



**THE STATE OF NEW HAMPSHIRE
INSURANCE DEPARTMENT**

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Christopher R. Nicolopoulos
Commissioner

David J. Bettencourt
Deputy Commissioner

Bulletin

Docket No: INS 21-097-AB

To: All Health Insurers
From: Commissioner Christopher R. Nicolopoulos, Esq. *CRN*
Date: October 18, 2021
Re: Open Enrollment in the Individual Market On-Exchange and Off-exchange

On September 17, 2021, the Centers for Medicare & Medicaid Services (CMS) announced that the open enrollment period on the federal exchange will be extended by 30 days and will run from November 1, 2021 through January 15, 2022. Effective November 26, 2021, amendments to 45 CFR 155.410(e) specify that the annual enrollment period for plans offered on the federal exchange “begins on November 1 of the calendar year preceding the benefit year and extends through January 15 of the benefit year.” 45 CFR 155.410(e)(4)(i).

Health insurers selling off-exchange plans in the individual market must allow individuals to purchase health insurance coverage during the annual open enrollment period specified for the federal exchange. 45 CFR 147.104 (b)(1)(ii). Federal regulations set the minimum requirements for open enrollment periods. Insurers may exceed the federal open enrollment period, but must allow enrollment between November 1 and January 15.