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NH Insurance Department to Convene Working Group on Association Health Plans

CONCORD, NH – The New Hampshire Insurance Department will convene a stakeholder working group to develop legislation for consideration in early 2019 to address features of New Hampshire law that affect the availability of Association Health Plan (AHP) coverage options. The flexibility offered by the new AHP rule issued by the U.S. Department of Labor in June is inconsistent with current New Hampshire insurance statutes. As detailed in a [bulletin](#) issued by the Department, insurance coverage issued to small employer association members in New Hampshire cannot be treated as large employer coverage.

“Our goal in convening this stakeholder group is to develop legislation that will create clear standards and enable New Hampshire employers to benefit from the availability of new coverage options,” said Insurance Commissioner John Elias. “At the same time, we would like to minimize any potential negative impacts to other health insurance markets and ensure that we are protecting consumers.”

The Sununu Administration has long supported expanding Association Health Plans to allow self-employed individuals, professional associations and small business to band together to purchase health insurance just as big companies do. They can spread administrative costs, allow employers to bargain for better deals and create ways to bring more people into the market, which brings down costs.

“It is my goal to move forward in expanding AHPs in New Hampshire as quickly as possible,” said Governor Chris Sununu. “But we must also craft provisions to ensure solvency and prevent fraud, while ensuring the state has the appropriate statutory authority to move forward. I applaud the department for the plan they have put in place to get this done.”

New Hampshire lawmakers have tried for many years to create new options for small employers, but it has been challenging to align these proposals with changing federal standards. New Hampshire now has the opportunity to adopt legislation that takes advantage of the new flexibility offered by the AHP rule.

The working group’s first meeting will be held on Friday, September 21 at 1:30 p.m. in Room 100 of the Walker Building, 21 S. Fruit Street in Concord. A subsequent meeting will be held in October. The Department welcomes all stakeholders to participate in the discussion.

All individuals or organizations interested in participating in the working group should register for the meeting here:

<http://events.constantcontact.com/register/event?llr=ygzv4fxab&oeidk=a07efnmpiru676bf831>

To receive email updates on the working group, please sign up here:

<https://visitor.r20.constantcontact.com/d.jsp?llr=ygzv4fxab&p=oi&m=1124408681688&sit=4n5wclqkb&f=6f2e2cc1-0fef-4faa-83d7-cc018272fe30>

About the New Hampshire Insurance Department

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.