



**The State of New Hampshire
Insurance Department**

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Roger A. Sevigny
Commissioner

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Deputy Commissioner

BULLETIN
Docket No.: INS 13-005-AB

TO: All New Hampshire Licensed Health Carriers and Dental Insurers

FROM: Roger A. Sevigny
Insurance Commissioner 

DATE: March 21, 2013

RE: The New Hampshire Insurance Department's Plans for Implementing the State Plan Management Partnership

This Bulletin is intended to provide preliminary information and guidance to health carriers and dental insurers as the Department prepares to take on the Plan Management function for coverage offered through the New Hampshire Exchange Marketplace. In New Hampshire, the Exchange Marketplace that is being established under the Patient Protection and Affordable Care Act (the ACA) will be a Federally Facilitated Exchange. On February 12, 2013, the Joint Health Care Reform Oversight Committee of the New Hampshire Legislature voted to endorse a State Partnership with the Federally Facilitated Exchange Marketplace for both Plan Management and Consumer Assistance. Under this arrangement, the New Hampshire Insurance Department would take over responsibility and authority for certain Marketplace functions that correspond with traditional areas of state insurance regulation. On February 13, 2013, Governor Hassan signed a declaration letter indicating New Hampshire's intent to participate in a State Partnership for both Plan Management and Consumer Assistance. On March 7, 2013, the Centers for Medicare & Medicaid Services (CMS) conditionally approved New Hampshire for a State Plan Management and Consumer Partnership for plan year 2014. To date, New Hampshire has been awarded a grant to support the start-up costs of the Plan Management function, which has been approved by both the Fiscal Committee of the General Court and the Governor and Council. Public Consulting Group Inc. (PCG) has been retained and approved by the Governor and Council as a vendor to assist the Insurance Department in the initial stages of plan management. PCG will begin their work immediately.

The Plan Management regulatory functions for which the New Hampshire Insurance Department will be responsible under the partnership include:

- Licensure and solvency regulation
- Rate and form review (including standards for essential health benefits, meaningful difference, all other benefit design standards, and actuarial value)
- Network adequacy (including essential community providers)
- Market conduct oversight (including marketing practices and unfair trade practices generally)
- Accreditation
- Quality rating (including quality improvement and enrollee satisfaction)

Carriers interested in being issuers on the New Hampshire Exchange Marketplace are asked to submit a Letter of Intent to the New Hampshire Insurance Department by email to Marlene Sawicki at marlene.sawicki@ins.nh.gov and include in the subject line: "Letter of Intent – NH Exchange Marketplace", indicating their intent to apply for Qualified Health Plan (QHP) certification in the New Hampshire Exchange Marketplace. Carriers are asked to use the template provided at the end of this bulletin and to submit their responses no later than March 28, 2013. The content of the Letters of Intent will be confidential and used for Exchange Marketplace planning purposes only. While we encourage all carriers interested in applying for QHP certification to submit a Letter of Intent, failure to do so will not preclude a carrier from applying through the formal process. The Insurance Department will subsequently set up a meeting with each intended issuer to begin to address pre-filing issues.

All carriers with questions about exchange marketplace participation or about any ACA-related issue are invited to submit those questions in writing by email as soon as practicable to Marlene Sawicki at marlene.sawicki@ins.nh.gov and include in the subject line: "Questions – NH Exchange Marketplace". The Department will use these questions to provide written guidance in FAQ format on ACA-related questions whether or not they concern coverage offered through the Exchange Marketplace.

The Insurance Department will be issuing additional bulletins addressing the timeline for issuer/QHP application and certification and other related matters in the near future.

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Information to be included in issuer Letter of Intent regarding participation in the New Hampshire Exchange Marketplace:

1. Issuer Contact Information:
 - a. Formal Company name, physical and mailing addresses, company phone, email,
 - b. Person authorized by the company to act on its behalf regarding the New Hampshire Exchange Marketplace (name, title, location, phone, email, and

c. Back-up contact name, title, phone and email.

2. Does the Issuer intend to participate/offer plans in:

a. Individual Exchange

b. SHOP Exchange

c. Both.

3. Does the Issuer currently hold a certificate of authority or is the Issuer currently licensed to write health insurance in New Hampshire? If no, please indicate the date the Issuer intends to apply for a certificate of authority/license.

4. Please indicate the anticipated number of distinct health plans the Issuer will submit for each of the following metal levels: Bronze, Silver, Gold, Platinum, Catastrophic, Stand-alone Pediatric Dental, and Stand-alone Pediatric Vision.

5. Does the Issuer currently have health insurance products that are accredited by URAQ and/or NCQA? If so, please provide a list of each product and which accrediting agency has certified it.

6. Does the Issuer intend to submit plans that include Pediatric Dental and/or Vision coverage?

7. Indicate when the Issuer intends to apply for a HIOS ID through the federal system.