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NHHealthCost.org Launches New Resources Aimed at Granite State Businesses

Insurance Department's transparency website adds section for employers purchasing health insurance

Concord, NH – The New Hampshire Insurance Department's nationally-recognized transparency website, [NH HealthCost](http://NHHealthCost.org), has added new interactive content to help Granite State businesses purchase health insurance for their employees.

The site uses paid claims data collected from New Hampshire's health insurers to show insured and uninsured patients' estimated costs on more than 100 medical services and dozens of dental procedures. The new employer resources section will help businesses evaluate health insurance companies, stay informed about trends in provider payments, and educate their employees about health care and insurance.

"Our goal with NH HealthCost is to shine a light on the entire process of shopping for health care," said New Hampshire Insurance Commissioner Roger Sevigny. "The site's cost-comparison tool has empowered thousands of Granite Staters to make informed choices, and we wanted to bring that same transparency to the state's employers, who often feel they need more information in order to purchase the best-value health insurance for their employees."

The site's new "[Employer Resources](#)" section features:

- Downloadable tools:
 - "[Customizable Employee Toolkit](#)" contains information New Hampshire businesses can share with employees: e.g., explanations of key terms and other educational resources.
 - "[Small Group Comparison Tool](#)" allows employers to compare all aspects of health insurance plans.
- Educational Content:
 - "[Funding Mechanisms Manual](#)": Explains the differences between fully-insured and self-funded plans, and allows employers to see how their current health plan compares to others in the state.
 - "[Provider Payment Reform and Value Based Payment Guide](#)": Explains what insurance companies are doing in New Hampshire to bring down the cost of medical care.
- "[Carrier Quality and Customer Service](#)," "[Group Products and Hospital Networks](#)," and "[Profitability and Solvency](#)": Employers can research insurance companies and their plans to see if they meet a particular company's needs.

In 2016, the Insurance Department worked with an outside company to study employer needs in New Hampshire. The [resulting report](#) found that "employers currently purchase health insurance based predominantly on price but acknowledge that they would like to make value-based decisions when purchasing health care insurance if the information were accessible."

The Insurance Department worked with an outside company to create the content, based on the report's recommendations. The Department also created an Employer Advisory Group, composed of employer representatives (small-, mid- and large-group), the [NH Purchasers Group on Health](#), and the state Department of Resources & Economic Development, which provided feedback throughout the project.

“For more than a decade, NH HealthCost has helped New Hampshire residents compare costs of medical services and treatments,” Sevigny said. “Our new employer section gives the state’s businesses valuable information about health insurance companies’ network designs and cost-sharing requirements so they can choose the right health plan options for their organizations.”

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 <http://www.nh.gov/insurance>.