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Roger A. Sevigny  
Commissioner

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**BULLETIN**  
**Docket No.: INS-14-023-AB**

**TO:** All New Hampshire Licensed Health Carriers and Dental Insurers  
**FROM:** Roger A. Sevigny   
**DATE:** August 28, 2014  
**RE:** Annual Redetermination Notice

**I. Introduction**

The purpose of this Bulletin is to detail the process issuers must follow in New Hampshire to comply with redetermination notice requirements. In accordance with the June 26, 2014 CMS proposed regulation on annual redetermination for Exchange Participation and Insurance Affordability Standards,<sup>1</sup> and pursuant to §156.1255 and §147.106, issuers offering health insurance coverage in the group and individual markets, through or outside the New Hampshire Health Marketplace, are required to provide a renewal notice to provide consumers with relevant information so they can make an informed decision about whether to keep their current plan or examine other health insurance options.

**II. Notice Language Requirements**

In addition to all federal notice requirements, the New Hampshire Insurance Department is further amending the notice requirements for annual redeterminations to include notification of the following:

1. **A significant change in provider networks.** The Department will consider the deletion of a hospital from a carrier's network to be a significant change requiring notice to the

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<sup>1</sup> [http://www.cms.gov/CCIIO/Resources/Regulations-and-Guidance/Downloads/508\\_CMS-9941-P-OFrv-6-26-14.pdf](http://www.cms.gov/CCIIO/Resources/Regulations-and-Guidance/Downloads/508_CMS-9941-P-OFrv-6-26-14.pdf)

consumer. The disclosure must appear on the first page in bold type, and include the name of the hospital(s).

2. For Marketplace individual coverage only, carriers must include the following notice:

**“Recalculation of tax credits.** Tax credits and cost-sharing reductions available through the NH Health Marketplace are recalculated each year based not only on individuals’ changes in income, family size, etc., but also on the pricing of plans available for sale that year. By checking your options on [healthcare.gov](http://healthcare.gov), you can ensure that you are choosing the plan that is best for you and that maximizes any tax credit or cost-sharing reductions to which you are entitled.”

### **III. Timeframe for Compliance**

In the small group market, renewal notices shall be sent 60 days prior to the new plan year. Individual market notices shall be sent no later than 30 days prior to the start of open enrollment. Discontinuance notices must be sent 90 days before discontinuance occurs.

### **IV. Contact Information**

Any questions related to this bulletin should be directed to Michael Wilkey, Director of Compliance and Consumer Services at the New Hampshire Insurance Department, at [michael.wilkey@ins.nh.gov](mailto:michael.wilkey@ins.nh.gov) or (603) 271-2261 ext. 330.