Carrier Membership Reports – Explanation

The NH Insurance Department (NHID) now produces summary membership reports for the insurance carriers and third party administrators (TPAs) operating in New Hampshire. These reports can be accessed through the Life, Accident & Health/Reports section of the NHID website. These reports will be updated on a quarterly basis.

Membership is calculated using the eligibility files provided by carriers/TPAs for the NH Comprehensive Health Information System (NHCHIS). Since membership with any carrier/TPA fluctuates throughout the year, what is reflected in NHID reports are averages. Every month that a member is enrolled, there is an eligibility record for that member. The average membership is calculated by summarizing the number of eligibility records, and dividing by the number of months in the time period. This calculation often results in partial member numbers (for example, 3 member records for a 4 month time period = $\frac{3}{4} = .75$). The NHID reports round membership to the nearest whole number, so when the membership is less than 0.5, membership will be reported as 0.

Membership included in the NHCHIS and the NHID reports is based on the members the NHID has regulatory oversight for. These are members insured through policies obtained in NH. NH residents who are employed in Massachusetts and obtain their health insurance through their employer, are unlikely to be included in the NHID reports. Likewise, the reports include people who are not residents of NH, but obtain their insurance through a NH policy.

The smallest carriers operating in NH do not submit data to the state, so organizations writing less than $250,000 in premium annually or TPAs with fewer than 200 lives are typically not included in the report.