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NH Insurance Department Cautions Insurers Regarding Opioid Overdose Reversal Prescriptions

CONCORD, NH – The New Hampshire Insurance Department has [recently notified](#) certain insurance companies of the prohibition on the use of information about a person’s access to opioid overdose reversal medications (known as opioid antagonists), when that prescription is to promote the health of someone else.

New Hampshire law permits the prescription of an opioid antagonist by a family member, friend, or other person in a position to assist another person at risk of an opiate related overdose. In 2019, the New Hampshire Legislature passed SB 251, which further makes clear that accessing opioid antagonist prescriptions shall not be used for underwriting certain types of insurance when that prescription is not relevant to the applicant's health.

It is an unfair insurance trade practice for insurers that issue life insurance, annuity contracts, or disability insurance to deny an application, rescind coverage, or charge an applicant more for insurance due to the applicant having received an opioid antagonist prescription that is not relevant to the applicant’s health.

If anyone believes they have been denied insurance or charged more due to obtaining an opioid antagonist prescription, they should contact the Insurance Department’s Consumer Services Division for assistance at 1-800-852-3416 or (603) 271-2261, or by email at consumerservices@ins.nh.gov.

The New Hampshire Insurance Department Can Help

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. Contact us with any questions or concerns you may have regarding your insurance coverage at 1-800- 852-3416 or (603) 271-2261, or by email at consumerservices@ins.nh.gov. For more information, visit www.nh.gov/insurance.

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