



## State of New Hampshire Insurance Department

21 South Fruit Street, Suite 14, Concord, NH 03301  
603-271-2261 – [www.nh.gov/insurance](http://www.nh.gov/insurance)

**FOR IMMEDIATE RELEASE**

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### **New Hampshire Insurance Department Issues Bulletin Regarding Open Enrollment in the Individual Market On-Exchange and Off-Exchange**

#### *Private Insurance Carriers Must Allow Enrollment During Federal Exchange Open Enrollment Period*

**CONCORD, NH (October 18, 2021)** – On September 17, 2021, the Centers for Medicare & Medicaid Services (CMS) announced that the open enrollment period on the federal exchange will be extended by 30 days and will run from November 1, 2021 through January 15, 2022.

This bulletin serves to clarify that health insurers selling off-exchange plans in the individual market must allow individuals to purchase health insurance coverage during the annual open enrollment period specified for the federal exchange.

Federal regulations set the minimum requirements for open enrollment periods. Insurers may exceed the federal open enrollment period, but must allow enrollment between November 1 and January 15.

“While this bulletin clarifies federal law that the opportunity to access on-and-off individual market plans must be equal in length, we strongly encourage Granite Staters to shop around during the open enrollment period for the health plan that best meets their needs,” said Insurance Commissioner Christopher Nicolopoulos.

“The NHID reminds consumers that shopping on a government-run exchange isn’t the only option when choosing a health care plan for yourself and your family,” said Deputy Commissioner D.J. Bettencourt. “In fact, including off-exchange plans in your selection process this open enrollment period might provide greater choice and open the door to a better health insurance plan for you and your family.”

The complete bulletin, Docket Number INS 21-097-AB, is located at <https://www.nh.gov/insurance/media/bulletins/2021/documents/20211018-ins-21-097-ab.pdf>.



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### **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](mailto:consumerservices@ins.nh.gov). For more information, visit <https://www.nh.gov/insurance>.

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