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Contact: Andrew Demers,
Communications Director
603-271-3781

New Hampshire Insurance Department Releases Statistics on Health Insurance Marketplace Special Enrollment Period 2021

State Efforts to Increase Enrollment Successfully Doubled Previous Years

CONCORD, NH (September 21, 2021) – The New Hampshire Insurance Department (NHID) today reports that 9,004 Granite Staters enrolled in the Health Care Marketplace during the Special Enrollment Period, more than double those who participated in the last two Special Enrollment Periods. There were 4,353 enrollments during the same time period in 2020, and 3,998 enrollments in 2019.

Nationwide, more than 2.8 million people gained access during the 2021 Special Enrollment Period. There are approximately 55,000 Granite State consumers currently in the individual marketplace, nearly 48,000 of which receive coverage through the Health Insurance Marketplace (Exchange).

“The NHID and other stakeholders have made significant efforts – including a multi-pronged media outreach effort spanning traditional print, radio and digital media – to educate Granite State consumers about the Special Enrollment Period, and these new figures reflect those efforts,” said NHID Commissioner Christopher Nicolopoulos. “The important thing to remember is that you are still eligible to enroll if you have had a life event such as loss of other health coverage, a marriage, birth of a child or a change in employment status.”

During the 2021 SEP, the American Rescue Plan Act of 2021 (ARP) was signed into law and implemented in the Marketplaces. Under the ARP, more generous advance payments of premium tax credits (APTC) have become available to most consumers, further reducing premiums. The average premium after APTC for new consumers fell 30 percent, from \$117 in 2020 to \$81 in 2021. Likewise, the average monthly APTC amount for new consumers increased by 12 percent, from \$418 in 2020 to \$468 in 2021, as a result of the ARP making more consumers APTC-eligible and increasing financial assistance across income levels.

Other efforts undertaken in the Granite State, such as the filing of a Section 1332 State Relief and Empowerment Waiver application with the federal government, promote stability in the state’s individual health insurance market.



“It is remarkable how New Hampshire’s individual market has improved over the course of the last four years,” said DJ Bettencourt, Deputy Insurance Commissioner. “In 2017, as states across the nation faced uncertainty in their individual markets, Governor Sununu and the NHID were successful in keeping our three carriers active. Additionally, the state implemented a 1332 waiver which has helped to dramatically lower premiums. Finally, efforts have been made to reform the state’s Medicaid expansion program to relieve upward pressure on insurance premiums. This year, the NHID took advantage of the Special Enrollment Period to engage in extensive outreach that has opened the door to accessing care for thousands of Granite Staters. We are proud of the decisive action taken over the past few years to lower the cost of healthcare and encourage more consumers to gain access to that care.”

Consumers can learn more by visiting <https://www.healthcare.gov/coverage-outside-open-enrollment/special-enrollment-period>.

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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