



For Immediate Release:

June 1, 2021

Contact:

Tiffany Fuller

tiffany.d.fuller@ins.nh.gov

603-271-3886

New Hampshire Insurance Department Announces Average Benchmark Marketplace Premium Rates

Concord, NH -The NH Insurance Department is pleased to announce that 2021 Marketplace average benchmark premium rates are among the lowest nationwide, according to Marketplace data available on the Kaiser Family Foundation (KFF) [website](#).

Premiums were analyzed using the second-lowest cost silver (benchmark) premium for a 40-year-old in each county and weighted by county plan selections, including premiums for non-Essential Health Benefits. In some state-based marketplaces, the premium data for some years are at the rating area level and are mapped to counties before weighting by county plan selections.

"It is very encouraging that premium costs are declining," said Governor Chris Sununu. "As a state, we have taken aggressive action over the past several years to lower the cost of health care and those efforts are paying off in a way that is breaking down financial barriers for consumers to get coverage."

NH Marketplace average benchmark premium rates have been on a gradual decline since 2018. As of 2021, NH is ranked #7 in the country for having the lowest average benchmark premium rates. Since 2018, the average premium rates have decreased from \$475 to \$357.

"This is really great news for Granite Staters who currently have a marketplace plan or are searching for an affordable health insurance plan." said Commissioner Chris Nicolopoulos. "The 1332 waiver has been instrumental in ensuring access to more affordable health insurance and we are pleased to see a steady increase in enrollment in the individual market."

More than 44,000 people are eligible for health insurance through the state's federally facilitated Exchange ([HealthCare.gov](#)) and 10,000 people outside the Exchange. To determine if you qualify for a Marketplace plan or if you are eligible for a zero cost premium plan visit [Healthcare.gov](#).

"New Hampshire's 1332 reinsurance waiver has been a tremendous success story," said Deputy Insurance Commissioner D.J. Bettencourt. "It has helped to preserve and stabilize New Hampshire's individual health insurance market and increased access to more affordable health insurance options for thousands living in the Granite state.

Marketplace health plans can still be purchased now through August 15th. To learn more about Marketplace plans please visit [Healthcare.gov](https://www.healthcare.gov).

The Kaiser Family Foundation ([KFF](https://www.kff.org)) is a nonprofit, nonpartisan source for health policy analysis information on national health issues. For more information regarding the 1332 waiver please visit the NH Insurance Department [website](https://www.nh.gov/insurance) .

The New Hampshire Insurance Department Can Help

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. Contact us with any questions or concerns you may have regarding your insurance coverage at 1-800- 852-3416 or (603) 271-2261, or by email at consumerservices@ins.nh.gov. For more information, visit www.nh.gov/insurance.

###