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Covering the Care: A Focus on the NH Marketplace

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Covering the Care: A Focus on the NH Marketplace

This brief provides background about what the New Hampshire Health Insurance Marketplace is, how NH residents are receiving coverage made available through NH’s federally-facilitated Marketplace in 2017, and how coverage is being accessed by the New Hampshire Health Protection Program.

WHAT IS THE NEW HAMPSHIRE INSURANCE MARKETPLACE?

A health insurance “Exchange” or “Marketplace” is a resource where individuals, families, and small businesses can learn about health coverage options and access regulated and subsidized health insurance. Some states operate their own Marketplaces while others rely on the federal Marketplace, www.healthcare.gov. NH relies on a federally-facilitated Health Insurance Marketplace as a source for NH-based plans, and the New Hampshire Insurance Department regulates health insurance offered and marketed in NH.

Marketplace plans are categorized into four “metal” types. The metal levels differ primarily in how costs are split between the individual covered by the plan and the insurer. Platinum plans have the highest monthly premium and the lowest “out of pocket” cost for health care services that are paid by the individual. Bronze plans have the lowest monthly premium and the highest “out of pocket” cost for health care services that are paid by the individual. Gold and Silver plans are in between Platinum and Bronze plans. More information about health plans in the different metal levels is available at www.healthcare.gov.¹

THE NEW HAMPSHIRE HEALTH PROTECTION PROGRAM AND THE MARKETPLACE

The Affordable Care Act allows states to expand the number of people eligible for Medicaid coverage (“Medicaid Expansion”) to include additional adults. The federal government fully funds the expanded coverage for three years. NH expanded its Medicaid coverage through the New Hampshire Health Protection Program (NHHPP) in August 2014. NH is one of only a few states to expand Medicaid coverage through a waiver of Medicaid program rules, allowing Medicaid to purchase a plan on the Marketplace offered by a commercial insurance company, on behalf of a person. This is known as the Premium Assistance Program (PAP). The population enrolled in coverage through a health plan on the Marketplace via NHHPP is described separately in this brief.

FOCUS ON HEALTH POLICY

A major goal of the Affordable Care Act (ACA) is to reduce the number of people without health insurance. The Act includes several components related to this goal, including:

- Requiring all employers with more than 50 employees to offer health insurance to their employees.
- Allowing children to stay on their parents’ health insurance plans up to age 26.
- Allowing states to choose to expand the eligibility for Medicaid coverage.
- Prohibiting pre-existing condition exclusions.
- Implementing a tax penalty for people who do not have a minimum amount of health insurance coverage.
- Implementing a Health Insurance Exchange, or Marketplace, for individuals to purchase health insurance.
- Establishing standardized actuarial levels of insurance that individuals and small businesses can buy.
- Limiting premium rating setting based on experience.

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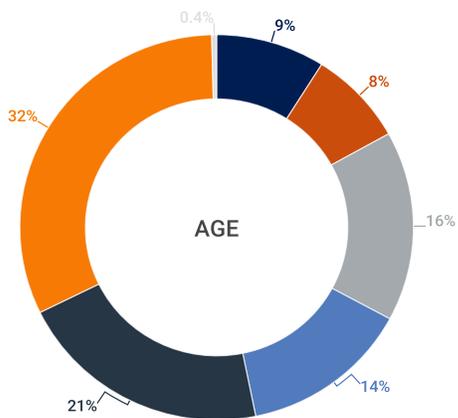
MARKETPLACE PLAN ENROLLEES IN NEW HAMPSHIRE, EXCLUDING NHHP

CMS collects data about members enrolled in Marketplace Qualified Health Plans (QHPs).² De-identified data are made available to the public on an annual basis, after Open Enrollment.³ The following information uses those data to describe the population electing to purchase health insurance on the Marketplace in NH. For the 2016 Open Enrollment period (November 2016 - January 2017), 53,024 people selected a Marketplace plan for the 2017 coverage year in NH through healthcare.gov.⁴

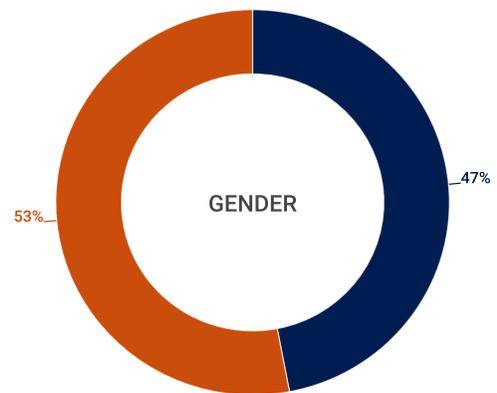
Of those enrolling in the Open Enrollment period:

- About one-third were age 55-64.
- 53% were women.
- Enrollees were distributed across the state, in all 10 NH counties.
- Over half of the enrollees chose silver plans.

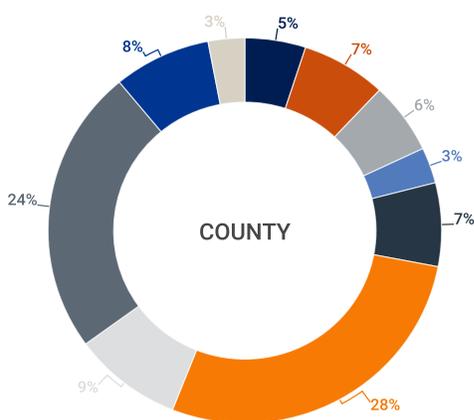
MARKETPLACE ENROLLMENT (EXCLUDING NHHP), NEW HAMPSHIRE, 2017



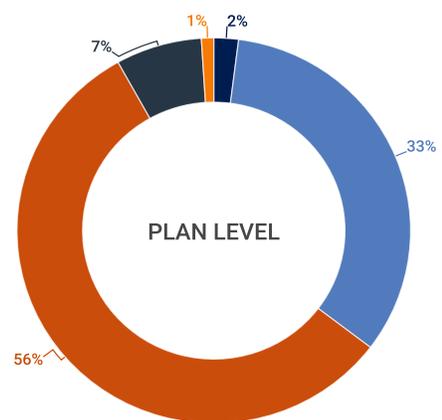
● under 18 years
 ● 18-25 years
 ● 26-34 years
 ● 35-44 years
● 45-54 years
 ● 55-64 years
 ● over 65 years



● Male
 ● Female



● Belknap
 ● Carroll
 ● Cheshire
 ● Coos
 ● Grafton
 ● Hillsborough
● Merrimack
 ● Rockingham
 ● Strafford
 ● Sullivan



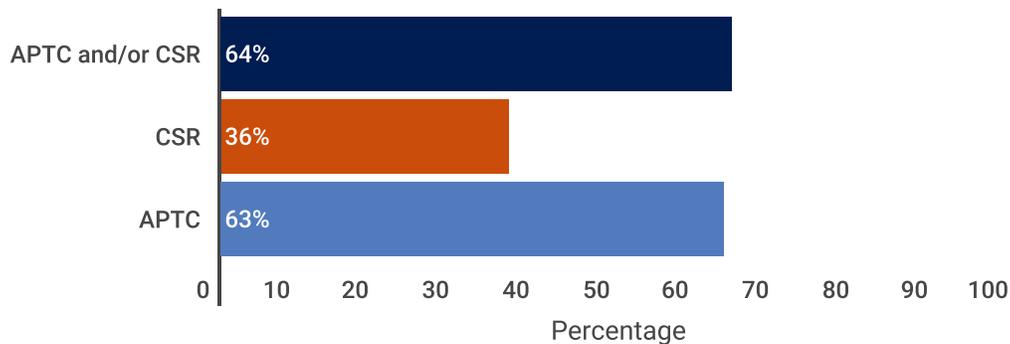
● Catastrophic
 ● Bronze
 ● Silver
 ● Gold
 ● Platinum

Covering the Care: Health Insurance Coverage in New Hampshire

FINANCIAL ASSISTANCE ON THE MARKETPLACE, EXCLUDING NHPP

Among the population enrolled in the Marketplace during Open Enrollment in NH in 2016, 63% applied for the Advance Payment of the Premium Tax Credit (APTC), and 36% applied for the Cost Sharing Reductions (CSR) (see the sidebar for more information). In total, 64% applied for either method of financial assistance for purchasing health insurance on the Marketplace.

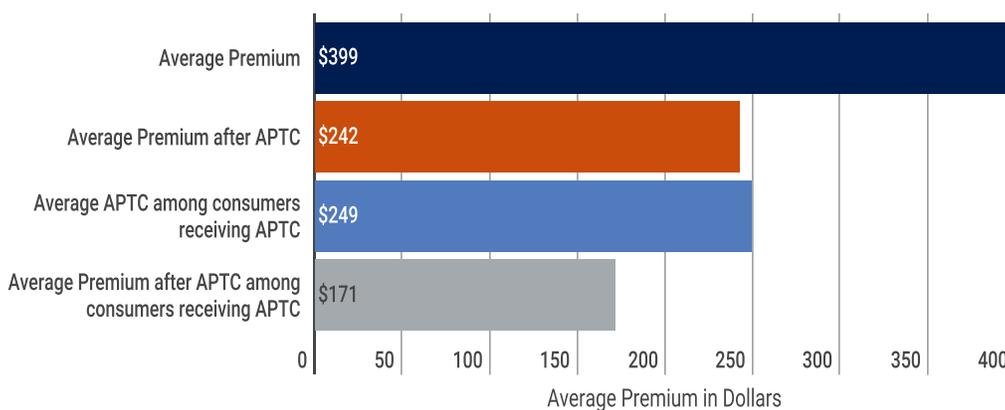
MARKETPLACE FINANCIAL ASSISTANCE, NEW HAMPSHIRE, 2017



ADVANCED PREMIUM TAX CREDIT BY VALUE

- In NH, the average premium for a plan on the Marketplace in 2017 is \$399/month.
- The average premium after the APTC is \$242/month, with an average value of the APTC being \$249/month.
- Among people receiving the APTC, the average premium is \$171/month.

ADVANCED PREMIUM TAX CREDIT, NEW HAMPSHIRE, 2017



FOCUS ON HEALTH POLICY

People enrolling in plans offered on the Marketplace have access to two types of financial assistance to help pay the costs of purchasing health insurance.

According to CMS:⁵

- **Advance Payment of the Premium Tax Credit (APTC):** The APTC is a tax credit that a person can take in advance, to lower their monthly health insurance payment (or “premium”). The APTC can be used for a plan in any metal category.

Consumers with household incomes between 100 percent and 400 percent of the Federal Poverty Level (FPL) may qualify for APTC, which helps make their coverage more affordable throughout the year by lowering their share of monthly premium costs. Consumers who qualify for APTC may choose how much of the APTC to apply to their premiums each month, up to the maximum amount for which they are eligible.

- **Cost Sharing Reductions (CSR):** The CSR is a discount that lowers the amount a person has to pay for deductibles, copayments, and coinsurance. To qualify for CSR, a person has to enroll in a plan in the Silver category.

CSRs are generally available if a consumer’s household income is between 100 percent and 250 percent of the Federal Poverty Level (FPL), the consumer is otherwise eligible for APTC, and the individual chooses a health plan from the silver plan category. Individuals can receive both the APTC and CSR.

Covering the Care: Health Insurance Coverage in New Hampshire

ADVANCED PREMIUM TAX CREDIT BY COUNTY

- In every county, the majority of people enrolled in the Marketplace received the APTC.
- The percent receiving the credit ranged from 59% in Rockingham County to 79% in Coos County.

County	Consumers with APTC	% of County Enrollment population with APTC	Average APTC for Consumers with APTC
Belknap County	1,784	65%	\$266
Carroll County	2,617	69%	\$265
Cheshire County	2,047	66%	\$258
Coos County	1,096	79%	\$283
Grafton County	2,471	63%	\$261
Hillsborough County	9,162	63%	\$241
Merrimack County	3,167	64%	\$251
Rockingham County	7,524	59%	\$239
Strafford County	2,683	62%	\$238
Sullivan County	898	66%	\$273

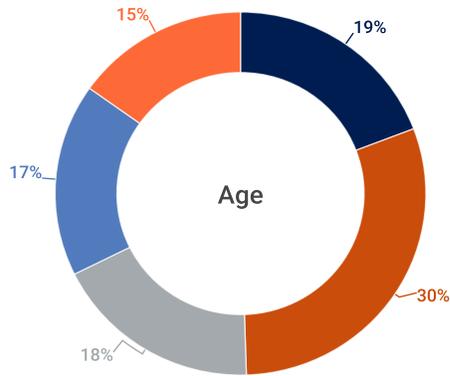
NEW HAMPSHIRE HEALTH PROTECTION PREMIUM ASSISTANCE PROGRAM ENROLLEES

According to the New Hampshire Department of Health and Human Services, there were approximately 42,100 total NHHPP enrollees in the PAP program as of June 2017.⁶

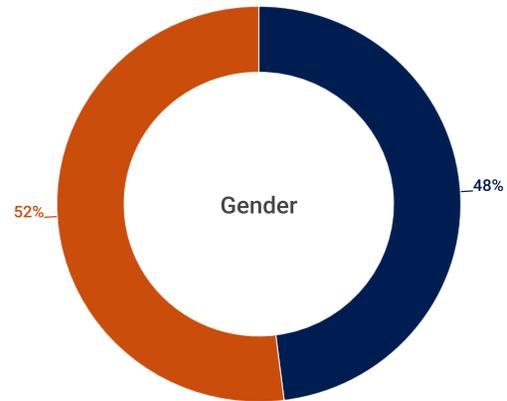
- About one third of the NHHPP enrollees were 25-34 years old.
- Enrollees were distributed across the state, in all 10 NH counties.
- Enrollees were almost equally male and female.
- Ambetter was the most common health plan among NHHPP PAP enrollees, with over 30% of enrollees.

Covering the Care: Health Insurance Coverage in New Hampshire

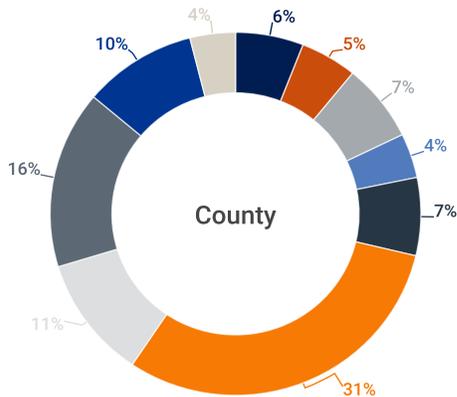
PREMIUM ASSISTANCE PROGRAM ENROLLMENT, NHHPP, 2017



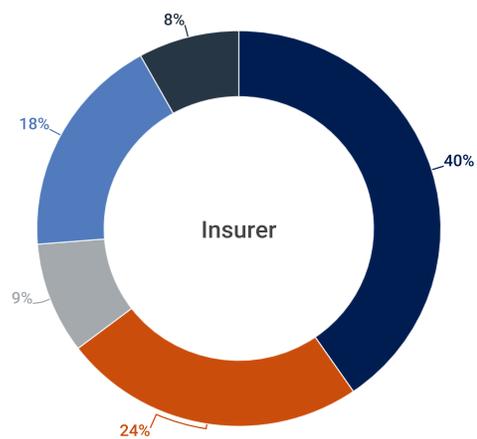
● under 25 years
 ● 25-34 years
 ● 35-44 years
● 45-54 years
 ● over 54 years



● Male
 ● Female



● Belknap
 ● Carroll
 ● Cheshire
 ● Coos
● Grafton
 ● Hillsborough
 ● Merrimack
● Rockingham
 ● Strafford
 ● Sullivan



● Ambetter
 ● Anthem
 ● Harvard Pilgrim-Elevate Health
● Harvard Pilgrim-NH Network
 ● Minuteman

1. <https://www.healthcare.gov/>

2. An explanation about what QHPs are is available at: <https://www.healthcare.gov/glossary/qualified-health-plan/>

3. https://www.cms.gov/Research-Statistics-Data-and-Systems/Statistics-Trends-and-Reports/Marketplace-Products/Plan_Selection_ZIP.html

4. Note that the number of people selecting a plan in Open Enrollment is typically higher than the number that ultimately get coverage through the Marketplace. Some individuals who select plans during open enrollment get insurance other ways, move out of state, etc. In 2016, the number of NH individuals who selected a plan during open enrollment was 55,183 and the "effectuated" number of plan holders for 2016 was 49,114 (89%).

5. <https://www.healthcare.gov/glossary/>

6. Data provided by the NH Department of Health and Human Services, June 2017. Source Medical Management Information System (MMIS) extract, 6/21/17.

Covering the Care: Health Insurance Coverage in New Hampshire



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