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New Hampshire Insurance Department Issues Consumer Clarification on ‘Multi-State’ Plans

Concord, NH – The New Hampshire Insurance Department advises residents who have purchased or will purchase health insurance through the state’s federally facilitated Health Insurance Marketplace (HealthCare.gov) that the term ‘multi-state,’ when listed in connection with a health insurance plan, refers to an insurer that meets certain requirements under the Affordable Care Act (ACA). The term ‘multi-state,’ as used here, does not imply that residents may access non-emergency health care coverage beyond New Hampshire.

“We want to help ensure that New Hampshire residents understand the insurance plans they purchase,” said New Hampshire Insurance Commissioner Roger Sevigny. “A resident who purchases a health insurance plan labeled ‘multi-state’ through HealthCare.gov should understand that the term does not refer to coverage in other states but rather to the contractual arrangement between the U.S. Office of Personnel Management (OPM) – the agency that administers health insurance for Federal employees – and a health insurance company that offers a plan or plans in more than one state.”

The Insurance Department advises New Hampshire residents who have questions about their plans to check their policies and contact their insurance companies directly. If a resident has further questions or concerns, he or she is welcome to contact the Department’s Consumer Services division by calling (603) 271-2261 or 1-800-852-3416, or by emailing consumerservices@ins.nh.gov.

Under the Affordable Care Act, U.S. states decided whether to default to a federally facilitated exchange, build a state-based exchange, or create a state-federal partnership. New Hampshire is a partnership state, which means that the state is responsible for reviewing plans on the federally facilitated New Hampshire Health Insurance Marketplace and deciding whether to recommend them for final approval by the federal government.

For more information on the federal government’s Multi-State Plan Program:
<http://www.opm.gov/healthcare-insurance/multi-state-plan-program/>

The New Hampshire Insurance Department’s mission is to promote and protect the public good by ensuring the existence of a safe and competitive insurance marketplace through the development and enforcement of the insurance laws of the State of New Hampshire. For more information, visit www.nh.gov/insurance.

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