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NH Insurance Department Announces Companies That Have Filed to Offer 2018 Marketplace Plans

Concord, NH – The New Hampshire Insurance Department has received initial form filings from insurance companies that intend to offer medical and dental plans on the 2018 New Hampshire Marketplace (HealthCare.gov).

Four companies have applied to offer individual plans: Ambetter from NH Healthy Families; Anthem; Harvard Pilgrim; and Minuteman Health. Three companies have applied to offer small-group plans to groups of 50 employees or fewer through the Marketplace's Small Business Health Options (SHOP) program: Anthem, Harvard Pilgrim, and Minuteman Health. Two companies have applied to offer dental insurance, both as individual plans and through SHOP: Anthem and Delta Dental.

New Hampshire's Health Insurance Marketplace is run by a partnership between the federal government and the state. The Insurance Department reviews forms and rates and then recommends them for final approval by the federal government, which operates the Marketplace. May 12 was the deadline for insurance companies to submit initial form filings to the Insurance Department; companies have until June 2 to submit initial rate filings to the department.

The Insurance Department will make its final recommendations to the federal government by September 27, and the federal government will formally sign off on plans by October 12. Open enrollment for 2018 individual plans will take place between November 1 and December 15. (SHOP plans can be purchased by an employer at any time throughout the year.)

By law, the Insurance Department cannot release rate information for 2018 Marketplace plans until November 1. If any proposed rates reflect an increase of 10% or more above last year's rates, the federal government, through the Centers for Medicare and Medicaid Services (CMS), will publish information about them, likely sometime this summer: <https://ratereview.healthcare.gov/>.

However, the Insurance Department will host two information sessions in June on the health care provider networks likely to be available through Marketplace plans in 2018. The first session will take place Monday, June 26, from 10-11 a.m. in Concord, at the Brown Auditorium, 129 Pleasant St. The second will be held online on Wednesday, June 28, from 11 a.m. to noon. For more information, and to register for either session: <https://www.nh.gov/insurance/media/pr/2017/documents/050917-release-nhid-2018-networks-information-sessions.pdf>

About the New Hampshire Insurance Department

The New Hampshire Insurance Department can help residents with questions or concerns about their existing coverage. To speak to a member of the Consumer Services Department, call at 603-271-2261 or email consumerservices@ins.nh.gov.

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.