

**FOR IMMEDIATE RELEASE: October 23, 2014**

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## **Information for NH Residents on 2015 Health Insurance Marketplace** NH Insurance Department Issues First in a Series of Consumer Guidance

**Concord, NH** – The New Hampshire Insurance Department offers information to state residents who plan to purchase health insurance in the individual market for 2015, including plans offered through the state’s federally facilitated Health Insurance Marketplace ([www.HealthCare.gov](http://www.HealthCare.gov)).

“As the November 15 open enrollment date approaches, we want New Hampshire citizens who plan to buy health insurance through the Marketplace to be aware of their options as consumers,” said New Hampshire Insurance Commissioner Roger Sevigny. “The Insurance Department regulates all insurance offered to individual consumers in the state, including health insurance. While we are not involved in enrollment for the Marketplace, we can offer guidance that will enable residents to make informed choices. Our Consumer Services staff is also available to assist with issues that arise after people are enrolled in coverage.”

### **More choices for New Hampshire residents and businesses in 2015:**

Just one company, Anthem Blue Cross and Blue Shield, offered health insurance plans on the federally facilitated New Hampshire Health Marketplace in 2014, its first year in operation. However, in 2015, New Hampshire residents using the Marketplace will have five health insurance companies – and many plans and health provider networks – to choose among:

- Anthem Blue Cross and Blue Shield
- Assurant (Time)
- Harvard Pilgrim Health Care
- Maine Community Health Options
- Minuteman Health

All but Assurant also plan to offer health insurance on the federally-operated Small Business Health Options Program (SHOP) for New Hampshire, available to businesses with 50 or fewer employees.

For more information about these companies’ health provider networks, go to:  
[http://www.nh.gov/insurance/legal/documents/pres\\_updated\\_network11.12.14.pdf](http://www.nh.gov/insurance/legal/documents/pres_updated_network11.12.14.pdf).

### **Another new option: New Hampshire Health Protection Program:**

The New Hampshire Health Protection Program, New Hampshire’s new health program for low-income residents, began offering coverage on Aug. 15, 2014. People whose income is below certain levels (about \$16,000 for an individual or \$32,000 for a family of four) can qualify for no-cost or very low-cost

health coverage. More information is available from the NH Department of Health and Human Services: <http://www.dhhs.nh.gov/ombp/nhhpp/>.

People who are eligible for the New Hampshire Health Protection Program may not continue to receive federal tax credits in 2015. They should go to [www.HealthCare.gov](http://www.HealthCare.gov) between Nov. 15 and Dec. 15 to cancel any 2015 Marketplace coverage and tax credits.

**Open enrollment – be sure to check your options, even if you’re already covered:**

For 2015 individual plans, open enrollment begins Nov. 15, 2014 and ends Feb. 15, 2015. These dates apply to all individual health insurance plans, regardless of whether they are purchased through the Marketplace ([www.HealthCare.gov](http://www.HealthCare.gov)). New Hampshire residents buying individual market coverage will not be able to buy 2015 coverage or change their 2015 plans after Feb. 15, 2015 unless they have a change in circumstances, such as changing jobs, getting married, or having a baby.

Coverage for 2015 plans can begin as soon as Jan. 1, 2015 (for those who sign up by Dec. 15, 2014).

Open enrollment is a resident’s opportunity to check the Marketplace to see whether there is a new plan that costs less, has a more suitable network, or has better cost sharing or prescription drug coverage.

New Hampshire residents who had coverage in 2014 should watch their mail for a renewal letter from their insurance company that explains their options and timeframes for renewal. People who bought health coverage in 2014 will be renewed on their current plan, or one that is similar, if they take no action.

Those who bought 2014 coverage on [www.HealthCare.gov](http://www.HealthCare.gov) also will receive a notification from the Marketplace about their specific options, including information about any tax credits. For most people receiving tax credits, the credits also will continue at the same level if they take no action.

Automatic renewal may not be the best choice, especially for people receiving tax credits:

- Tax credit amounts are based on income and family size, but also on the pricing of plans available for that calendar year (2<sup>nd</sup> lowest cost silver plan).
- Those residents receiving tax credits should check their options to be sure they are getting the assistance for which they are eligible, and that their tax credit amount is based on the most current information.

**COMING SOON: Where can I get help with renewal and enrollment questions?**

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 <http://www.nh.gov/insurance>