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New Hampshire Insurance Department Provides Answers Regarding Self-Funded Plan Appeal Questions

Concord, NH - A self-funded plan or self-insured plan is an employer sponsored plan, in which the employer assumes the financial risk for paying claims and providing benefits to its employees. While the NH Insurance Department (NHID) regulates individual and fully insured plans, the NHID does not regulate self-funded Employee Retirement Income Security Act of 1974 (ERISA) health plans.

The regulation of self-funded ERISA health plans rests with the United States Department of Labor. However a prominent focus of the NHID's mission is consumer protection and education. Therefore, while state regulation of ERISA health plans is preempted by federal law, the Department would like to help NH consumers understand their appeal rights.

"A large share of New Hampshire residents are covered by self-funded employers, but this is not always clear to the consumer," said Commissioner Nicolopoulos. "We are happy to assist New Hampshire residents as much as we can. The best place to start is with the new FAQs on the Department's [website](#)."

In many cases if you need help understanding why a claim may have been denied, you can call your plan administrator's customer service department. You may also wish to contact your employer, as your employer may be able to approve payment of your claim.

"Regardless of the NHID's limited jurisdiction, the Department's Consumer Services officers welcome the opportunity to assist any NH resident navigate the complexities of the appeal process," said Director of Consumer Services, Keith Nyhan.

If you are not satisfied with the service provided by your plan administrator or employer you should contact the Employee Benefits Security Administration at 866-444-EBSA (866-444-3272) or the U.S. Department of Labor at 866-487-2365.

The New Hampshire Insurance Department Can Help

The New Hampshire Insurance Department's mission is to promote and protect the public good by ensuring the existence of a safe and competitive insurance marketplace through the development and enforcement of the insurance laws of the State of New Hampshire. Contact us with any questions or concerns you may have regarding your insurance coverage at 1-800- 852-3416 or (603) 271-2261, or by email at consumerservices@ins.nh.gov. For more information, visit www.nh.gov/insurance.

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