



**The State of New Hampshire  
Insurance Department**  
21 South Fruit Street, Suite 14  
Concord NH 03301

**Roger A. Sevigny**  
Commissioner

**Alex Feldvebel**  
Deputy Commissioner

**BULLETIN**  
**Docket No.: INS No. 08-001-AB**

**TO:** All New Hampshire Licensed Health Insurance Companies, Health Maintenance Organizations, Fraternal Benefit Societies and Third Party Administrators

**FROM:** Roger A. Sevigny  
Insurance Commissioner

A handwritten signature in black ink, appearing to read "RAS", positioned above the printed name of Roger A. Sevigny.

**DATE:** January 14, 2008

**RE:** Supplemental Reporting

**Background**

Pursuant to RSA Chapter 400, the Insurance Commissioner has the authority to prescribe the format and content of financial and other reports filed by licensed insurers in New Hampshire. The reports submitted by licensed carriers and other entities are required to evaluate the financial solvency of carriers operating in New Hampshire as well as to understand the characteristics of New Hampshire's insurance markets.

In 2002, the Commissioner implemented an annual statement supplemental reporting requirement, INS No. 02-021-AB. On February 24, 2004, the Commissioner issued a replacement bulletin, INS No. 04-007-AB.

Since the supplemental reporting requirements were first implemented, the Department has received a number of comments concerning the requirements. Also, the New Hampshire General Court, during its 2003 general session, adopted Senate Bill 110, which placed further data collection responsibilities on the Department. On March 22, 2006, the approval of Senate Bill 369



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broadened the authority of the Commissioner to collect information related to the supplemental report.

This bulletin is issued to address continuing concerns with the prior bulletin's specifications and with legislative requests for information.

This bulletin repeals and replaces INS No. 06-024-AB

**Changes in Requirements**

- Replacement of coverage category code with two new variables: coverage type and plan type;
- Two new variables to identify Professional Employer Organizations (PEOs) and Qualified Association Trusts.
- Clarification of various benefit variable definitions

**Definitions**

- (a) "Actuarial value" - For purposes of this report, each carrier shall calculate a factor representative of the relative value of the benefits being reported against a standardized set of benefits. RSA 420-G:4 I (c) requires carriers to calculate a health coverage plan rate for each of its coverage options. The Reinsurance Pool has developed four benefit plans that ceding carriers must use to adjudicate claims, an indemnity plan, a PPO plan, a POS plan and an HMO plan. Carriers shall calculate the health coverage plan rate for these four plans. Then for each set of reported coverages, e.g. each benefit plan, the carrier shall include on its supplement report the ratio of the health coverage plan rate for that coverage to the health coverage plan rate for the appropriate plan developed by the reinsurance pool. This ratio is the "actuarial value."
- (b) "Certificate holder" shall have its standard language meaning for insurance writers and their written coverage. For employer-sponsored group coverage, the employee or subscriber shall be



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the certificate holder. For individual coverage, the policyholder shall be the certificate holder. For other types of group coverage, the certificate holder shall mean the person who is the principal insured.

- (c) "Claims paid" shall be calculated as prescribed for the carrier's Statement of Revenue and Expenses, or its equivalent, which is a required component of the annual statement filing. For carriers filing the NAIC Health blank, claims paid shall be computed consistent with the amount reported on Line 15 of the Statement of Revenue and Expenses. For carriers filing the NAIC Life blank, claims paid shall be computed consistent with the amount reported on line 1.1 of Exhibit 8 Part 2. The commissioner may approve the use of a reasonable proxy upon the carrier's provision of documentation demonstrating that the use of the same does not materially distort the carrier's data submission. For Third Party Administrators ("TPAs"), claims paid shall mean amounts disbursed pursuant to contractual requirements. Note that claims paid is based on an accrual basis for calendar year 2007. Only claims with a date of service during 2007 are to be included as claims paid in the Supplemental Report.
- (d) "Covered lives" or "members" shall include all individuals, employees and dependents for which the health carrier has an obligation to adjudicate, pay or disburse claim payments. For employer-sponsored group coverage, covered lives would include certificate holders and their dependents.
- (e) "Creditable coverage" shall have the same meaning as defined in RSA 420-G:2 III.
- (f) "Data" means factual information used as a basis for calculation or measurement.
- (g) "Database" means a collection of data organized especially for search and retrieval.



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- (h) "Health carrier" shall mean any licensed insurance company with a Paragraph 4 authorization on its New Hampshire license. Licensed entities include Life Insurance Companies, Property & Casualty Insurance Companies, Health Maintenance Organizations, Fraternal Benefit Societies and Nonprofit Health Service Corporations. Health carrier shall also include Third Party Administrators (TPAs).
- (i) "Policy" shall have its standard language meaning for insurance writers. For employer-sponsored group coverage, where the coverage is written directly for the employer's benefit plan, the employer shall be considered the policyholder. For employer-sponsored group coverage, issued to a qualified association trust, each member employer shall be considered a separate policyholder. For all association business, each member employer shall be considered as a separate policyholder. Third party administrators shall report policyholders in a like manner.
- (j) "Premium" shall be calculated as "earned premium" for New Hampshire policies.  $\text{Earned premium} = \text{premiums collected} + \text{change in due and uncollected} - \text{change in unearned and advance premium}$ . The Commissioner may approve the use of a reasonable proxy upon the carrier's provision of documentation demonstrating that the use of the same does not materially distort the carrier's data submission. For TPAs, premium shall mean the amount of revenue collected from contracted accounts, including funds collected to provide for claims and expenses associated with the employer's benefit plan. For this purpose, expenses shall include those fees or charges for which the administrator is responsible as well as fees and charges the TPA collects to administer the business.

**Applicability**

All carriers licensed to write accident and health insurance in the state of New Hampshire must submit a supplemental report. A carrier is licensed to write accident and health insurance if it has a Paragraph 4 authorization on its New



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Hampshire license. A licensed or registered Third Party Administrator (TPA) must file a supplemental report.

**Group Situs Issues**

Data should be reported only for New Hampshire policies. For example, assume a TPA administers a health benefit plan. This plan covers a New Hampshire employer and there are 250 lives associated with this employer's plan. 100 of the 250 lives are Massachusetts's residents, and the remaining 150 lives are New Hampshire residents. This TPA would need to include, in its supplemental report, information for all lives covered through this plan as they are all associated with a NH employer's health benefit plan.<sup>1</sup>

In another example, assume a TPA administers a health benefit plan. This plan is for a Massachusetts employer and there are 500 lives associated with this employer's plan. Half of these lives are New Hampshire residents. This TPA would not include this plan in its supplemental report, as none of the 500 lives are associated with a NH employer's health benefit plan. The same principles apply to fully insured policies. Policies issued to NH employers should be reported in the New Hampshire Supplemental Report.

**Exemptions**

All carriers must submit a supplemental report, but certain carriers are exempt from having to tabulate data in the Supplemental Report. These carriers must file a null supplemental report. This null report must contain the required transmittal information. This reporting requirement is essentially a registration process to ensure that the Department has captured information from all carriers. There is no requirement to tabulate any other data for this type of submission.

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<sup>1</sup> Although state insurance departments, including the New Hampshire Insurance Department, are working towards a consistent application of the definition of jurisdiction, the term continues to depend on its application and purpose. The definition of jurisdiction in the above text is confined to supplemental reporting requirements.



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**De Minimis Exemption**

Carriers writing a de minimis amount of creditable coverage are required to submit a null supplemental report. The class of carriers subject to the de minimis exception includes any carrier that writes less than \$250,000 in accident and health insurance premiums in New Hampshire, and includes any TPAs that provided administrative services for creditable coverage for fewer than 2400 covered life months, e.g. 200 covered lives. In determining the number of covered lives, the carrier shall include only those lives that are affiliated with a New Hampshire employers' health benefit plan.

**Creditable Coverage Exemption**

Carriers writing or administering coverage that does not meet the definition of creditable coverage pursuant to RSA 420-G:2 III are required to submit a null supplemental report, except for those carriers that provided stop loss or group excess coverage for employers which provide coverage on a self insured basis that meets the definition of creditable coverage.

A carrier writes creditable coverage when it issues a policy for coverage that meets the definition of creditable coverage in RSA 420- G:2 III. A TPA administers creditable coverage when it provides administrative services to either an insurer or an employer that has assumed the risk for an employer-sponsored plan that provides creditable coverage. In addition, carriers writing stop-loss or group excess loss insurance to employers whose self-insured plans meet the definition of creditable coverage must also file a supplemental report. Throughout this bulletin, references to writing carriers shall include all of the activities referenced in this paragraph. All of these carriers and TPAs must submit a supplemental report with the policy data tabulated as prescribed.

Carriers that are exempt from having to tabulate data may submit the required null supplemental report in an Excel spreadsheet; however, the carrier must



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use the Department's spreadsheet template if exercising this option. For further details, see the section titled "Acceptable Methods for Submission."

**Due Date**

Carriers are required to submit an annual supplemental report on or before June 1<sup>st</sup> of each year summarizing the carrier's business from the immediately preceding calendar year. The data submission due June 1, 2008, shall summarize the carrier's business for the preceding calendar year 2007.

This annual reporting requirement shall continue in perpetuity unless and until explicit revocation by the NHID.

Upon receiving a report submission the NHID confirms receipt by e-mail. The submission will be reviewed for completeness. Once the submission is reviewed, the insurance carrier or TPA will be notified whether the submission is complete. Insurance carriers and TPAs are required to submit a filing which satisfies NHID standards for completeness and compliance.

**Fines**

Fines will be assessed for failure to meet the submission deadline of June 1<sup>st</sup> or filing an incomplete supplemental report, or one which is non-compliant. Fines shall accrue on a daily basis. There will be no grace period.

**TABULATION METHODS AND ISSUES**

**Tabulation of Information**

A reporting record shall include unique combinations of the coverage category, market type (market category code), and benefit structure. Any difference in benefit structure due to covered benefits specified as "exception variables," member liabilities (i.e. copay, deductible, coinsurance) or any other variable listed in this report, means that data needs to be reported on a separate row.



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Carriers shall submit one record for each type of coverage and benefit structure. For example, if a carrier provides multiple employers with only two types of HMO policies, one an HMO with a low deductible and another with a high deductible, the carrier shall submit two separate records with the corresponding member months, premium, and claims.

The information described below shall be submitted in the format prescribed in Attachment A. Please note that there are a series of Exception Variables (EV) listed in Attachment A and in the report template. When the insurance policy covers the indicated service, leave the field blank in the report submission. When the insurance policy does not offer coverage for the indicated service, or does not meet the coverage definition provided in Attachment A, submit "NC" in the appropriate field for that policy.

**Tabulation of Operational Data**

Carriers shall provide information that summarizes their operational activities during the calendar year. In the worksheet entitled Operation Summary, carriers shall provide the following information:

- A. The number of policies in force at the beginning of the calendar year,
- B. The number of applications taken during the calendar year.
- C. The number of applications for which the carrier declined to make an offer.
- D. The number of applications for which the carrier made an offer.
- E. The number of offers not taken.
- F. The number of new issues.
- G. The number of lapses, including terminations.
- H. Net effect of policyholders switching market segments throughout the year.
- I. The number of policyholders at the end of the calendar year.
- J. The number of policies quoted at a rate that is higher than the high risk pool rate.

This information should be consistent with the number of notices the carrier provided pursuant to RSA 420-G:5 V.



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**Tabulation Issues - Multiple Carriers**

The Department recognizes that there may be instances where more than one carrier is involved in administrating policies for a common employer in conjunction with that employer's health insurance benefits. For self-insured plans, both the carrier administering the plan and the carrier writing the stop loss coverage shall submit a supplemental report.

The following guidelines clarify, in those instance when more than one carrier is involved with providing coverage to a single employer, which carrier has the responsibility to include the coverage in its tabulation.

- Data on reinsurance policies, insurance policies written by a carrier and to a carrier, shall not be tabulated and shall not be included with the required supplemental report.
- Stop-loss insurance, or group excess loss insurance issued to an employer shall be reported by the writing carrier. It is considered direct insurance and carriers writing such coverage shall be responsible for submitting information on their written polices.
- In the event that the entity administering coverage is different than the carrier writing coverage, the writing carrier shall be responsible for submitting the required information. Carriers writing risks shall be responsible for submitting information on policies written. Entities responsible only for policy administration shall not be responsible for tabulating data on policies that they administer when such coverage is written on another carrier's paper and reported by that carrier.
- TPAs or carriers administering an employer-sponsored health insurance benefit plan shall submit records for all self-insured plans that they administer. TPAs must file a supplemental report for this type of activity regardless of whether a stop-loss writer is filing information for the same employer.
- Similarly, stop loss carrier must file the information prescribed in this section regardless of whether a TPA, or some other carrier, is filing a supplemental report for the same employer.



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**Tabulation Issues – Geographic Location**

The policy geographic location code shall be based on where the policyholder is located. All codes are specified in Attachment D.

Carriers shall use a county code of 'Z' to identify NH locations for which there is no county code mapped to the NH zip code that is stored by the carrier. Whenever a code of 'Z' is used, the carrier shall include a note record specifying the NH zip code for which there is no county code match.

**Acceptable Methods for Estimating Data**

In certain instances, a carrier may not have the information it needs to tabulate data as prescribed. For example, a carrier writing stop-loss, or group excess insurance may not know who the employer's employees are. Carriers shall provide data at the most detailed level at which the carrier keeps data. For this example, the number of certificate holders, e.g. employees, and the number of covered lives shall be estimated based on data used by the carrier to price the business.

Where carriers use estimation methods, the carrier shall include, as part of its supplemental report, an explanation in the notes section to explain why estimation methods were necessary and the methods used to generate the estimates.

**Acceptable Methods for Submission**

All supplemental reports will be processed electronically. Carriers are required to submit the supplemental report in an MS Excel Workbook. The Department has created templates that are available for download from the Department's website.

The templates are in the Excel file called Supplemental Report Template.xls. This file shall be used as a template for creating new spreadsheets. After downloading this file to a local directory, in Windows Explorer, right click on the downloaded file, and select New. This will create a new workbook file based



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on the downloaded template. Do not change the worksheet names or column headings in the template.

Carriers submitting a null supplemental report shall submit a Microsoft Excel Workbook using the Registration Only template. Workbooks created using the Registration Only template shall be named SNR<Company Code>.xls. For example, if the Company Code is 03295, the workbook based on the Registration Only template shall be named SNR03295.xls. For a TPA, if the TPA license number is T3295, the workbook based on the Registration Only template shall be named SNRT3295.xls.

All other carriers shall create a workbook using the Supplemental Report Excel Template. Carriers shall name the workbook SIR<code>.xls. The distinction is important for processing purposes.

All supplemental reports shall be transmitted via electronic mail to the Insurance Department. Supplemental Reports shall be electronically mailed to tyler.brannen@ins.nh.gov. All such correspondence shall use the following text as the subject header, "ATTN: Statistician, Insurance Department Supplemental Report."

**Confidentiality**

(a) Each company or person from whom information is sought shall provide the required information to the commissioner.

(b) The Supplemental Report filed by each health carrier shall be subject to the New Hampshire Right-to-Know law, RSA 91-A. The Right-to-Know law shall not be deemed to limit the commissioner's authority to use or disclose such information which the commissioner in the exercise of his/her duty may deem appropriate pursuant to RSA 400-A:25.

Any questions should be directed to Tyler Brannen, Health Care Statistician at tyler.brannen@ins.nh.gov.



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**Attachment A**  
**Supplemental Report Specifications**

Do not modify the worksheet names or column headings.

There shall be one worksheet in the workbook named "Transmittal." This is the only worksheet that is common to both the null supplemental report and the full supplemental report. The worksheet shall contain the following information.

Field Name	Description
Company Name	
Company Code	Please be sure to enter as text, e.g. for 01234, type '01234 in the cell.
Reporting Year	Four-digit years for the calendar year from which this report is based.
Fiscal Year End Date	Use MMDD format. For most companies, this will be 1231.
Contact Person Last Name	
Contact Person First Name	
Contact Person Mailing Address Line One	
Contact Person Mailing Address Line Two	
Contact Person Mailing City	
Contact Person Mailing 2-Letter State Abbreviation	
Contact Person Mailing Zip Code	Use Zip+4 if available. Enter as text. See Company Code above.
Contact Person Direct Voice Phone Number	If there is an extension, use the character 'x' to separate the phone number from the extension. See Company Code above.
Contact Person e-mail address	



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The main data collection worksheet shall be called "Data." The first row of the Data worksheet shall contain these labels. Subsequent rows shall contain the data prescribed. The data must be provided at the most specific level in order to accurately recognize the health plan product characteristics and benefit differences, including those based on member/patient liabilities. Specific information regarding policyholder identifier or group identifier is no longer collected.

All numeric data, such as member months and dollar totals must be reported on an accrual basis. Dates of coverage, premium collected, claims paid, and all determinations are based on calendar year 2007. Since determinations are made based on the calendar year, the data will include any changes in enrolled membership, premiums, and claims, such as when a group renews mid-year. Data specific to individual groups will be summarized and combined with all other groups with similar benefit characteristics (as determined by the variables listed below).

<b>Variable</b>	<b>Description</b>	<b>Change from Last Bulletin</b>
Coverage Type	Three digit character code for coverage type: UND, ASW, ASO, STL, STN, or MCD as fully described in Attachment B-1.	One of two new variables to replace Coverage Category Code.
Plan Type	Three digit character code for plan type: HMO, POS, PPO, or FFS as fully described in Attachment B-2. When determining the plan type as HMO, POS, PPO, or FFS, carriers shall use the same definition as what is applied in field MC802 in the Uniform Reporting System for Health Care Claims Data Sets.	One of two new variables to replace Coverage Category Code.
Market Category Code	Three digit character code for employer size, e.g.: one employee,	



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	26 to fifty employees. Employer size is based on the number of eligible employees in the group. Codes are in Attachment C.	
Policyholder Geographic Location	One digit county codes based on Attachment D.	
HDHP	Does the policy meet the IRS definition of a HDHP? Input "Y" for yes, "N" for no.	
Qualified Association Trust	Are the data for a Qualified Association Trust? Input "Y" for yes, "N" for no.	New Variable
Professional Employer Organization	Are the data for a Professional Employer Organization? Input "Y" for yes, "N" for no.	New Variable
Number of Policyholder Months	Total number of covered months for the policyholder (usually employer). One policyholder covered for one full year would be equal to 12.	
Number of Subscriber Months	Total number of covered months for the subscriber (employee). One employee covered for one full year would be equal to 12.	
Number of Member Months	Includes both the total number of covered months for the subscriber and for any covered dependents.	
Calendar Year	Calendar year the data is reported for. Should be 2007 in this report submission.	
Total Premium	Total amount of premium from policyholders to provide insurance coverage in calendar year 2007. This is commonly referred to as "earned" premium. Earned premium = premiums collected + change in due and uncollected -	



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	<p>change in unearned and advance premium. If premium is collected prior to January 1, 2007 to provide insurance coverage in 2007, than it must be included in this column.</p> <p>Third party administrators shall calculate the earned premium equivalent based on the contribution rates established for the coverages being reported. These premium equivalents shall include all funds collected by the TPA from the account in relation to the TPA's administration of the group's health plan. These funds include provisions for claims, administration, stop-loss insurance, TPA's profit margins, commissions, wellness programs, network fees, and disease management programs. If the TPA is unable to report an earned premium equivalent in this fashion, then the difference in what is reported must be documented and submitted with the Supplemental Report.</p>	
<p>Total Claims</p>	<p>Total claims paid on behalf of the policyholders in the reporting class during the calendar year for which the supplemental report is being made. Note that total claims paid is based on an accrual basis for calendar year 2007. All claims with a date of service during 2007 are to be included as claims paid in this field. Actuarial completion factors</p>	



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	<p>should be used and should be based on when the carrier extracts the data for the Supplemental Report.</p> <p>Third party administrators shall calculate incurred claims on a similar basis. Incurred claims shall include:</p> <ul style="list-style-type: none"> <li>• claims incurred during the reporting period and paid prior to the report date</li> <li>• claims incurred and reported during the reporting period but unpaid prior to the report date</li> <li>• claims incurred but not reported during the reporting period.</li> <li>• Amounts paid for stop-loss coverage</li> <li>• Further, incurred claims shall be net of any stop-loss recoveries.</li> </ul>	
Deductible	Dollar amount of the policy deductible. If the plan has more than one deductible, use the highest level for medical services within network. If there are separate deductibles for prescription drugs, hospitalization, or out-of-network services, do not include here. Dollar amounts refer to individual coverage, not family coverage.	
Co-Insurance	Percentage figure of total plan and patient liability that the member is	Clarification Provided



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	responsible for paying. If the plan has more than one co-insurance, use the highest level for services within network.	
Copay	Dollar amount of the highest office visit copay for services within network.	
Out of Pocket Maximum	Dollar amount of the maximum out of pocket expenses for services within network. If there is no maximum, enter: 9,999,999.	
Actuarial Value	A factor representative of the relative value of the benefits being reported against a standardized set of benefits. RSA 420-G:4 I (c) requires carriers to calculate a health coverage plan rate for each of its coverage options. The Reinsurance Pool has developed four benefit plans that ceding carriers must use to adjudicate claims, an indemnity plan, a PPO plan, a POS plan and an HMO plan. Carriers shall calculate the health coverage plan rate for these four plans. Then for each set of reported coverages, e.g. each benefit plan, the carrier shall include in this field the ratio of the health coverage plan rate for that coverage to the health coverage plan rate for the appropriate plan developed by the reinsurance pool. This ratio is the "actuarial value."	
	<b>The remaining variables are Exception Variables (EV). Enter "NC" if the policy does not cover</b>	



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	<b>this service. Leave blank if this is a covered item.</b>	
Ambulance Service	EV	
Audiology Screening for Newborns	EV - Includes: covered for one screening and one confirming screening.	
Blood and Blood Products	EV - Includes: fees associated with the collection or donation of blood or blood products, all cost recovery expenses for blood, blood derivatives, components, biologics, and serums to include autologous services and albumin.	Clarification Provided
Case Management Program	EV - Includes: available for medically complex and costly services.	
Chiropractic Services	EV	
Durable Medical Equipment (DME)	EV - Includes: nebulizers, peak flow meters, and diabetes glucose monitoring equipment.	
Emergency Room	EV	
Family Planning Services	EV – full range of services including: Counseling services and patient education; examination and treatment by medical professionals; laboratory examinations and tests; medically approved methods, procedures, pharmaceutical supplies and devices to prevent conception; and infertility services, including sterilization reversals.	Clarification Provided
Habilitative Services	EV - Includes: coverage for children 0-19 years of age for treatment of congenital and genetic birth defects.	
Hearing Aids	EV - Includes: coverage for persons	



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	0-18 years of age, including hearing aid for each hearing-impaired ear, every 36 months.	
Home Health Care	EV - Includes: coverage as an alternative to otherwise covered services in a hospital or other related institution.	
Hospice	EV - Includes: coverage same as Medicare, including nursing care, medical social services, physicians' services, counseling services, short-term inpatient care, medical appliances and supplies, home health aide services, physical therapy, occupational therapy, speech-language pathology, and other items and services.	Clarification Provided
Hospitalization	EV - Includes: unlimited (includes detoxification)	
Infertility Services	EV - Includes: coverage for services obtained after diagnosis of infertility (excludes in vitro fertilization)	
Medical Food	EV - Includes: for persons with metabolic disorders when ordered by a health care practitioner qualified to provide diagnosis or treatment in the field of metabolic disorders	
Mental Health and Substance Abuse	EV - Includes: when delivered through a managed care system for 60 inpatient days with partial hospitalization traded on a 2 to 1 basis and unlimited outpatient visits	
Nutritional Services	EV - Includes: six visits per year for cardiovascular disease, diabetes, malnutrition, cancer, cerebral	



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	vascular disease, or kidney disease.	
Outpatient Hospital Services & Surgery	EV	
Outpatient Laboratory & Diagnostic Services	EV	
Outpatient Short-Term Rehabilitative Services	EV - Includes: physical therapy, speech therapy, and occupational therapy	
Pregnancy and Maternity	EV	
Prescription Drugs (Rx)	EV - Includes: prescriptions available on an open formulary with coverage at least the generic drug equivalent amount when the brand name drug is prescribed.	
Preventive Services	EV - Includes: services recommended by the U.S. Preventive Services Task Force and other services required to be a Federally Qualified HMO, including: a broad range of voluntary family planning services; services for infertility; well-child care from birth; periodic health evaluations for adults; eye and ear examinations for children through age 17, to determine the need for vision and hearing correction; pediatric and adult immunizations in accord with accepted medical practice.	Clarification Provided
Skilled Nursing Facility	EV - Includes: 100 days as an alternative to otherwise covered care in a hospital or other related	



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	institution.	
Transplants	EV - Includes: for bone marrow, cornea, kidney, liver, lung, heart, pancreas, and pancreas/kidney transplants.	
Well Child & Immunization Benefits	EV - Includes: for children 0 – 13 years of age.	

One worksheet ‘OperationSummary’ carriers shall provide the required data by market category code, including:

- A. The number of policyholders at the beginning of the calendar year.
- B. The number of applications taken during the calendar year.
- C. The number of applications for which the carrier declined to make an offer.
- D. The number of applications for which the carrier made an offer.
- E. The number of offers not taken.
- F. The number of new issues.
- G. The number of lapses, including terminations.
- H. Net effect of policyholders switching market segments throughout the year. This number can be positive or negative.
- I. The number of policyholders at the end of the calendar year.
- J. The number of policies quoted at a rate that is higher than the high risk pool rate.

For each market category code column in the table, the following should hold true:

$E. + F. = D.$

$C. + D. = B.$

$A. + F. - G. + H. = I.$



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The cells across row H. should add to zero.



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**Attachment B-1**  
**Coverage Type Codes**

All coverage category character codes are exactly three characters. Carriers shall use the codes listed herein.

For self-funded plans that are administered by a third-party administrator, where the employer has purchased stop-loss, or group excess, insurance coverage, carriers shall use a code of ASW.

For self-funded plans that are administered by a third-party administrator, where the employer has not purchased stop-loss, or group excess insurance coverage, carriers shall use a code of ASO.

For stop-loss, or group excess loss insurance, carriers shall use STL.

For short-term non-renewable health insurance, as defined per RSA 415:5 III, carriers shall use a code of STN.

Insurance sold to protect the health of Medicaid eligible individuals, generally purchased by state governments, shall not be considered major medical expense. Carriers shall report such business as other than major medical expense coverage and use the Medicaid related insurance code of MCD.

For plans underwritten by the carrier and not referenced above, use code UND.

For any other plan, use OTH. Carriers using this code shall provide an explanation on the Notes worksheet.



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**Attachment B-2  
Coverage Category Codes**

All coverage category character codes are exactly three characters. Carriers shall use the codes listed herein.

For indemnity-type plans, with no managed care features, carriers shall use a code of FFS, (Fee-for-Service).

For Preferred Provider Organization type plans, carriers shall use a code of PPO. The PPO designation includes traditional EPO type plans.

For Point of Service type plans, carriers shall use a code of POS.

For Health Maintenance Organizations managed care plans, carriers shall use a code of HMO.



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**Attachment C**  
**Market Category Codes**

All market category character codes are exactly three characters. Carriers shall use the codes listed herein.

For policies sold and issued directly to individuals, other than those sold on a franchise basis, as defined per RSA 415:19, or as group conversion policies, required per RSA 415:18 VII (a), carriers shall use a code of IND.

For policies sold and issued directly to individuals on a franchise basis, as defined per RSA 415:19, carriers shall use a code of FCH.

For policies sold and issued directly to individuals as group conversion policies, as required per RSA 415:18 VII (a), carriers shall use a code of GCV.

For policies sold and issued directly to employers having exactly one employee, carriers shall use a code of GS1.

For policies sold and issued directly to employers having between two and nine employees, carriers shall use a code of GS2.

For policies sold and issued directly to employers having between 10 and 25 employees, carriers shall use a code of GS3.

For policies sold and issued directly to employers having between 26 and 50 employees, carriers shall use a code of GS4.

For policies sold and issued directly to employers having between 51 and 99 employees, carriers shall use a code of GLG1.

For policies sold and issued directly to small employers through a qualified association trust carriers shall use a code of GSA.

For policies sold and issued directly to employers having 100 or more employees, carriers shall use a code of GLG2.

For policies sold to other types of entities, carriers shall use a code of OTH. Carriers using this market code shall provide an explanation on the Notes worksheet.



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**Attachment D  
County Codes**

<b><u>County</u></b>	<b><u>County Code</u></b>
<b>Belknap</b>	<b>B</b>
<b>Carroll</b>	<b>L</b>
<b>Cheshire</b>	<b>E</b>
<b>Coos</b>	<b>S</b>
<b>Grafton</b>	<b>G</b>
<b>Hillsborough</b>	<b>H</b>
<b>Merrimack</b>	<b>M</b>
<b>Rockingham</b>	<b>R</b>
<b>Strafford</b>	<b>D</b>
<b>Sullivan</b>	<b>N</b>
<b>Non-NH</b>	<b>Y</b>
<b>NH; unable to match zip code to county code</b>	<b>Z</b>



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**Attachment E  
Translation Table – Zip Codes to NH County Codes**

From	Through	County
03031		Hillsborough
03032		Rockingham
03033		Hillsborough
03034	03042	Rockingham
03043		Hillsborough
03044		Rockingham
03045		Hillsborough
03046		Merrimack
03047	03052	Hillsborough
03053		Rockingham
03054	03071	Hillsborough
03073		Rockingham
03076		Hillsborough
03077	03079	Rockingham
03082	03086	Hillsborough
03087		Rockingham
03101	03105	Hillsborough
03106		Merrimack
03107	03111	Hillsborough
03215		Grafton



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From	Through	County
03216		Merrimack
03217		Grafton
03218	03220	Belknap
03221		Merrimack
03222	03223	Grafton
03224		Merrimack
03225	03226	Belknap
03227		Carroll
03229	03231	Merrimack
03232		Grafton
03233	03235	Merrimack
03237		Belknap
03238	03241	Grafton
03242	03243	Merrimack
03244		Hillsborough
03245		Grafton
03246	03249	Belknap
03251		Grafton
03252	03253	Belknap
03254		Carroll
03255		Merrimack
03256		Belknap
03257	03258	Merrimack



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From	Through	County
03259		Carroll
03260		Merrimack
03261		Rockingham
03262		Grafton
03263		Merrimack
03264	03266	Grafton
03268		Merrimack
03269		Belknap
03272	03273	Merrimack
03274		Grafton
03275		Merrimack
03276		Belknap
03278		Merrimack
03279		Grafton
03280		Sullivan
03281		Hillsborough
03282		Grafton
03284		Sullivan
03287		Merrimack
03289		Belknap
03290	03291	Rockingham
03293		Grafton
03298	03299	Belknap



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From	Through	County
03301	03307	Merrimack
03431	03435	Cheshire
03440		Hillsborough
03441		Cheshire
03442		Hillsborough
03443	03448	Cheshire
03449		Hillsborough
03450	03457	Cheshire
03458		Hillsborough
03461	03467	Cheshire
03468		Hillsborough
03469	03470	Cheshire
03561		Grafton
03570		Coos
03574		Grafton
03575	03579	Coos
03580		Grafton
03581	03584	Coos
03585		Grafton
03587	03598	Coos
03601		Sullivan
03602		Cheshire
03603		Sullivan



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From	Through	County
03604		Cheshire
03605	03607	Sullivan
03608	03609	Cheshire
03740	03741	Grafton
03743	03746	Sullivan
03748	03750	Grafton
03751	03754	Sullivan
03755	03769	Grafton
03770		Sullivan
03771		Grafton
03772	03773	Sullivan
03774	03780	Grafton
03781	03782	Sullivan
03784	03785	Grafton
03801	03804	Rockingham
03805		Strafford
03809	03810	Belknap
03811		Rockingham
03812	03814	Carroll
03815		Strafford
03816	03818	Carroll
03819		Rockingham
03820	03825	Strafford

Attachment F Page 6 of 8

Telephone 603-271-2261

FAX 603-271-1406

TDD Access Relay NH 1-800-735-2964

Website: [www.state.nh.us/insurance](http://www.state.nh.us/insurance)



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From	Through	County
03826	03827	Rockingham
03830	03832	Carroll
03833		Rockingham
03835		Strafford
03836		Carroll
03837		Belknap
03838		Carroll
03839		Strafford
03840	03844	Rockingham
03845	03847	Carroll
03848		Rockingham
03849	03850	Carroll
03851	03852	Strafford
03853		Carroll
03854		Rockingham
03855		Strafford
03856	03859	Rockingham
03860		Carroll
03862		Rockingham
03864		Carroll
03865		Rockingham
03866	03869	Strafford
03870	03871	Rockingham



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From	Through	County
03872		Carroll
03873	03874	Rockingham
03875		Carroll
03878		Strafford
03882	03883	Carroll
03884		Strafford
03885		Rockingham
03886		Carroll
03887		Carroll
03890	03897	Carroll