

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).

"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 the resources available to them," 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."

Different types of assistance available to NH residents:

- **Agents and Brokers:** Also called "producers," agents and brokers are licensed by the Insurance Department. In order to assist Marketplace users in selecting and purchasing health insurance plans, they also must be certified by the federal government. Under New Hampshire law, producers have a distinct role as the only type of Marketplace assister able to recommend a particular plan. There is no additional cost to the consumer for using a producer to select a plan; producers are paid a commission directly by the insurance carrier, but the premium paid by the consumer for the plan is the same whether or not a producer is involved. A list of licensed, certified Marketplace agents and brokers is available on the New Hampshire Insurance Department's website: http://www.nh.gov/insurance/consumers/documents/certifi_prod_exchange.pdf.
- **Navigators/Marketplace Assisters:** These are federally grant-funded positions created through the Affordable Care Act. Both types of assisters work with residents to help them understand insurance concepts and Marketplace operations, but they are prohibited by law from recommending any particular plan. They cannot earn commissions on the sale of health insurance plans. A county-by-county list of in-person assisters is available on Covering New Hampshire's website: <http://coveringnewhampshire.org/get-help>.
- **Certified Application Counselors:** Certified Application Counselors typically assist residents as part of an existing job (a medical provider, Medicaid office staff, etc.) or as volunteers. These assisters are not funded by the federal government. They must complete a federal training program that is more limited than the training completed by Navigators and Marketplace Assisters. They may not receive commissions or otherwise make plan recommendations for compensation unless they are licensed as producers in New Hampshire.

Health care provider networks:

The New Hampshire Insurance Department recently updated its general overview of health care provider networks that will be available through 2015 insurance plans sold on the federally facilitated New Hampshire Health Insurance Marketplace. This overview shows the service area of each insurance company, participating hospitals, and participating providers that serve predominantly low-income, medically underserved individuals.

The updated network overview is available on the Insurance Department website:
http://www.nh.gov/insurance/legal/documents/pres_updated_network11.12.14.pdf.

People who wish to determine whether a particular provider is included in an insurance company's network should visit the company's website to view a complete list of network providers. Insurance companies are required to provide complete network information to the public during open enrollment for all types of providers. New Hampshire residents are encouraged to contact the Insurance Department's Consumer Services division toll free at (800) 852-3416 if they have difficulty accessing any insurance company's network information.

Multi-state plans:

Consumers should be aware that the term "multi-state," in connection with a plan offered on the Marketplace, refers to an insurer that meets certain requirements under the Affordable Care Act with regard to offering policies in more than one state. The term does not mean that New Hampshire residents who purchase a "multi-state" plan on the Marketplace may access non-emergency health care coverage beyond New Hampshire. The multi-state plans available in New Hampshire for 2015, as for 2014, are offered by Anthem and have the same network as any other Anthem plan offered on the New Hampshire Marketplace.

Premiums, cost-sharing, metal levels, and understanding which plan is best for you:

There are two types of costs associated with health insurance coverage:

1. The *premium* is the amount paid each month in order to remain covered by a health insurance plan. The premium remains constant throughout the year and must be paid regardless of whether you use any health care during that month.
2. *Cost-sharing* is an amount paid by a consumer when health care services are used. There are several types of cost-sharing, including *deductibles* (an amount the consumer pays before the plan pays anything), *co-payments* (a set dollar amount paid when a particular type of service – for example, a specialist visit – is used), and *coinsurance* (a set percentage of the cost of services which is the consumer's responsibility).

When you compare health plans, it is important to look not only at the premium but also at the amount and type of cost-sharing and how well each plan fits with your own use of medical services. You should also look at the "out-of-pocket maximum," which is the cap on the amount of cost-sharing you could be required to pay in a year (after you reach the cap, the plan covers 100% of costs for covered services). The maximum out-of-pocket for 2015 is \$6,600 per individual and \$13,200 per family.

There are five categories ("metal levels") of coverage in the Marketplace. Plans in each category pay different amounts of the total costs of an average person's care. This takes into account the plans' deductibles, copayments, coinsurance, and out-of-pocket maximums. The actual percentage you'll pay in total or per service will depend on the services you use during the year.

- **Bronze:** Your health plan pays 60%, on average. You pay about 40%.
- **Silver:** Your health plan pays 70%, on average. You pay about 30%.

- Important note: If you qualify for cost-sharing assistance (see below), you will pay less than 30%, but only if you choose a Silver plan. Your cost-sharing could be as low as 6% (depending on your income).
- **Gold:** Your health plan pays 80%, on average. You pay about 20%.
- **Platinum:** Your health plan pays 90%, on average. You pay about 10%.
- **Catastrophic:** [Catastrophic coverage](#) plans pay less than 60% of the total average cost of care on average. They are available to people who are under 30 years old or who have a [hardship exemption](#).

When choosing a plan category, think about your health care needs. If you expect a lot of doctor visits or need regular prescriptions, consider a Gold or Platinum plan. These generally have higher monthly premiums but pay more of your costs when you need care. If you don't expect to use regular medical services and don't take regular prescriptions, consider a Silver, Bronze, or Catastrophic plan. These come with less expensive monthly premiums but pay less of your costs when you need care.

Overview of plans:

The New Hampshire Insurance Department has posted overviews of the plans available on the Marketplace. To view the plan information, visit the Department's website: http://www.nh.gov/insurance/consumers/mp_plans.htm.

Federal assistance based on income level:

Two different types of federal assistance are available, both based on income, to people who buy coverage through the Marketplace. To be sure you are getting coverage at the lowest total cost, make sure you enter your income and family size, and look at premiums and cost-sharing when you compare plans.

If your modified adjusted gross income (MAGI) is below about \$29,000 for an individual (about \$59,000 for a family of four), you may receive a tax credit to help pay the premium, and you may also purchase a plan with reduced cost-sharing – but only if you choose a Silver plan. If you are in this income range, a Bronze plan will feature a lower premium, but the plan's higher cost-sharing could cost you much more by the end of the year, especially if you use a lot of medical care.

If your MAGI is below about \$46,000 for an individual (about \$95,000 for a family of four), you may receive a tax credit to help pay the premium, but you will not receive additional assistance with cost-sharing.

Previous Marketplace consumer guidance issued by the Insurance Department is available on the Department's website: <http://www.nh.gov/insurance/media/pr/2014/documents/102314.pdf>.

The Insurance Department's Consumer Services staff is available to assist New Hampshire residents with issues that arise after people are enrolled in coverage. Please call (603) 271-2261 or toll free (800) 852-3416 or email consumerservices@ins.nh.gov.