

**FOR IMMEDIATE RELEASE: October 18, 2017**

Contact: Eireann Aspell, outreach coordinator; (603) 271-3781; eireann.aspell@ins.nh.gov

**Information for NH Residents on 2018 Health Insurance Marketplace and Open Enrollment**

**CONCORD, NH** -- Open enrollment through the federally facilitated Health Insurance Marketplace ([www.Healthcare.gov](http://www.Healthcare.gov)) will run from November 1, 2017 to December 15, 2017. In advance of open enrollment on and off the Marketplace, the New Hampshire Insurance Department offers information and resources for the 45,000 state residents who plan to purchase health insurance in the individual market for 2018 coverage.

“We are encouraging New Hampshire residents to update their applications on Healthcare.gov and actively compare plan options, “ said New Hampshire Insurance Commissioner Roger Sevigny. “Buying insurance is signing a contract. Once you lock in coverage, your rates and cost-sharing amounts will stay the same all year. But if you don’t sign up now, you will not have another chance until next year – unless your situation changes.”

December 15<sup>th</sup> is the last day to sign up for a plan. Your coverage will begin on January 1, 2018. Residents can enroll in an individual insurance plan outside of the open enrollment period only if they qualify for a special enrollment period of 60 days following [qualifying life events](#).

**Health Insurance Plans:**

In 2018, three insurance companies will offer individual plans on the New Hampshire Marketplace: Anthem BCBS of NH, Ambetter from NH Healthy Families, and Harvard Pilgrim Health Care.

Minuteman Health will not be offered in New Hampshire for 2018 and current Minuteman members are encouraged to shop and select a new plan for 2018. Harvard Pilgrim’s Statewide plan will not be offered for 2018 on the New Hampshire Marketplace and members are encouraged to look at whether the Harvard Pilgrim ElevateHealth plan meets their needs. Those who do not select a new plan during open enrollment will be automatically assigned to one by the Marketplace.

For your coverage to begin on January 1, 2018, you will need to enroll by December 15, 2017. You will need to pay your first premium by your insurance company’s due date before your 2018 coverage will take effect.

**Where to Find Help:**

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 a navigator – could help you with this process. If you are enrolled in Marketplace coverage for 2017, you will receive renewal information from your insurance company and the Marketplace.

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.

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 2018. New Hampshire Health Protection Program members with Minuteman Health coverage will receive information from the New Hampshire Department of Health and Human Services about moving to a new plan.

#### **Federal Assistance Based on Income Levels is Still Available for 2018:**

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. All of these subsidies remain available for 2018 plans, so long as you sign up during open enrollment.

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.

#### **More information on 2018 plans:**

- To compare individual plans by metal level category, services offered, and out-of-pocket expenses: [https://www.nh.gov/insurance/lah/documents/nhid\\_plan\\_compare\\_2018.pdf](https://www.nh.gov/insurance/lah/documents/nhid_plan_compare_2018.pdf)
- For a more detailed look at the networks available through the 2018 Marketplace: [https://www.nh.gov/insurance/lah/documents/2017\\_na\\_pres\\_issuer\\_ntw.pdf](https://www.nh.gov/insurance/lah/documents/2017_na_pres_issuer_ntw.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: [http://www.nh.gov/insurance/consumers/mp\\_plans.htm](http://www.nh.gov/insurance/consumers/mp_plans.htm)
- 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/>

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

“I want the New Hampshire residents to know that the Insurance Department is here as a resource: Our Consumer Services staff is available to assist with issues that arise after enrolling 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). If you or your organization need more information and resources about Open Enrollment, contact Eireann Aspell, outreach coordinator at the New Hampshire Insurance Department, by phone 603-271-3781 or email [Eireann.aspell@ins.nh.gov](mailto:Eireann.aspell@ins.nh.gov).