

# PRESS RELEASE

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## For Immediate Release

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## New Hampshire Insurance Department Issues Consumer Alerts on Health Insurance for 2014

**Concord, New Hampshire – October 16, 2013--**New Hampshire Insurance Commissioner Roger Sevigny has some advice for consumers as health reform moves forward. “Take the time you need to understand what health reform means for you. Everyone’s personal situation is different. If you have questions, there are folks out there who can help you – but make sure you’re looking to the right people for information. And let us know if you encounter any shady operators.”

The Department released three Consumer Alerts on Health Insurance for 2014 today. The first, **What You Need to Know Before You Enroll**, is for consumers who have questions about their health reform options and want to know what is changing in New Hampshire in 2014. Consumers need to understand key insurance concepts, like premiums, deductibles and copays. They also need to think carefully about what kinds of medical care they expect to use in 2014. Preventative care like checkups will be free for anyone who has insurance coverage, but hospital care, emergency room and specialist visits, and prescription drugs will all have out-of-pocket costs. These costs will vary depending on which plan a consumer chooses.

Consumers will need to think about their financial situation and medical needs for 2014. Those who buy health insurance by December 15, 2013 will be fully covered as of January 1, 2014, so there is time to explore options. Depending on income level, consumers may be able to get financial assistance if they choose to buy coverage through the Health Insurance Marketplace being set up for New Hampshire by the federal government at [www.healthcare.gov](http://www.healthcare.gov). Other opportunities for insurance coverage may also be available, including employer based coverage or individual policies offered outside the Marketplace. These coverage opportunities may provide access to a broader network of health care providers than Marketplace policies.

However, individual policies may cost more, particularly for those whose income would qualify them for subsidies if they bought coverage on the Marketplace.

The second Consumer Alert, **Who Can Help Answer Questions**, details the different organizations and entities consumers may want to consult as they explore their health insurance options. Knowledgeable parties, ranging from licensed insurance agents and brokers to federally funded navigators and other assisters, can help explain key concepts and make referrals. It is important to understand the roles of these individuals and organizations – in particular, that licensed insurance producers are the only type of assister that can sell, solicit or negotiate insurance, including recommending a particular plan. The Insurance Department’s website or consumer services hotline is the best place to go with specific health insurance questions, or to find out whether a producer is licensed and in good standing.

The third Consumer Alert, **Scammers Take Advantage of Health Reform Confusion**, offers tips to help consumers identify bogus offers and websites that may attempt to sell fraudulent policies or gather sensitive personal information. The Department has already issued an order to shut down a fake “New Hampshire Exchange” website. New Hampshire consumers should be on the alert for scammers, and should contact the Department if they suspect fraud.

**New Hampshire Insurance Department Consumer Hotline: 1-800-852-3416.**