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### **Information for NH Residents on 2017 Health Insurance Marketplace and Open Enrollment**

CONCORD, NH -- Open enrollment through the state's federally facilitated Health Insurance Marketplace ([www.Healthcare.gov](http://www.Healthcare.gov)) will run from November 1, 2016 to January 31, 2017. In advance of open enrollment on and off the Marketplace, the New Hampshire Insurance Department offers information and resources to state residents who plan to purchase health insurance in the individual market for 2017 coverage.

"New Hampshire residents have options for 2017: four 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. "Even if people already have a plan, they should go to [HealthCare.gov](http://HealthCare.gov) and shop around – they may find a plan that's more affordable or that has a health care provider network that they like better."

Residents can enroll in an individual insurance outside of the open enrollment period only if they qualify for a special enrollment period of 60 days following [qualifying life events](#). And Dec. 15 is the last day to sign up for a plan if you would like to have coverage beginning Jan. 1.

#### **Federal Assistance Based on Income Levels:**

You can buy a plan outside of the federal Marketplace – through an insurance agent or directly from an insurance company – and it will cover the same essential services as a Marketplace plan. However, if you want to receive federal financial assistance to pay for the plan, you will need to enroll through the Marketplace (an insurance agent – or navigator – could help you with this process). Depending on your income level, you may qualify for cost assistance for paying premiums and/or out-of-pocket costs for a health insurance plan bought through the Marketplace, or for no-cost or low-cost coverage under the New Hampshire Health Protection Program.

When you complete an application on [www.Healthcare.gov](http://www.Healthcare.gov), you will be prompted to enter your tax household size and financial information. After completing the application, you will be notified if you qualify for financial assistance for a Marketplace plan or for coverage through the New Hampshire Health Protection Program.

If you are enrolled in Marketplace coverage for 2016, you will receive renewal information from your insurance company and the Marketplace itself.

If you are already enrolled in the New Hampshire Health Protection Program, you will receive information from the New Hampshire Department of Health and Human Services about how to pick a plan for 2017.

#### **Health insurance plans:**

In 2017, four insurance companies will offer individual plans on the New Hampshire Marketplace: Anthem, Ambetter from NH Healthy Families, Harvard Pilgrim Health Care, and Minuteman Health.

Community Health Options will not be offering coverage in New Hampshire in 2017. Current Community Health Options members are encouraged to shop and select a new plan for 2017. Those who do not select a new plan will be automatically assigned to one by the Marketplace.

For your coverage to begin on January 1, 2017, you will need to enroll by December 15, 2016 (NH residents who have CHO coverage will have until December 31, 2016 to select a new plan). You will need to pay your premium for your 2017 coverage to take effect.

New Hampshire Health Protection Program members with Community Health Options coverage will receive information from the New Hampshire Department of Health and Human Services about moving to a new plan. New Hampshire small businesses can also purchase group plans through the Marketplace under the SHOP program (go to HealthCare.gov).

### **What to Consider:**

There are five categories, or “metal levels,” of coverage in the individual and small group market, including plans sold on the Marketplace. Plans in each category will pay for different portions of an average person’s care, with the rest being paid by the covered person as out-of-pocket expenses:

- **Bronze:** Your plan pays 60% of your health costs, on average. You pay 40%.
- **Silver:** Your plan pays 70% of your health costs, on average. You pay about 30%.
  - If you buy through the Marketplace and 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 plan pays 80% of your health costs, on average. You pay about 20%.
- **Platinum:** Your plan pays 90% of your health costs, on average. You pay about 10%.
- **Catastrophic:** Your plan pays less than 60% of the total cost of care on average. These plans are only available to people who are under 30 years old or who have a hardship exemption.

The actual percentage you pay, in total or per service, will depend on the plan design (different plans feature different deductibles, copayments, coinsurance, and out-of-pocket maximums) and the services you use throughout the year. When choosing a plan category, think about your health care needs as well as your budget. Bronze and Silver plans have lower monthly premiums, but they also pay less of your costs when you need care. Gold and platinum plans have lower cost-sharing – meaning the plan pays more and you pay less—but have higher monthly premiums.

Consider whether your doctors are included in the insurance plan’s network of providers. You can check the insurance company’s provider directory to see if they are included. If you are taking prescription drugs, check the insurance company’s drug formulary to see if they will be covered.

### **More information on 2017 plans:**

- To compare individual plans by metal level category, services offered, and out-of-pocket expenses: <http://www.nh.gov/insurance/consumers/documents/2017-individual-health-plan-compare.pdf>

- For a list of 2017 NH hospital networks, provider finders, and prescription formularies: <http://www.nh.gov/insurance/consumers/documents/2017-2-marketplace-shop-individual-networks-provider-finder-rx-formulary.pdf>
- For a more detailed look at the networks available through the 2017 Marketplace: <http://www.nh.gov/insurance/consumers/documents/2017-marketplace-health-insurance-networks-ppt.pdf>
- The Insurance Department website can help you find an enrollment assister to walk you through how to use the Marketplace or a licensed agent who can help you select a plan (both services are free to consumers): [http://www.nh.gov/insurance/consumers/mp\\_plans.htm](http://www.nh.gov/insurance/consumers/mp_plans.htm)
  - The website [www.CoveringNewHampshire.org](http://www.CoveringNewHampshire.org) also lists enrollment resources for NH consumers.
- 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/nhhpp/>

### **New Hampshire HealthCost – a free tool developed by the NH Insurance Department:**

The website [www.NHHealthCost.org](http://www.NHHealthCost.org) gives cost estimates for health procedures at medical facilities in the state. The estimates are based on actual, anonymous, paid claims data collected from the state's health insurers. The website allows people to see the total costs of different procedures, including physician fees, lab fees, and facility fees, based on their insurance type, deductible, and coinsurance.

The site's goal is to give people knowledge about the real cost of their care so they can make informed choices about how and where to spend their health care dollars. The website also includes hospital quality data and a guide to help consumers understand how to use their health insurance.

### **The New Hampshire Insurance Department Can Help:**

"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," said Commissioner Sevigny.

If you have questions about or issues with using the Marketplace and obtaining coverage, please call the federal government at (800) 318-2596. (Once you have coverage, please contact the Insurance Department with questions or concerns, at 1-800-852-3416 or (603) 271-2261, or by email at [consumerservices@ins.nh.gov](mailto:consumerservices@ins.nh.gov).)