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Insurance Department Provides Frequently Asked Question Guidance to Consumers on the Insurance Provisions of the American Rescue Plan

CONCORD, NH – The American Rescue Plan (ARP), signed into law by President Biden in March, includes several provisions that will benefit New Hampshire insurance consumers. The Department has created two “Frequently Asked Questions” documents to provide guidance to consumers on these benefits. The FAQs include information on increased affordability options in the individual market and full premium coverage benefits for COBRA eligible individuals.

“Thousands of New Hampshire residents stand to benefit from the insurance provisions of the American Rescue Plan,” said Insurance Commissioner Chris Nicolopoulos. “We want to ensure that people are not only aware that they can save on their insurance coverage, but that they understand the process of how to enroll in these important programs.”

The FAQ documents about the [individual market](#) and [COBRA](#) can be found on the Insurance Department’s website.

“A key priority for the Department is to provide consumers with the most up to date information and regarding changes in the insurance market that could impact them,” said Deputy Commissioner D.J. Bettencourt. “Commissioner Nicolopoulos and I believe that when consumers have the best information at their disposal, they will make the best choices for themselves and their families. The American Rescue Plan is large and complex, but we are here to help you get to the bottom of it.”

Temporary COBRA premium subsidies are included in the ARP for up to 6 months during 2021. These subsidies will cover 100% of the monthly premium cost for people who are eligible. The law requires the employer, plan administrator, or insurer to pay for the premium for those who are eligible and the government will reimburse the cost. The subsidies can be paid for coverage months no earlier than April 1 and no later than September 30. Consumers should reach out to their COBRA plan administrator for additional information.

Consumers seeking assistance with the individual market enrollment process can find free help from an insurance agent, federal Navigator, or enrollment assister using the [Find Local Help tool](#) on Healthcare.gov or by contacting NH Navigator by calling 1-877-211-NAVI or by visiting their [website](#).

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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