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FOR IMMEDIATE RELEASE

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New Hampshire Insurance Department Revises Bulletin Regarding Life Insurance Wellness Programs

CONCORD, NH (July 11, 2023) – The New Hampshire Insurance Department (NHID) has recently reviewed its bulletin INS-17-007-AB, which pertains to life insurance policies that offer discounted premium rates, aka rewards, to consumers based upon their participation in healthy reward programs, and has released a revised bulletin, INS-23-023-AB, which rescinds INS-17-007-AB. This revised bulletin provides carriers with updated guidance about permissible wellness reward programs and aims to provide carriers with appropriate flexibility to design programs that incentivize healthy individuals to maintain their well-being.

As part of the evolving perspective on wellness programs, the NHID recognizes the substantial evidence supporting the numerous health benefits associated with active participation in such initiatives. The revised bulletin reflects this evolution in policymaking, emphasizing the importance of incorporating wellness elements into insurance offerings. By embracing wellness programs, the NHID aims to encourage policyholders to adopt healthier habits and contribute to an overall healthier pool of insured individuals.

“Wellness programs not only promote better health outcomes but also enable insurers to provide policyholders with various benefits, including discounted premiums or program rewards,” said Deputy Commissioner DJ Bettencourt. “By incentivizing policyholders to engage in healthy activities or achieve specific wellness objectives, insurers can build a healthier pool of insured individuals, leading to potential savings in claims costs. This mutually beneficial arrangement allows both the consumer and the industry to thrive.”

By rescinding the previous bulletin and introducing this revised version, the NHID is providing carriers with updated guidance that encourages the implementation of permissible wellness

reward programs. This flexibility empowers the insurance industry to continue pioneering new approaches that promote healthier lifestyles and well-being among consumers.

“The Department remains committed to the well-being of New Hampshire residents and will continue to adapt its policies to align with the evolving landscape of healthcare and insurance,” said Deputy Commissioner Bettencourt. “We encourage carriers to leverage the opportunities presented by wellness programs that contribute to a healthier future for all.”

The complete bulletin, Docket Number INS 23-023-AB, is located at <https://www.nh.gov/insurance/media/bulletins/2023/documents/ins-23-023-ab.pdf>.

New Hampshire Prosecutes Insurance Fraud

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. As part of that mission, our Fraud Unit investigates cases of alleged insurance fraud. To report a possible insurance fraud crime, please call 1-800-852-3416, contact us by email at NHFraud@ins.nh.gov, or visit our website at www.nh.gov/insurance/legal/fraud/.

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