

11-21-17

New Hampshire Insurance Department

IMPORTANT: Information for Minuteman Health members

A Special Enrollment Period gives you more time to enroll in a plan

Minuteman Health members may have received a letter from Anthem regarding their options for a 2018 plan. All Granite Staters are encouraged to shop and compare all of their coverage options on HealthCare.gov. It is recommended that you update the information in your HealthCare.gov application to get an accurate estimate of the financial assistance you may be eligible for and to select a plan that meets your needs. There are three carriers to choose from for 2018 coverage: Ambetter from NH Healthy Families, Anthem Blue Cross Blue Shield of NH, and Harvard Pilgrim Health Plan.

All Minuteman members are strongly encouraged to enroll in a new plan by December 15th to avoid a gap in coverage. Since your Minuteman Health plan is terminating at the end of 2017, you are also considered eligible for a Special Enrollment Period to enroll by March 1, 2018.

What you need to do to enroll in a plan effective January 1, 2018 to prevent a gap in coverage:

1. **You are strongly encouraged to enroll in a plan on or before December 15th.** Go to HealthCare.gov and update your application then select a plan that meets your health and budget needs.
2. **Minuteman members may enroll between December 16th and December 31st, and still have coverage effective January 1, 2018.** Visit HealthCare.gov and select a plan of your choice, but you will need to indicate that you qualify for a Special Enrollment Period because your Minuteman Health Insurance plan coverage is ending.

What to do if you have already enrolled and paid a premium for an Anthem plan:

1. If you have already responded to the letter enrolling you into an Anthem plan and you have paid your premium, you can decide to keep the Anthem plan if you think it meets your needs.
2. If you enrolled in an Anthem plan and paid your premium and you do not want to keep the plan, you can **go to HealthCare.gov by December 31st and select the plan of your choice. Be sure to indicate that you have a Special Enrollment Period because your Minuteman coverage is ending.** Any premium previously paid to Anthem will be refunded to you.
3. **After December 31st, Minuteman members may still switch their plan selection up to March 1, 2018.** You must indicate on the application that you qualify for a Special Enrollment Period because your Minuteman coverage is ending. Coverage will be effective as follows:
 - a. If you enroll by January 31, 2018 your coverage will be effective February 1, 2018.
 - b. If you enroll by February 28, 2018 your coverage will be effective March 1, 2018.
 - c. If you enroll by or on March 1, 2018, your coverage will be effective April 1, 2018.

- d. **If you paid your premium to Anthem and were covered after January 1st, 2018 you will not have your premium refunded because you were covered by that plan, but you do have the opportunity to change plans up until March 1, 2018.**

If you are looking for free in-person help with navigating your enrollment process:

1. Find a local insurance agent or broker:
https://www.nh.gov/insurance/consumers/documents/mp_prod_list.pdf
2. Find a local Navigator or an insurance agent or brokers:
<https://localhelp.healthcare.gov/#/>
3. The New Hampshire Insurance Department is available to help consumers who have received this letter and have questions. The Consumer Services unit can be reached Monday through Friday from 8 a.m. to 4:30 p.m. at 1-800-852-3416 or (603) 271-2261, or by email at consumerservices@ins.nh.gov.