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Contact: Danielle Barrick, director of communications, (603) 271-7973, ext. 336,
danielle.barrick@ins.nh.gov

NH Insurance Department Examines Companies' Handling of Substance Use Disorder Claims

CONCORD, NH – The New Hampshire Insurance Department has begun a targeted examination of how New Hampshire health insurance companies handle claims relating to treatment for substance use disorders (SUD).

“Under New Hampshire and federal law, insurance policies that cover treatment for mental health conditions -- including substance use disorder and addiction -- must do so in the same manner and to the same degree as they cover conditions relating to physical health,” said New Hampshire Insurance Commissioner Roger Sevigny.

Through its examination, the Insurance Department will look at how insurance companies handle SUD claims, including preauthorization, claim denials, and utilization review practices. The Department will also assess the adequacy of a covered person's access to providers of SUD treatment services, the carriers' network of SUD treatment providers, and the carriers' system for handling appeals of SUD claim denials. If the examination reveals violations of applicable legal standards, the Department has the power to order the insurance companies to correct the violations, pay penalties, and, in the case of severe violations, to cease operating in the state. The information being reviewed is confidential, but the Department plans to make the findings public.

Because the examination is focused narrowly on the companies' practices with respect to SUD and addiction treatment during a specified period (January 1, 2015-September 30, 2015), it is expected that a preliminary examination report may be available as early as January. This would coincide with the New Hampshire Legislature's consideration of legislation relating to opioid and heroin addiction issues, now under review by a special legislative task force that began its work yesterday.

The New Hampshire Insurance Department Can Help

Consumers whose claims are denied have the ability to file appeals, both internally within the insurance company, and also externally with an Independent Review Organization — a panel of medical experts certified by the Insurance Department to adjudicate appeals of claim denials. The Insurance Department assists consumers in filing internal appeals with the health carriers and also administers the process of appealing to an Independent Review Organization.

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.