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All Three Health Insurers on Healthcare.gov Will Offer Deductible and Out-of-Pocket Expense Credits for Plan Changes

CONCORD, NH – The New Hampshire Insurance Department announced today that all three health insurance companies offering plans on the Health Insurance Marketplace (Healthcare.gov) will offer deductible and out-of-pocket maximum expense credits for consumers who want to change plans within the same company due to increased affordability options as a result of the American Rescue Plan. The Department coordinated with Ambetter by NH Healthy Families, Anthem, and Harvard Pilgrim to resolve a deductible and out-of-pocket maximum re-set issue that would have occurred if consumers selected a different plan within the same company.

From April 1 to August 15, consumers can enroll for the first time, or resubmit their application on Healthcare.gov, to take advantage of lower monthly premiums and out-of-pocket expenses. All consumers who currently have a plan through Healthcare.gov are strongly encouraged to visit the website and reprocess their application. For many, this will generate the increased premium tax credit amounts that can be allocated toward the plan cost.

“This is an important resolution for Granite Staters that may be shopping for more affordable options on Healthcare.gov during the extended open enrollment period,” said Governor Chris Sununu. “I want to commend Ambetter, Anthem, and Harvard Pilgrim for providing these customer friendly protections proactively so that no one will lose the money they have already spent on their health care in 2021. This will extend more choice to New Hampshire residents who may want to select a plan with enhanced benefits as a result of lower costs.”

According to the U.S. Department of Health and Human Services, 22,900 uninsured New Hampshire residents are newly eligible for premium tax credits under the law and 1,000 uninsured residents are now eligible for \$0 silver benchmark plans.

“Whether you are uninsured or already have an individual plan, it has never been more affordable to buy health insurance in the Granite State,” said Insurance Commissioner Chris Nicolopoulos. “I strongly encourage everyone who qualifies for individual health coverage to visit Healthcare.gov and submit or reprocess their application so they can take advantage of increased premium subsidies and lower costs, and thanks to Ambetter, Anthem, and Harvard Pilgrim, everyone will be able to shop within their current company without fear of losing what they have already spent.”

In addition, many people who already have health plans purchased through Healthcare.gov will qualify for enhanced premium tax credit amounts and reduced out of pocket costs. Premium assistance will also increase for individuals above 400% of the Federal Poverty Level (FPL), because the law has decreased the percentage of household income that must be contributed toward a health plan.

“I want to thank New Hampshire’s three individual health insurance carriers on delivering this consumer friendly result,” said Deputy Commissioner D.J. Bettencourt. “This is a great opportunity for individuals and families to take advantage of the additional premium assistance and shop around to find the best plan for them. As long as they stay with the same company, they will be able to keep what they have expended out-of-pocket for the rest of the plan year.”

Premium savings will be applied retroactively to those months in 2021 prior to reprocessing the application and will be repaid when consumers reconcile their 2021 taxes. If no action is taken during the extended Special Enrollment Period, consumers will receive their premium savings as a 2021 tax refund.

The American Rescue Plan also extends affordability to those receiving unemployment benefits. If someone receives unemployment compensation. Consumers with unemployment compensation can revisit their application to receive additional financial subsidies. Beginning in early July, these individuals who were determined eligible for unemployment for any week during 2021 may be able to get an additional increase in savings when enrolling in a plan or reprocessing their application. More information on these benefits will be forthcoming.

Consumers seeking assistance with the enrollment process can get 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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