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Buyer Beware: Considering Alternative Options for 2019 Health Coverage

CONCORD, NH – The New Hampshire Insurance Department is issuing further guidance to consumers regarding alternative health coverage options as a result of consumer calls received by the Department during the first week of open enrollment. Consumers are encouraged to exercise caution and ask questions before purchasing a health plan from any company other than the three that are offering ACA-compliant health plans on and off the Marketplace (HealthCare.gov): Ambetter, Anthem and Harvard Pilgrim.

“It is critical for anyone looking at health insurance options to know what they are buying. I strongly urge consumers to read all of their plan documents before enrolling in a plan,” said Insurance Commissioner John Elias. “If you are unsure about the insurance company or agent you are dealing with, stop before signing any paperwork or writing a check and call the Insurance Department to confirm the company or agent offering the coverage is legitimate and licensed in the state.”

The Department wants to ensure that consumers fully understand what is and is not covered before enrolling in a plan. There are coverage options available in New Hampshire other than the ACA-compliant plans sold on or off of HealthCare.gov, but they do not cover all the benefits of ACA-compliant plans.

Consumers may be considering short-term, limited duration plans. Only one company, Everest Reinsurance Company, is currently authorized to sell short-term plans in New Hampshire. Under New Hampshire law, short-term plans are limited in duration to six months maximum. Consumers can buy an additional short-term plan when the first one ends, but only twice, up to a total of 18 months of coverage.

Short-term plans may have lower premiums, but they also have limited benefits. Short-term plans can deny coverage or exclude coverage of pre-existing conditions, such as chronic conditions or pregnancy. These plans can also set coverage limits and use health history when setting premium rates. Consumers are encouraged to weigh these considerations when determining whether a short-term plan meets their health and financial needs. More information about these short-term plans can be found on the Department’s website, by clicking [here](#) (comparison of short-term plans v. ACA-compliance plans) or [here](#) (questions to ask before buying a short-term plan).

Health care sharing organizations (also known as health sharing ministries) are also operating in New Hampshire. These organizations do not offer health insurance, but may present plans in a way that looks and feels similar to a health insurance plan. Members of these organizations “share” health costs on a voluntary basis. Consumers should be aware that these plans have no obligation to pay for any medical services and have no requirement to cover any particular categories of health care services, such as preventative care. In New Hampshire, some health care sharing organizations are exempt from insurance regulation due to state law. If an organization does not meet the exemption under state law,

it may be operating an unlicensed insurance company. More information about health sharing organizations can be found on the Department's [website](#).

The New Hampshire Insurance Department Can Help:

“I want 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. “Our consumer unit can also pass on information about suspicious or questionable insurance activities for further investigation by the Department.”

Consumers can reach the Insurance Department with questions or concerns at 1-800-852-3416 or (603) 271-2261, or by email at consumerservices@ins.nh.gov. Any questions about using the Marketplace (HealthCare.gov) should be directed to the federal government at (800) 318-2596.

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.