



The State of New Hampshire Insurance Department

21 South Fruit Street, Suite 14
Concord, NH 03301

David J. Bettencourt
Commissioner

Keith E. Nyhan
Deputy Commissioner

FOR IMMEDIATE RELEASE

Contact: Communications Unit
603-271-3781
communications@ins.nh.gov

New Hampshire Insurance Department Issues Bulletin on Coverage for Mental Health Services for Children

CONCORD, NH (March 8, 2024) – The New Hampshire Insurance Department (NHID) has issued a bulletin, Docket #INS 24-016-AB, addressing the critical issue of coverage for insureds aged 21 and younger who are receiving mental health services from state-sponsored community mental health providers.

With the expansion of commercial health insurance coverage mandated by the Affordable Care Act and the growth of state-sponsored community mental health services, it has become increasingly common for children with severe mental illness to receive services from community-based mental health organizations primarily funded through contracts with the New Hampshire Department of Health and Human Services.

Despite the availability of coverage, a review of all-payer claims data by the Insurance Department reveals that these services are not commonly billed. This underutilization is attributed to either the lack of contracts between health carriers and the organizations or insufficient knowledge on the part of the organizations to properly bill for services covered under commercial policies.

The bulletin emphasizes the importance of understanding billing codes and modifiers to ensure accurate billing and reimbursement. To facilitate this process, the Insurance Department has compiled a chart identifying potentially appropriate codes for various service categories. The chart provided with the bulletin serves as a reference, not an exhaustive list, to identify common codes associated with service categories.

The NHID underscores the responsibility of health carriers to take two key actions:

Telephone 603-271-2261 • Fax 603-271-1406 • TDD Access: Relay NH 1-800-735-2964
nh.gov/insurance

1. **Contract Update:** Health carriers are urged to update contracts or establish contracts and credentials with community mental health organizations providing qualified services to commercially covered children with severe mental illness. The parties are encouraged to explore different reimbursement models during contract negotiations.
2. **Guidance Production:** Health carriers must provide usable guidance, either within the provider contract or in the provider billing manual, to assist organizations in determining the proper billing codes and code modifiers for services reimbursable under commercial coverage.

“Access to mental health services is paramount, especially for our youth who are facing severe mental illness”, said Insurance Commissioner DJ Bettencourt. “Through this bulletin, we are ensuring that children in New Hampshire have the support they need to thrive. We urge health carriers to proactively engage with community mental health organizations to ensure seamless access to covered services. By updating contracts and providing clear guidance, we can enhance the effectiveness of mental health care delivery for our youth.”

“The NHID recognizes the complexity of billing codes and modifiers in the context of mental health services,” said Deputy Insurance Commissioner Keith Nyhan. “The bulletin serves as a pivotal resource for both health carriers and community mental health organizations, fostering collaboration and clarity in billing procedures. Our goal is to streamline processes and maximize reimbursement for essential services.”

The complete bulletin, Docket #INS 24-016-AB, can be located at <https://www.nh.gov/insurance/media/bulletins/2024/documents/bulletin-ins-24-016-ab.pdf>. Questions about the bulletin should be directed to Leigh Curtis, Health Insurance Reform Coordinator at the New Hampshire Insurance Department, via email at Leigh.E.Curtis@ins.nh.gov.

The New Hampshire Insurance Department remains committed to ensuring access to quality mental health services for children across the state.

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>.

###