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### **Announcement on Guaranteed Availability of Marketplace Plans**

Carriers filing proposed Qualified Health Plans (QHPs) in New Hampshire should be advised that the federal Centers for Medicare and Medicaid Services (CMS) informed the New Hampshire Insurance Department today that guaranteed issue standards require any plan being offered as a QHP on the Marketplace to be made available, at the same premium rates and on the same provider terms, to any individual who wishes to purchase the plan outside the Marketplace. This is true whether or not the consumer is eligible to use the Marketplace. See FAQ #5, May 16, 2014 Marketplace FAQs. Link: <http://www.cms.gov/site-search/search-results.html?q=Fact-Sheets-and-FAQs%2Fmarketstandards-5-16-2014> In view of this guidance, the Department advises carriers to follow the standard template instructions rather than those contained in NHID Bulletin INS-14-014-AB.

Given the late nature of this change, the Department will entertain requests from carriers for additional time for filing plan components affected by this change. Such requests will be granted to the extent they are reasonable and allow the Department to meet all federal deadlines for making its QHP certification recommendations.