

State of New Hampshire Insurance Department

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FOR IMMEDIATE RELEASE

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New Hampshire Insurance Department's Open Enrollment Deadline Reminder: Cutoff Date for Health Coverage is Sunday, January 15, 2023

Granite Staters Can Sign Up For Health Insurance On The Federal Marketplace Before January 15, 2023

CONCORD, NH (January 11, 2023) – With only five days to go, the New Hampshire Insurance Department (NHID) today reminds Granite Staters who need health insurance that the deadline to purchase a health plan on the Health Insurance Marketplace without a special enrollment event is January 15th, 2023.

Right now, Granite Staters are eligible to sign up for one of the health plans available on the federal marketplace. Those who already have insurance coverage through the marketplace can also renew, update, or upgrade their health plans. The open enrollment period ends January 15, 2023, and coverage will begin on February 1, 2023.

"This is a great opportunity for Granite Staters who do not have health insurance through their employer, Medicare, or Medicaid to enroll in the Individual Marketplace," said Christopher Nicolopoulos, Commissioner of the NHID. "For the third year in a row, the state's 1332 Waiver has resulted in premiums for the individual market being the lowest in New England, helping more people get access to the healthcare they need. And this deadline comes at a critical time, as the Medicaid redetermination process is going to begin again in the spring of 2023."

Those seeking coverage over the next five days can visit the federal insurance exchange at www.healthcare.gov, where consumers can compare and purchase various health and dental plans. Many consumers will be eligible for assistance covering premiums, out-of-pocket costs, and deductibles. The NHID recommends that consumers contact a licensed insurance agent for help evaluating the various plan options and eligibility for cost-savings.

"Granite Staters continue to enjoy the lowest health care costs in New England, but it is critical that consumers carefully evaluate their individual health care needs, so they are making informed choices when it comes to selecting suitable health insurance coverage," said Deputy Insurance Commissioner D.J. Bettencourt. "This should include understanding plan benefits, out-of-pocket costs, covered prescription drugs, in-network physicians, and premiums."

All three insurance companies currently in New Hampshire's marketplace have returned to offer individual plans: Anthem, Ambetter from NH Healthy Families, and Harvard Pilgrim Health Care. Premiums will vary by plan, based on the included benefit design. Premium subsidies remain in place, along with a three-year extension (2023-2025) of the ARPA eligibility enhancement by the passage of the Inflation Reduction Act.

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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