

Association Health Plans: What Consumers Need to Know

- On June 19, 2018, the US Department of Labor issued a final Association Health Plan (AHP) rule that creates **new routes for groups of small employers to join together** in associations to purchase health insurance.
- At present, the flexibility offered by the new AHP rule is inconsistent with current New Hampshire insurance laws. To take advantage of the new opportunities under the rule, the New Hampshire Insurance Department has convened a **stakeholder working group** to develop legislation for consideration in early 2019.
- Currently, there are **no new** Association Health Plan products available in New Hampshire as a result of the AHP rule, and no associations are permitted to sell coverage to the general public. The earliest that new AHP coverage could be available in New Hampshire is April 1, 2019.
- If you receive an offer to enroll in AHP coverage for January 1, 2019 (or earlier), or if you as an individual are offered coverage that is represented as “Minimum Essential Coverage” or MEC under the Affordable Care Act, **please contact the NH Insurance Department** at 1-800-852-3416 or via email at consumerservices@ins.nh.gov. This coverage may not be approved for sale in New Hampshire.
- To receive email updates on the Department’s AHP working group, please sign up here:
https://visitor.r20.constantcontact.com/manage/optin?v=001xvcZBIZGArRgnFm_bVi8G2UJw2yzVP6Z8PSt2K-g33J9BvudR9QNOOR4vt1BYXmW1Judxci5SkFERinslRrozJHwqsJ_Z4q1q3GmtkLrHu4%3D
- **The New Hampshire Insurance Department Can Help:**
 - For more information from the NH Insurance Department on open enrollment, visit our website, www.nh.gov/insurance. You can contact the Insurance Department with questions or concerns at 1-800-852-3416 or (603) 271-2261, or by email at consumerservices@ins.nh.gov.