

State of New Hampshire Insurance Department

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FOR IMMEDIATE RELEASE

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New Hampshire Insurance Department Reminds Medicaid Enrollees Of Special Enrollment Period For Medicare Parts A and B

CONCORD, NH (April 11, 2023) – The New Hampshire Insurance Department (NHID) has issued a bulletin reminding Granite Staters that the Centers for Medicare and Medicaid Services (CMS) issued a final rule, effective January 1, 2023, regarding Medicaid enrollees who remained enrolled in Medicaid during the COVID-19 public health emergency. Many individuals remained enrolled in Medicaid and missed their initial enrollment period to sign up for Medicare Part A or Part B. Under the new rule, consumers whose Medicaid eligibility is terminated can sign up for Medicare Part A and B without a penalty. Many individuals who remained on the Medicaid Expansion also missed their initial enrollment period to sign up for Medicare Supplement insurance. Those consumers will also be able to sign up for that coverage with guaranteed issue.

"The COVID-19 public health emergency has presented unique challenges for healthcare access and enrollment, and this rule from CMS recognizes these challenges and provides relief for Medicaid enrollees who turned 65 during the pandemic, as well as those under 65 who became eligible due to disability," said Insurance Commissioner Christopher Nicolopoulos. "We encourage consumers to take advantage of this Special Enrollment Period and consult with a SHIP counselor for assistance."

Consumers should be mindful that there are deadlines for signing up during this Special Enrollment Period (SEP), based on a six-month window from when they are deemed to be no longer eligible to be on Medicaid. In addition to signing up before the deadline, consumers must show proof that they became eligible for Medicare during the PHE and provide documentation of when their Medicaid eligibility was terminated.

Deadlines differ depending on whether their Medicaid eligibility was terminated before January 1, 2023, and consumers should consult a State Health Insurance Assistant Program (SHIP)

counselor if they have any questions or need assistance. SHIP information can be found at https://www.servicelink.nh.gov/medicare/index.htm, and SHIP councilors can be reached at (866) 634-9412.

"The new rule from CMS provides a valuable opportunity for those who missed their initial enrollment period for Medicare to sign up without penalty," said Deputy Commissioner DJ Bettencourt. "The Special Enrollment Period for Medicare Parts A and B is an important step in ensuring that Granite Staters have access to the care they need."

The bulletin, INS-23-006-AB, can be viewed at https://www.nh.gov/insurance/media/bulletins/2023/documents/ins-2023-006-ab.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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