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Information for NH Residents on 2016 Health Insurance Marketplace
NH Insurance Department Issues Consumer Guidance as Open Enrollment Begins

CONCORD, NH – As open enrollment through the state’s federally facilitated Health Insurance Marketplace (www.HealthCare.gov) begins, the New Hampshire Insurance Department offers information to state residents who plan to purchase health insurance in the individual market for 2016.

“As many New Hampshire residents begin the process of choosing a health insurance plan, I am pleased to note that they have choices: five health insurance companies to choose from, many plans and health care provider networks, and a range of price points,” said New Hampshire Insurance Commissioner Roger Sevigny. “And I want the people of this state to know that the Insurance Department is here as a resource: Our Consumer Services staff is available to assist with issues that arise after people are enrolled in coverage.”

Federal assistance based on income level:

While you can buy a plan off the Marketplace -- through an insurance agent or directly from an insurance company -- you’ll need to go through [HealthCare.gov](http://www.HealthCare.gov) if you want to receive financial assistance. Depending on your income level, you may qualify for financial assistance for a health insurance plan through the federal Marketplace or for no-cost or very low-cost coverage under the New Hampshire Health Protection Program. By visiting www.HealthCare.gov and viewing New Hampshire plans, you’ll be prompted to enter your household and financial information; you’ll be notified if you qualify either for federal assistance for a Marketplace plan or for coverage through the New Hampshire Health Protection Program. If you are already enrolled in the New Hampshire Health Protection Program, you should have received information from the New Hampshire Department of Health and Human Services about how to pick a plan for 2016.

Health insurance plans:

In 2016, five insurance companies will offer plans on the New Hampshire Marketplace: Anthem Blue Cross and Blue Shield, Ambetter from New Hampshire Healthy Families, Harvard Pilgrim Health Care, Maine Community Health Options, and Minuteman Health.

“I urge New Hampshire residents to check their options for 2016, even if they are already covered,” said Commissioner Sevigny. “Open enrollment is your opportunity to check the Marketplace to see whether there is a new plan that costs less, has a more suitable network, or has better cost sharing or prescription drug coverage.”

For 2016 individual plans, open enrollment begins November 1, 2015, and ends January 31, 2016. New Hampshire residents buying individual plans will not be able to buy 2016 coverage or change their 2016 plans after January 31, 2016, unless they have a change in circumstances, such as changing jobs, getting married, or having a baby.

There are five categories, or “metal levels,” of coverage in the Marketplace. Plans in each category pay different amounts of the total costs of an average person’s care and feature different deductibles,

copayments, coinsurance, and out-of-pocket maximums. The actual percentage you'll pay in total or per service will depend on the services you use during the year.

- **Bronze:** Your health plan pays 60%, on average. You pay about 40%.
- **Silver:** Your health plan pays 70%, on average. You pay about 30% (note: if you qualify for cost-sharing assistance, you will pay less than 30%, but only if you choose a Silver plan. Your cost-sharing could be as low as 6%, depending on your income).
- **Gold:** Your health plan pays 80%, on average. You pay about 20%.
- **Platinum:** Your health plan pays 90%, on average. You pay about 10%.
- **Catastrophic:** Catastrophic coverage plans pay less than 60% of the total average cost of care on average. They are available to people who are under 30 years old or who have a hardship exemption.

When choosing a plan category, think about your health care needs. Gold and platinum plans often have lower cost sharing -- meaning the plan pays more and you pay less --when you need care. Bronze and silver plans tend to come with less expensive monthly premiums, but they tend to pay less of your costs when you need care.

More information

- To compare plans, by metal level category, by services offered and deductible, coinsurance and copay costs: http://www.nh.gov/insurance/consumers/mp_plans.htm
- For a list of 2016 New Hampshire hospital networks, provider finders, and prescription formularies: http://www.nh.gov/insurance/consumers/documents/py_2016_nh_hi_mkt_nw-pf-rx.pdf.
- For a more detailed look at the networks available through the 2016 Marketplace: http://www.nh.gov/insurance/consumers/documents/nhid_na_pres_2016plans.pdf
- For free assistance in choosing a plan through the Marketplace, please visit: www.CoveringNewHampshire.org. The site also can help you find a certified insurance agent who can, at no cost to you, help you select a plan: <http://coveringnewhampshire.org/agentsearch/>.
- More information on the New Hampshire Health Protection Program is available from the NH Department of Health and Human Services: <http://www.dhhs.nh.gov/ombp/pap/index.htm>
- People who find that they are eligible for the New Hampshire Health Protection Program may not continue to receive federal tax credits in 2015 or 2016. They should visit www.HealthCare.gov to cancel any 2015 or 2016 Marketplace coverage and tax credits.

The New Hampshire Insurance Department Can Help

Contact us with any questions or concerns you may have regarding your insurance coverage at 1-800-852-3416 or (603) 271-1406, or by email at consumerservices@ins.nh.gov. If you wish to file a grievance, you may call, email, or submit a complaint electronically or by mail or fax: <http://www.nh.gov/insurance/consumers/complaints.htm>.

The New Hampshire Insurance Department's mission is to promote and protect the public good by ensuring the existence of a safe and competitive insurance marketplace through the development and enforcement of the insurance laws of the State of New Hampshire. For more information, visit www.nh.gov/insurance.