Federal Health Reform
New Hampshire Insurance Department

Roger Sevigny, Insurance Commissioner
Alexander Feldvebel, Deputy Commissioner

March 2nd, 2011
New Hampshire Insurance Department

- Examination Division
- Licensing Division
- Rate and Form Filing Division
- Enforcement Division
- Consumer Division
- Fraud Division
- Legislative and Policy Division
- Business and Administration Division
Health Reform Implementation Timeline

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Health Care Reform In NH

ACA Deliverables

ACA Provisions Implemented September 23, 2010

- Annual and Lifetime limits.
- No Lifetime limits
- First-dollar coverage for preventive services.
- No rescissions.
- Appeals process required.
- Dependent coverage up to 26 years of age.
- No pre-existing condition exclusions for children under age 19.

Select ACA Provisions 2010

- Web Portal Information Phases I & II Completed
- Reinsurance Program for Early Retirees.
- Tax credits for Small Employers.
- Medical Loss Ratios and Rebates
- Federal Qualified High Risk Pool Opened 7/1/2010
- Review of Premium Rate Increases
- Consumer Assistance Program
- Temporary Reinsurance Programs for Early Retirees

2014

- Health Insurance Exchange
- Individual Mandate
- Employer Requirements to Purchase Insurance (Employers > 50 employees)
Health Care Reform In NH

**NH 2010/ 2011 Action to Date**

- Commissioners of the Insurance Department and Department of Health and Human Services – to oversee federal implementation

- **NH Legislative Activities**
  - NH Health Insurance Reform Oversight Committee
  - SB 455 – Regulatory Authority & Dependent Expansion
  - SB 392 – Annual Public Hearing on Premium Rates
  - INS 4100 – Requirements for Rate Submissions

- **NHI D Bulletins**
  - Individual Market: Coverage of Persons Under Age 19
    - Ins No. 10-041 AB, Dated 09/23/10
    - PPACA Compliant Riders for Policies Issued or Renewed on or after September 23, 2010
      - Ins No. 10-042-AB, Dated 09/23/10
Health Care Reform In NH

NH 2010/2011 Action to Date (cont’d)

• NH Federal High Risk Pool opened 7/1/2010

• HHS Grants Awarded to NHID On hold pending Governor and Council approval
  • Planning of Health Insurance Exchange ($1M)
  • Health Insurance Premium Review ($1M)
  • Consumer Assistance Program ($150G)
Exchange Timeline

2010
Planning & Establishment Grants
Federal Policymaking
IT Systems Architecture
State Legislation and Regulations
Federal Rulemaking
Federal & State IT Buildouts

2011

2012
Secretary Determines if State will Establish
States Begin Qualifying Plans

2013
Plan Bidding/Contracting
Outreach & Education

2014
Enrollment Begins
Coverage Effective

2010
2011
2012
2013
2014
NH Next Steps (Cont’d)

- Exchange Planning 2010-2011
  - Econometric and Actuarial Modeling
  - Current Markets Study
  - Evaluate and develop enabling legislation
  - Evaluate Options for Governance Structure
  - Interact with Medicaid and other NH agencies
  - Determine IT Systems requirements
  - Engage with Stakeholders
  - Apply for Phase II Grants – Exchange Implementation
Health Care Reform In NH

NH Next Steps (Cont’d)

• Health Insurance Rate Review Grant 2010-2011
  • Enhance NHI D’s current rate review process
  • Develop capability to report “unreasonable” premium rate requests to Federal Government
  • Investigate and hold an annual public hearing on carriers’ rates and cost drivers

• Consumer Assistance Program Grant 2010-2011
  • Hire Health Insurance Consumer Advocate
  • Establish an Advisory Committee
  • Enhance Complaint Database and State Based Systems (SBS)
Health Care Reform In NH

NH Next Steps

• NH Insurance Legislation **2011-2014**
  • Continuing Authority to Implement Federal Reforms
  • Implement Statutory Revisions Required by ACA
  • Legislation to Support Establishment of Exchange
  • Individual and Small Group Market Rating Rules