



State of New Hampshire Insurance Department

21 South Fruit Street, Suite 14
Concord, NH 03301
603-271-2261

FOR IMMEDIATE RELEASE

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

New Hampshire Insurance Department Issues Bulletin and FAQ Regarding Federal No Surprises Act

*Set of Documents Offers Information for Consumers and Regulatory Guidance for
Producers*

CONCORD, NH (December 10, 2021) – Today, New Hampshire Insurance Department (NHID) Commissioner Christopher Nicolopoulos issued a bulletin that provides information on the new federal requirements under the federal No Surprises Act (NSA), which contains additional provisions – above and beyond those enacted by the New Hampshire legislature in 2018 – that protect consumers from balance billing or surprise medical bills. Additionally, the NHID released a Frequently Asked Questions document with information for both consumers and insurance producers. The federal No Surprises Act goes into effect January 1, 2022.

The NHID bulletin provides information on the specifics of federal prohibitions on balance billing, information on payment and dispute resolution, continuing care and details other new federal requirements.

The Frequently Asked Questions document provides information for consumers and health care providers on requirements in the NSA as well as new protections applicable to health insurance enrollees in New Hampshire.

“Unfortunately, many Granite Staters struggle with the cost of health care, which places a strain on family budgets. The last thing that patients should have to worry about while they are sick or recovering is receiving an unexpected medical bill because they were unaware that they were receiving out-of-network care,” said NHID Commissioner Chris Nicolopoulos. “Increasing the affordability and transparency of health insurance is one of the department’s highest priorities, and the federal No Surprises Act is a wonderful complement to our current state law.”



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“For several years, New Hampshire has been a leader in taking action against nasty surprise billing that for too long has plagued our health care system at the expense of patients,” said Deputy Commissioner D.J. Bettencourt. “Now that the federal government has followed suit with expanded protections, the days of patients being hit with exorbitant, unexpected and unfair bills are coming to an end. The release of these documents is the beginning of a sustained effort by the NHID to be a resource to consumers to ensure that they receive the protections this new law provides them.”

“The NHID is an enormous resource for our legislature and the public when it comes to transparency of health care costs,” said Life & Health Director Tyler Brannen. “Our Department understands the intricacies of provider networks and the circumstances that could lead consumers to face a surprise medical bill. The NHID was integral in the development of the New Hampshire balance billing law, and we will continue to ensure that patients benefit from the federal No Surprises Act.”

The complete bulletin, Docket Number INS 21-103-AB, is located at <https://www.nh.gov/insurance/media/bulletins/2021/documents/federal-no-surprises-act-billling-protections.pdf>.

The Frequently Asked Questions document is located at <https://www.nh.gov/insurance/consumers/documents/20211210-nsa-faq-consumers-producers.pdf>.

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 <https://www.nh.gov/insurance>.

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