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Federal Government Extends Rate-Filing Deadline for Exchange Policies

CONCORD, NH – The federal government announced today that it has extended its rate-filing deadline by almost three weeks for insurance companies offering plans on state exchanges in 2018.

The deadline for insurance companies to file final rates with the states for 2018 exchange plans has been [moved to September 5](#). It had been August 16.

“This is welcome news to insurance companies, who have been facing unprecedented uncertainty, in large part at the federal level,” said New Hampshire Insurance Commissioner Roger Sevigny. “Now companies have more time to refine any assumptions they may be making, based on the latest available information.”

State insurance regulators around the country have been urging the federal government to extend the deadline and also to commit to funding cost-sharing reduction (or CSR) payments through the end of 2017 and through 2018. That message has been echoed by New Hampshire Governor Chris Sununu, who sent a [letter](#) this week to the president detailing these concerns.

“I am pleased that the Trump Administration listened and acted on the request we made earlier this week to extend the filing period for insurance carriers,” said Governor Sununu. “This is another important step in ensuring New Hampshire’s healthcare marketplace does not fail.”

The New Hampshire Insurance Department will transfer all recommended 2018 exchange plans to the federal government by next Wednesday, in advance of receiving the companies’ final rate filings. Insurance companies must sign a contract with the federal government by September 27 in order to offer plans on HealthCare.gov.

Three companies have announced intentions to offer plans in 2018: Ambetter, Anthem, and Harvard Pilgrim. This week, Ambetter confirmed its commitment to remaining in the marketplace.

“We continue to hope that Anthem and Harvard Pilgrim will remain on the exchange for 2018 despite the significant uncertainty all insurance companies are facing,” said Commissioner Sevigny. “The federal government’s decision to extend the rate filing deadline will be of real benefit to them at this time.”

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.