

**FOR IMMEDIATE RELEASE: December 11, 2017**

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**NH Insurance Department Reminds NH Residents Open Enrollment Ends December 15**

**CONCORD, NH** – Open enrollment for individual health insurance (on and off HealthCare.gov) ends this Friday, December 15 at 11:59 P.M. The first premium needs to be paid by the insurance company's due date before the 2018 coverage will take effect. Coverage will begin on January 1, 2018.

“Governor Sununu and the Insurance Department want to make sure that people are aware their last chance to sign up for a 2018 plan is this Friday,” said Insurance Commissioner Roger Sevigny. “If you still have questions about what plan is best for you, reach out to an insurance agent or broker or a Navigator for help understanding your options.”

New Hampshire residents should be aware that there are only three companies selling qualified health plans: Anthem, Ambetter, and Harvard Pilgrim. If a consumer purchased coverage from a different company, the plan may not offer them full coverage of services. Individuals who have questions about the plans they purchased may contact the NH Insurance Department's Consumer Services unit for assistance by calling 1-800-852-3416 or (603) 271-2261, or by email at [consumerservices@ins.nh.gov](mailto:consumerservices@ins.nh.gov).

If a consumer needs assistance selecting a plan during the open enrollment period, the Insurance Department recommends that they contact an insurance agent or broker or a Federal Navigator. Residents can receive assistance from these types of in-person assisters at no additional cost during the open enrollment period. The Insurance Department's website features a federally-created [list of agents and brokers](#) who are certified to sell plans on HealthCare.gov, although many also sell plans outside of HealthCare.gov. Consumers may also visit the [Find Local Help](#) tool on HealthCare.gov to find a local agent or broker by zip code.

Even if a consumer likes their 2017 plan, they should still update their application on HealthCare.gov and shop and compare options for 2018. The only way to receive an accurate financial assistance amount for 2018 is to update and submit an application on the website. If consumers who purchase coverage through HealthCare.gov do not take any action they will be automatically enrolled into a plan by HealthCare.gov that is considered “similar” to their current plan; but that plan may not have a similar premium, and their doctors and prescription drugs may not be in network. That plan will not be effective unless the consumer pays the first premium.

Outside of the open enrollment period, the only way residents can enroll in an individual insurance plan is if they qualify for a special enrollment period, typically the 60 days following certain [qualifying life events](#).

Minuteman Health members have a special enrollment period until March 1, 2018, but need to enroll by December 31<sup>st</sup> to avoid a gap in coverage. For more information visit [here](#).

**The NH Insurance Department Can Help:**

More information for New Hampshire residents about open enrollment may be found on the Insurance Department's [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](mailto:consumerservices@ins.nh.gov).