



## NH Insurance Department Consumer Alert

### Health Insurance for 2014:

### Who Can Help Answer Questions?

#### Resources in New Hampshire:

**New Hampshire Insurance Department.** The NH Insurance Department has regulated insurance carriers and agents in the state for over 150 years, and federal health reform hasn't changed that. The Department must **review and approve every health insurance policy** offered in New Hampshire before it can be sold, to be sure it meets all state, and now all federal, requirements. The Department also **investigates and prosecutes fraud and violations of consumer protection laws**. As federal health reform unfolds in New Hampshire, the Department has been **analyzing the new laws** and regulations and explaining what they mean for individuals and businesses in the state.

Consumers with questions, concerns or issues about their health insurance policy or insurance company can visit the Department's office at **21 S. Fruit Street in Concord** (Walker Building), use our website (<http://www.nh.gov/insurance/>), or call our consumer hotline at **1-800-852-3416**.

**Insurance agents and brokers** (also known as **producers**) are experienced in advising individuals and businesses about their health insurance options.

- Producers are **licensed by the Department** and must meet consumer protection and financial accountability standards. Producers assisting Marketplace users must also be **registered** with the federal Marketplace and complete federal training.
- Producers are **paid commissions** by insurance companies, so using an agent or broker to purchase a policy typically **does not increase the cost** of the policy to the buyer.
- Licensed producers are the **only** ones allowed to **sell or enroll** consumers in a policy, or to **recommend a particular plan** as being suitable for a particular consumer.
- **Other assisters** (see below) may give consumers general information and explain how to use the Marketplace website, but they **may not sell or enroll** consumers in a policy, or **recommend a particular plan**, unless they are licensed as a producer.
- Consumers can **verify the licensing** status of producers through the Department website: <http://www.nh.gov/insurance/consumers/index.htm> - select "Producer License Lookup Service"

**New Hampshire Department of Health and Human Services:** The NH Department of Health and Human Services operates the state's Medicaid program.

- <http://www.dhhs.nh.gov> Medicaid – Client Services: (800) 852-3345, ext. 4344

**New Hampshire Health Plan:** The NH Health Plan operates the state’s **High Risk Pool**, which provides coverage for those who have been unable to get health insurance because of a preexisting health condition. This program **will end on December 31, 2013**, because starting in 2014 insurers must offer coverage without regard to health status.

- The NH Health Plan has received a **federal grant to conduct outreach and education** efforts in New Hampshire during 2014.
- More information is available here: <http://www.nhhp.org/nhhp/consumerassistance.asp>

**Navigators and Marketplace Assisters:** Navigators and Marketplace Assisters are individuals or organizations trained to help people use the Marketplace. They can walk you through the application process on the Marketplace website, and give you background information about health reform and the features of the website. They are not permitted to recommend a particular insurance plan, charge you a fee for their assistance, or sell you insurance. Only a licensed producer is allowed to do these things.

**Navigators for NH** (selected and funded by the federal government):

Planned Parenthood of Northern New England

<http://www.plannedparenthood.org/ppnne/navigator-program-41639.htm#nh>

Bi-State Primary Care <http://www.bistatepca.org/>

**Marketplace Assisters for NH** (to be selected and funded by the NH Health Plan)

**Other Local Assistance:** The federal Marketplace website maintains up-to-date information on local organizations that can assist consumers. You can search by city and state or zip code to see a list of local organizations with contact information, office hours, and types of help offered, such as non-English language support, Medicaid or CHIP, and Small Business Health Options Program (SHOP). Here is a link: [LocalHelp.HealthCare.gov](http://LocalHelp.HealthCare.gov)

### **Federal Websites and other Resources**

**Marketplace** <http://www.healthcare.gov> Help Center: 800-318-2596 (24/7)

**Small Business Administration** <http://www.sba.gov/healthcare> ; <http://business.usa.gov/healthcare>

SBA Hotline: 800-706-7893 (M - F, 9-5), TTY 800-706-7915

**Internal Revenue Service** Information on small business tax credit:

<http://www.irs.gov/uac/Small-Business-Health-Care-Tax-Credit-for-Small-Employers>

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