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Open Enrollment for the Individual Health Insurance Market Begins November 1

NH Insurance Department Offers Guidance for Consumers

Concord, NH – Open enrollment for the individual health insurance market begins November 1. The New Hampshire Insurance Department offers guidance for the 53,000 Granite Staters who will be selecting or renewing a health plan through HealthCare.gov, through an agent, or directly from an insurance company. (Another 43,000 residents will get insurance through the state’s Premium Assistance Program, using the state’s NHEasy.nh.gov portal.)

“As open enrollment begins, people should research their options to determine the best plan for themselves and their families,” said New Hampshire Insurance Commissioner Roger Sevigny. “If you don’t shop around, you may end up paying more for coverage than you need to or end up with a plan that does not include your doctors or prescription drugs. Free help is available from agents and Navigators.”

1. The Enrollment Window Is Shorter:

Open enrollment is the only time to apply for individual health insurance for the upcoming year, unless you experience a [qualifying life event](#), such as losing coverage from a job, getting married, or having a baby. This year, open enrollment begins on November 1 and ends December 15 (in previous years, consumers had through the end of January to select a plan). To ensure coverage begins on January 1, you must pay your first premium by the insurance company’s deadline, which in most cases is December 31.

2. Some People Will See Steep Rate Increases:

The roughly 29,000 New Hampshire residents who receive federal subsidies through HealthCare.gov likely won’t experience much change in what they pay in monthly premiums. However, the 24,000 residents who don’t qualify for a federal subsidy or who buy a plan outside HealthCare.gov will see an average increase of 52 percent. If you have a policy now, you will get a renewal letter from your insurance company – but the letter’s estimate of what you will pay in monthly premium might be not accurate if you receive a subsidy. This is because precise subsidy information was not available at the time these letters were prepared. Use the [plan preview tool](#) on HealthCare.gov to estimate what your subsidy, and your premium, might be. [More information](#) on rates can be found on the Insurance Department [website](#).

3. Everyone Should Shop Around:

Even if you like your 2017 plan, you should shop and compare your options for 2018. The HealthCare.gov 2018 [plan preview tool](#) is available and consumers can start researching now. The options available are changing for 2018, meaning some 2017 plans may not be available. Plans may also change their networks and prescription drug coverage from year to year. If you don’t do anything,

HealthCare.gov will automatically enroll you in a plan that is considered “similar” to your current plan; but that plan may not have a similar premium, and your doctors and prescription drugs may not be in network.

4. Free Help Is Available:

Insurance agents and brokers can help you enroll in a plan on HealthCare.gov or directly from an insurance company – they can help you review your options and recommend which plan might be best for you. Federal Navigators and Certified Application Counselors can help you apply and enroll in health insurance on HealthCare.gov only, and while they can educate you about health insurance and your options, they aren’t allowed to recommend a specific plan. Find local help on [HealthCare.gov](https://www.healthcare.gov) or the [Insurance Department website](#).

5. You May Have to Pay Unpaid 2017 Premiums:

Beginning with 2018 open enrollment, insurance companies may be permitted to collect unpaid 2017 premiums before providing coverage in 2018. If you believe you are being charged past-due premium amounts in error, please contact the Insurance Department’s Consumer Services unit by phone at 1-800-852-3416 or email consumerservices@ins.nh.gov.

6. Some Plans/Networks Are Not Available in 2018:

All Minuteman Health plans on the individual exchange will terminate on December 31, 2017. If you are currently enrolled in a Minuteman Health plan and don’t enroll in a new plan by December 15, HealthCare.gov will auto-enroll you into a 2018 plan considered comparable to your Minuteman plan. New Hampshire Health Protection Program members with Minuteman Health coverage will receive information from the NH Department of Health and Human Services about moving to a new plan.

Harvard Pilgrim Health Care will not offer its New Hampshire Network plans on HealthCare.gov for 2018, but it will offer its ElevateHealth Network. If you have the Harvard Pilgrim New Hampshire Network, review your provider needs and select a plan accordingly.

7. The Individual Mandate Is Still in Effect:

The individual mandate requires all Americans to have [Minimum Essential Coverage](#) for the year or qualify for an [exemption](#). For more information on individual mandate fine amounts, check [here](#).

8. Low-Income Residents Can Enroll in the NH Health Protection Program:

Low-income NH residents may be eligible for low- or no-cost health coverage through the NHHPP. If you are already enrolled in the NHHPP, you will receive information from the state’s Department of Health and Human Services about how to pick a plan for 2018.

If you do not have NHHPP coverage but think you may be eligible, you can call the Medicaid Service Center at 1-888-901-4999 Monday through Friday 8 a.m.-4 p.m. You can also apply online at [NH Easy](#) from 6 a.m.-midnight, seven days a week; visit a [DHHS district office](#) or [download an application](#); or visit

your local [ServiceLink](#) center for help with the application. If you apply for a plan on HealthCare.gov, you may be referred to the NHHPP if you appear to qualify for the program based on income.

The NH Insurance Department Can Help:

For more information from the NH Insurance Department on open enrollment, [visit our website](#). 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.