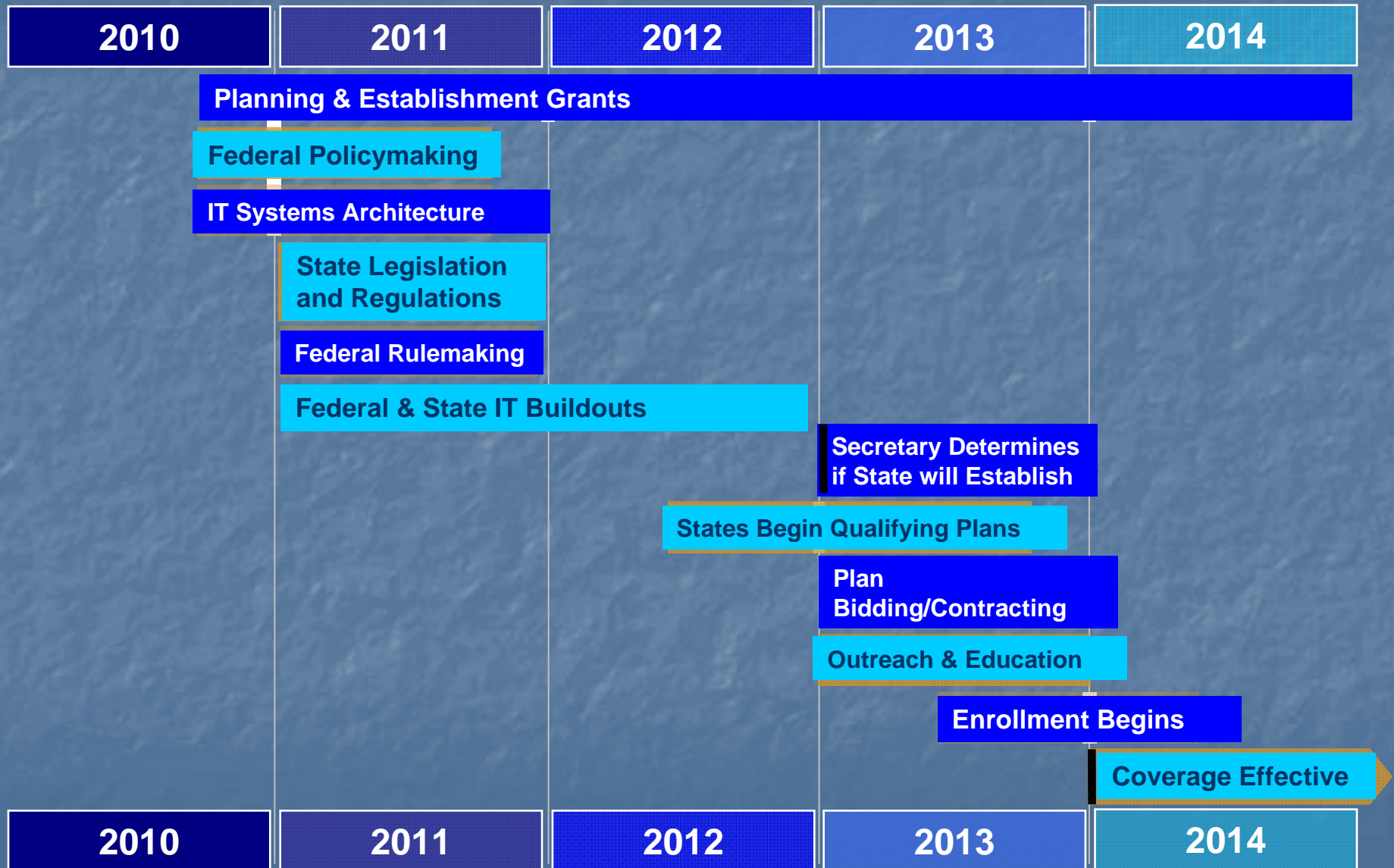
Health Care Reform In NH

NH 2010/2011 Action to Date (cont'd)

- NH Federal High Risk Pool opened 7/1/2010
- HHS Grants Awarded to NHID On hold pending Governor and Council approval
 - Planning of Health Insurance Exchange (\$1M)
 - Health Insurance Premium Review (\$1M)
 - Consumer Assistance Program (\$150G)



Exchange Timeline



Health Care Reform In NH

NH Next Steps (Cont'd)

- Exchange Planning **2010-2011**
 - Econometric and Actuarial Modeling
 - Current Markets Study
 - Evaluate and develop enabling legislation
 - Evaluate Options for Governance Structure
 - Interact with Medicaid and other NH agencies
 - Determine IT Systems requirements
 - Engage with Stakeholders
 - Apply for Phase II Grants – Exchange Implementation



Health Care Reform In NH

NH Next Steps (Cont'd)

- Health Insurance Rate Review Grant **2010-2011**
 - Enhance NHID's current rate review process
 - Develop capability to report "unreasonable" premium rate requests to Federal Government
 - Investigate and hold an annual public hearing on carriers' rates and cost drivers
- Consumer Assistance Program Grant **2010-2011**
 - Hire Health Insurance Consumer Advocate
 - Establish an Advisory Committee
 - Enhance Complaint Database and State Based Systems (SBS)



Health Care Reform In NH

NH Next Steps

- NH Insurance Legislation **2011-2014**
 - Continuing Authority to Implement Federal Reforms
 - Implement Statutory Revisions Required by ACA
 - Legislation to Support Establishment of Exchange
 - Individual and Small Group Market Rating Rules

