



## State of New Hampshire Insurance Department

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**FOR IMMEDIATE RELEASE**

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### **New Hampshire Insurance Department Announces the Launch of 2024 Open Enrollment Period for Affordable Care Act Individual Marketplace and Releases 2024 Premium Rates**

**CONCORD, NH (October 31, 2023)** – Today, the New Hampshire Insurance Department (NHID) kicked off the Open Enrollment Period for Granite Staters who are seeking individual health coverage on the Affordable Care Act (ACA) Individual Marketplace. The Open Enrollment Period runs from Tuesday, November 1, 2023, through Sunday, January 15, 2024.

“This is a significant opportunity for Granite Staters who do not have health insurance through their employer, Medicare, or Medicaid to enroll in the Individual Marketplace,” said New Hampshire Insurance Commissioner DJ Bettencourt. “For the fourth consecutive year, the 1332 Waiver has resulted in premiums for the individual market being the lowest in New England, ensuring more individuals have access to the healthcare they need.”

NHID bases its market premium calculations on the Second Lowest Cost Silver Plan (SLCSP) for a 40-year-old male non-smoker. In 2023, the SLCSP premium rate was \$322.70, and for 2024, it will be \$335.44, representing a 3.95 percent increase from the previous year, in line with the national inflation rate. Despite the increase, overall premiums remain the lowest among the New England states.

The premium rate can be attributed in part to overall market trends, and in part to the approval of the Department’s Section 1332 Waiver designed to lower rates in the individual market and to provide market stability in the future.

“Granite Staters will continue to enjoy the lowest health care costs in New England,” said Commissioner Bettencourt. “As a result of rising inflation, families across New Hampshire are trying to make their dollars stretch further. New Hampshire’s rate changes remain relatively

consistent from previous years, while factoring in the challenges currently facing our national economy.”

All three insurance companies currently in New Hampshire’s marketplace will return 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 have been bolstered by a three-year extension (2023-2025) of the ARPA eligibility enhancement by the passage of the Inflation Reduction Act.

“I strongly encourage those seeking health insurance to visit [www.healthcare.gov](http://www.healthcare.gov) to check out their coverage options and enroll in a plan that truly meets their needs,” said Jason Dexter, Life and Health Director at the NHID. “Plans can also be purchased through an insurance agent or directly from an insurance company, although those plans are not eligible for ACA price reductions based on income and other circumstances.”

Those seeking coverage can visit the federal insurance exchange at [www.healthcare.gov](http://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 or visit <https://localhelp.healthcare.gov/> for help evaluating the various plan options and eligibility for cost-savings.

### **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](mailto:consumerservices@ins.nh.gov). For more information, visit <https://www.nh.gov/insurance>.

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