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New Hampshire Insurance Department Reports Steady Marketplace Enrollment

Concord, NH - The NH Insurance Department is pleased to announce that Marketplace <u>enrollment</u> numbers continue to increase each month. This comes as no surprise to the Department considering earlier this week the NH Insurance Department <u>announced</u> that 2021 Marketplace average benchmark premium rates are among the lowest nationwide, according to Marketplace data available on the Kaiser Family Foundation (KFF) <u>website</u>.

Since February 15, over 1,700 additional granite staters have enrolled in a Marketplace plan through one of the many plans being offered on <u>Healthcare.gov</u>. In 2021, three insurance companies are offering individual plans on the New Hampshire Marketplace: Anthem, Ambetter from NH Healthy Families, and Harvard Pilgrim Health Care. These companies all offer ACA compliant plans which are required to cover essential services.

"We have been busy promoting the extended open enrollment period via radio and social media," said Consumer Outreach Coordinator, Tiffany Fuller. "This is a great opportunity for someone who may be looking for an affordable health insurance plan. Some of the plans are as low as \$10 a month, but this Special Open Enrollment Period ends August 15th."

Buyer Beware

The Insurance Department strongly urges consumers to read all of their plan documents before enrolling in a plan. Those who are unsure about the insurance company or agent he or she is working with should 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.

"Plans may be purchased outside of the federal Marketplace – through an insurance agent or directly from an insurance company." said Commissioner Nicolopoulos. "However, 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 <u>HealthCare.gov</u>: Ambetter, Anthem and Harvard Pilgrim."

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 <u>HealthCare.gov</u>, but they do not cover all the benefits of ACA-compliant plans.

More information on 2021 plans

- Visit the Insurance Department's website for additional resources: <u>https://www.nh.gov/insurance/consumers/mp_plans.htm</u>
- The <u>Find Local Help tool</u> on <u>HealthCare.gov</u> can help you find free help with picking a plan and enrollment.

To determine if you qualify for a Marketplace plan or if you are eligible for a zero cost premium plan visit <u>Healthcare.gov</u>. Marketplace health plans can still be purchased now through August 15th.

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 <u>consumerservices@ins.nh.gov</u>. For more information, visit <u>www.nh.gov/insurance</u>.

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