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

CONCORD, NH -- Open enrollment in the individual Health Insurance Marketplace will run from November 1 to December 15. In advance of open enrollment on and off the federally facilitated Marketplace, the New Hampshire Insurance Department offers information and resources for the approximately 54,000 state residents who will purchase health insurance in the individual market for 2019 coverage.

“We are encouraging New Hampshire residents who are buying a plan on Healthcare.gov to update their applications and actively compare plan options, “ said New Hampshire Insurance Commissioner John Elias. “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 to enroll until next year – unless you have a qualifying life event.”

Health Insurance Plans:

In 2019, three insurance companies will offer individual plans on the New Hampshire Marketplace: Anthem, Ambetter from NH Healthy Families, and Harvard Pilgrim Health Care.

For your coverage to begin on January 1, 2019, you will need to enroll by December 15, 2018. You can enroll in an individual insurance plan outside of the open enrollment period only if you qualify for a special enrollment period of 60 days following [qualifying life events](#). You will need to pay your first premium by your insurance company’s due date before your 2019 coverage will take effect.

Where to Find Help:

If you want to receive federal financial assistance to pay for a plan, you will need to enroll through the Marketplace (HealthCare.gov). An insurance agent or enrollment assister can help you with this process. If you are enrolled in Marketplace coverage for 2018, you will receive renewal information from your insurance company and the Marketplace. Even if you liked your plan for 2018, it is important to update your application and look at your options for 2019 because plan benefits and networks change from year to year.

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 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 select a plan for 2019 under the new [New Hampshire Granite Advantage Program](#).

Federal Assistance Based on Income Levels Is Available for 2019:

Depending on your income level, you may qualify for financial 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 Granite Advantage Program. All of these subsidies are available for 2019 plans, so long as you sign up during open enrollment.

When you complete an application on 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 Granite Advantage Program.

More information on 2019 plans:

- To compare individual plans by metal level category, services offered, and out-of-pocket expenses: <https://www.nh.gov/insurance/consumers/documents/py2019plancompare.pdf>
- For a more detailed look at the networks available through the 2019 Marketplace: <https://www.nh.gov/insurance/consumers/documents/2019-network-adequacy-public-info-presentation.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 or broker who can help you select a plan: http://www.nh.gov/insurance/consumers/mp_plans.htm
- More information on the Granite Advantage Health Care Program is available from the NH Department of Health and Human Services: <https://www.dhhs.nh.gov/medicaid/granite/index.htm>

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 Elias.

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.

If you or your organization are interested in 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.