



## State of New Hampshire Insurance Department

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**FOR IMMEDIATE RELEASE**

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### **New Hampshire Insurance Department Endorses National Association of Insurance Commissioners Comments on Proposed Mental Health Parity Rules**

**CONCORD, NH (October 31, 2023)** – Today, the New Hampshire Insurance Department (NHID) announces its endorsement of the National Association of Insurance Commissioners (NAIC) letter, dated October 2, 2023, addressing the proposed rules related to the Mental Health Parity and Addiction Equity Act (MHPAEA). These proposed rules, published in the Federal Register on August 3, 2023, signify a significant step forward in ensuring mental health parity, a top priority for the NHID.

The proposed rules, as outlined in NAIC's letter, provide states with much-needed clarity and essential tools to effectively fulfill our critical role in ensuring mental health parity. NHID endorses the NAIC's viewpoint that the final rules should give states the flexibility to consider the unique dynamics within their respective jurisdictions. This approach acknowledges the diversity of health insurance markets and the needs of the residents in each state.

“The NHID is committed to advancing the cause of mental health parity and will continue to work closely with our partners, including the NAIC, to ensure that these important regulations are crafted in a manner that best serves the needs of our communities,” said New Hampshire Insurance Commissioner DJ Bettencourt. “Mental health parity is a top priority for this department, and we recognize the importance of ensuring that individuals have equitable access to mental health and substance use disorder (MH/SUD) services. The rules proposed by the federal government provide states with much-needed clarity and tools to best accomplish our vital role in ensuring parity for Granite Staters.”

The New Hampshire Insurance Department values the NAIC's recognition of the concerns raised in the letter, underscoring our mutual dedication to prioritizing mental health parity for the benefit of Granite Staters and all Americans. This perspective acknowledges the diversity of

health insurance markets and the unique requirements of residents in each state. It is essential that we actively pursue this objective in the most pragmatic and efficient manner to ensure our collective success. Our department reiterates its commitment to achieving mental health parity and eagerly anticipates ongoing collaboration with federal and state partners to advance this crucial initiative.

The varied landscape of health insurance markets across the United States necessitates that a uniform approach may not be appropriate. States must retain the autonomy to adapt their enforcement strategies to address the distinct needs and challenges of their respective populations. This approach guarantees that the goals of mental health parity can be attained in a manner that is practical, effective, and tailored to the specific conditions in each state.

“Ensuring mental health parity has been a long-standing priority for the New Hampshire Insurance Department,” said Jason Dexter, Life and Health Director at the NHID. “We concur with the NAIC's call for flexibility in enforcement, recognizing the unique dynamics within each state. Mental health parity is a collective commitment, and we look forward to working collaboratively to make meaningful progress in this vital endeavor.”

A copy of the NAIC’s letter can be found at <https://content.naic.org/sites/default/files/health-reform-letter-cms-commnets-stld-fixed-indemnity-nprm.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](mailto:consumerservices@ins.nh.gov). For more information, visit <https://www.nh.gov/insurance>.

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