STATE OF NEW HAMPSHIRE
INSURANCE DEPARTMENT

Docket No.: INS. No. 13-035-AR

In Re: The New Hampshire Individual Health Plan Benefit Association
And The New Hampshire High Risk Pool

REVISED SUPPLEMENTAL ORDER

Pursuant to my authority under RSA 404-G:12, I make this revised supplemental order regarding the high risk pool authorized under RSA 404-G:S-b ("NH Health Plan") and operated by the New Hampshire Individual Health Plan Benefit Association ("Association").

On March 18, 2014, I ordered the NH Health Plan to cease providing coverage on June 30, 2014. On April 30, 2014, the federal government will terminate coverage to NH residents enrolled in the Pre-Existing Condition Program (PCIP). NH Health Plan and PCIP products involve deductibles and coinsurance cost sharing that are reset on a calendar year basis. The Affordable Care Act requires all products issued on or after January 1, 2014 to calculate deductibles and coinsurance based on a calendar year reset. NH residents replacing coverage lost through one of these programs, absent any intervention, would be subject to having to satisfy two sets of deductibles and two sets of coinsurance requirements in 2014.

Therefore, by a Supplemental Order issued on April 30, 2014 (the "Supplemental Order"), I ordered succeeding carriers to credit individuals for out-of-pocket medical deductibles they incurred while enrolled in NH Health Plan at any time during 2014. I further ordered the Association to notify enrollees about the availability of this credit, and to confer with succeeding carriers and to amend the Association's Plan of Termination to implement my order. Upon a review of the administrative impediments and expenses facing both the Association and succeeding carriers in implementing my Supplemental Order, and due to concerns regarding the potential burden placed on NH Health Plan enrollees, the Association has proposed in its amended Plan of Termination an alternative implementation method designed to achieve the goals of my Supplemental Order.

As a result of the Association's proposal to implement a medical deductible refund process rather than credit process for individuals enrolled in NH Health Plan during 2014, and based on its recommendation, I approve the amended Plan of Termination and revise my Supplemental Order as follows:

(1) Section 1 of the Supplemental Order, requiring NH Health Plan to use reasonable best efforts to procure federal funds to reimburse, or partially reimburse, carriers who insure those previously covered through PCIP for medical deductibles credited by such carriers pursuant to the Supplemental Order, remains unchanged.

(2) Sections 2 and 3 of my Supplemental Order are revised by deleting them in their entirety and replacing them with the following:

a. By June 6, 2014, the Association shall provide notice to all individuals who were enrolled in NH Health Plan at any time during 2014 regarding the Association's proposed medical deductibles refund process as described in its amended Plan of Termination.

b. The Association shall refund to individuals who were enrolled in NH Health Plan at any time during 2014 the amount of out-of-pocket medical deductibles actually incurred by each such individual as reflected on the records of the NH Health Plan Pool Administrator.

c. The Association will implement this refund process in accordance with the amended Plan of Termination that I am approving simultaneously with the issuance of this Revised Supplemental Order.

d. Succeeding carriers are no longer subject to the credit requirements of the Supplemental Order.

So ordered,

New Hampshire Insurance Department

Dated: June 3, 2014

Roger A. Sevigny, Commissioner