



New Hampshire Insurance Department
*2022 Per- and Polyfluoroalkyl Substances
(PFAS)*
Frequently Asked Questions



State of New Hampshire Insurance Department

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Purpose: The purpose of this FAQ is to provide consumers with information regarding insurance coverage of medical testing for Per- and Polyfluoroalkyl Substances (PFAS).

Background: Per- and Polyfluoroalkyl Substances (PFAS) are a group of synthetic chemicals that have been used for decades to manufacture household and commercial products that resist heat, oil, stains, grease, and water. PFAS have been used in many consumer products, including non-stick cookware, stain-resistant furniture and carpets, waterproof clothing, microwave popcorn bags, fast food wrappers, pizza boxes, shampoo and dental floss. They have also been used in certain firefighting foams and various industrial processes.

Because of their widespread use, many PFAS, including perfluorooctanoic acid (PFOA), perfluorooctane sulfonic acid (PFOS), perfluorohexane sulfonic acid (PFHxS), and perfluorononanoic acid (PFNA), have been found in our environment.

Studies have examined possible relationships between levels of PFAS in blood and health effects in people. However, most of these studies analyzed only a small number of PFAS compounds, and findings are not always consistent between health studies. Some, but not all, studies of PFAS exposure in humans suggest that PFAS may cause various adverse effects on human health.

Our state has several areas impacted by PFAS, including groundwater contamination at Pease Air Force Base in Portsmouth and water and soil contamination, and air emissions from industrial facilities in southern New Hampshire.

For more information regarding PFAS in New Hampshire, visit <https://www4.des.state.nh.us/nh-pfas-investigation>.

Frequently Asked Questions:

1. What types of insurance are required to cover PFAS testing?

PFAS testing is required to be covered like any other medically necessary laboratory test under major medical insurance, in both individual and group markets.

2. What types of insurance are not required to cover PFAS testing?

Virtually any non-major medical insurance. Even short term limited duration health insurance, while subject to the mandate, could exclude coverage based on the testing being for a pre-existing condition.

3. How can I confirm that my specific insurance covers PFAS testing?

Questions about testing coverage should be directed to your insurance carrier.

4. My insurance carrier is not based in New Hampshire. Is the PFAS testing legislation specific to insurers based in New Hampshire? Am I covered?

Recent New Hampshire legislation

(https://www.gencourt.state.nh.us/bill_status/legacy/bs2016/bill_status.aspx?lsr=2641&sy=2020&sortoption=billnumber&txtsessionyear=2020&txtbillnumber=HB1264)

and state insurance laws apply to policies obtained by individuals in New Hampshire, or when the employee/subscriber works at a branch location in New Hampshire. State residents who obtain their insurance policies and work in another state, such as Massachusetts, are generally not protected by New Hampshire insurance laws.

The PFAS testing legislation provides additional clarity that testing is required to be covered in New Hampshire. The Affordable Care Act provides for minimum standards nationally, including medically necessary laboratory testing with qualified health plans, so it is likely that coverage would be provided by a health insurance carrier outside of NH as well.

5. What PFAS compounds are required to be covered by insurance?

This would depend on medically necessary criteria and standards. For specific circumstances, please check with your health care provider and insurance carrier.

6. How often is PFAS blood testing required to be covered (annually, once in a lifetime, etc.)?

This would depend on medically necessary criteria and standards. For specific circumstances, please check with your health care provider and insurance carrier.

7. What CPT codes are acceptable for PFAS testing, and which PFAS are they specific to? What ICD-10 code should be used to document need and ensure coverage of PFAS testing?

Coverage requirements could be satisfied by using different coding and billing guidelines, and coding expectations may change over time. Please coordinate directly with each insurance carrier.

8. Who can I contact if I have a dispute with my insurance carrier over coverage?

Your insurance carrier should be the first point of contact about coverage. The NH Insurance Department Consumer Services Unit can also help. Please contact us at 603-271-2261, in state toll free 800-852-3416 or email consumerservices@ins.nh.gov.