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Health Insurance Marketplace and Open Enrollment Extension for the 2021 Plan Year

Concord, NH - Uninsured New Hampshire residents will have a new opportunity to purchase health insurance, following President Joe Biden's recent executive order to reopen enrollment on the Federal Affordable Care Act Exchanges ([HealthCare.gov](https://www.healthcare.gov)). The special enrollment period is February 15 to May 15.

The 2021 regular open enrollment period ended on December 15, 2020. The executive order was signed by President Biden on January 28.

"With this opportunity, NH residents who are uninsured will be able to sign up for coverage without waiting until the next regular open enrollment period at the end of the year," New Hampshire Insurance Commissioner Chris Nicolopoulos said. "However, since the window is short, they should not delay."

Nicolopoulos noted that due to efforts by state officials and a successful waiver from the federal government, the premiums available on the Exchange are lower than they have been in the past. Those qualifying for financial assistance will continue to receive support when signing up through [HealthCare.gov](https://www.healthcare.gov).

"Given that New Hampshire insurance companies are offering significantly lower average premium rates for the third year in a row and given the COVID-19 pandemic, this is an important opportunity for individuals to get an affordable health insurance plan," Governor Chris Sununu said. "Everyone who is purchasing a health insurance plan during this special enrollment period should shop around, just as they would for any big purchase."

"There are many options and some plans are more affordable or offer a better network of health care providers than others."

Health Insurance Plans

In 2021, three insurance companies will offer individual plans on the New Hampshire Marketplace: Anthem, Ambetter from NH Healthy Families, and Harvard Pilgrim Health Care. The enrollment extension allows New Hampshire residents to purchase health insurance coverage for 2021.

Where to Find Help

Those wishing to receive federal financial assistance to pay for a plan should enroll through the Marketplace ([HealthCare.gov](https://www.healthcare.gov)). Insurance agents or enrollment assisters are available to help navigate the process.

Buyer Beware

Plans may be purchased outside of the federal Marketplace – through an insurance agent or directly from an insurance company – and it will cover the same essential services as a Marketplace plan. 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 [HealthCare.gov](https://www.healthcare.gov): Ambetter, Anthem and Harvard Pilgrim.

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.

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 [HealthCare.gov](https://www.healthcare.gov), but they do not cover all the benefits of ACA-compliant plans.

“Consumers should exercise caution and ask questions before purchasing a health plan from any company other than ACA-compliant health plans on and off [HealthCare.gov](https://www.healthcare.gov),” said Deputy Commissioner D.J. Bettencourt. “If you are unsure about the insurance company or agent you are dealing with, stop before signing any paperwork and call the Insurance Department at 800-852-3416. Don’t delay, this special enrollment period ends May 15, 2021.”

More information on 2021 plans

- Visit the Insurance Department’s website for additional resources: https://www.nh.gov/insurance/consumers/mp_plans.htm
- The [Find Local Help tool](#) on [HealthCare.gov](https://www.healthcare.gov) can help you find free help with picking a plan and enrollment.

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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