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### **NH Insurance Department's Innovative Network Adequacy Rule Approved**

**CONCORD, NH** – Today, the Joint Legislative Committee on Administrative Rules (JLCAR) approved the New Hampshire Insurance Department's new network adequacy rule. The Department is the first in the country to use all-payer claims data to support a network adequacy approach that allows for greater transparency and accountability in its review of health insurers' provider networks.

Under long-standing New Hampshire law, insurance companies must contract with a sufficient network of health care providers to ensure that members have reasonable access to the health care services covered under the insurance policy. The law applies to primary and specialty care services, and was recently amended to include behavioral health services.

"I am proud that the New Hampshire Insurance Department is a national leader in using health care data to develop evidence-based regulations," said New Hampshire Insurance Commissioner John Elias. "This rule is a modern approach to ensuring that insurance companies are providing reasonable access to covered health care services, including behavioral health and substance use disorder services. Additionally, the regulation encourages insurance companies and health care providers to compete based on cost, access, and quality."

Under the new rule, the Department will be able to compare companies' networks on an apples-to-apples basis, allowing the Department to distinguish network deficiencies from gaps in the overall health care delivery system, and to assist insurance companies in identifying non-contracted providers that can offer particular health care services.

The new rule uses a quantitative, service-based approach to evaluating network adequacy, recognizing that many health care services are available from a range of health care providers offering treatment in both traditional and non-traditional settings. It also ensures that New Hampshire residents have access close to home to the types of care that they use the most, such as primary care, behavioral health care, and urgent care.

New Hampshire's previous network adequacy rules were drafted more than twenty years ago and were set to expire next month. The Department convened a network adequacy working group and listened to key stakeholders to develop the new model. The new rule better addresses the current needs of New Hampshire residents, and supports increased transparency and market competition.

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](http://www.nh.gov/insurance).