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Covering the Care: Health Insurance Coverage in New Hampshire | 2023 Update

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Covering the Care: Health Insurance Coverage in New Hampshire | 2023 Update

This brief provides updates from the Insurance Coverage and Marketplace “Covering the Care Briefs” that were previously published.

WHY DOES INSURANCE COVERAGE MATTER?

Necessary health care services are avoided by individuals due to unexpected or high costs, especially among those without health insurance. In 2021, more than 1 in 4 uninsured adults (27%) either delayed or did not seek healthcare due to costs.¹

INSURANCE COVERAGE IN NEW HAMPSHIRE

The rate of individuals without health insurance in New Hampshire has continued to decrease in recent years, with a rate of 5.1% in 2021 and 4.9% in 2022. This pattern aligns with the national rate of uninsured individuals; in 2021, 8.6% of the US population did not have health insurance, and 8.0% in 2022. Compared to other states in New England, New Hampshire remains in the middle with respect to its rate of uninsured residents. Maine’s uninsured rate was 5.7% in 2021 and 6.6% in 2022, while Massachusetts’ rate was 2.5% in 2021 and 2.4% in 2022.

Over the past 10 years, the uninsured rate in NH has decreased by almost 6%. Among NH’s entire population, the rate of individuals without health insurance decreased from 10.6% in 2012 to 4.9% in 2022. Among the non-elderly population in the state, the rate decreased from 15.4% in 2012 to 6.9% in 2022.

UNINSURED RATE AMONG NEW HAMPSHIRE POPULATION, 2011-2024

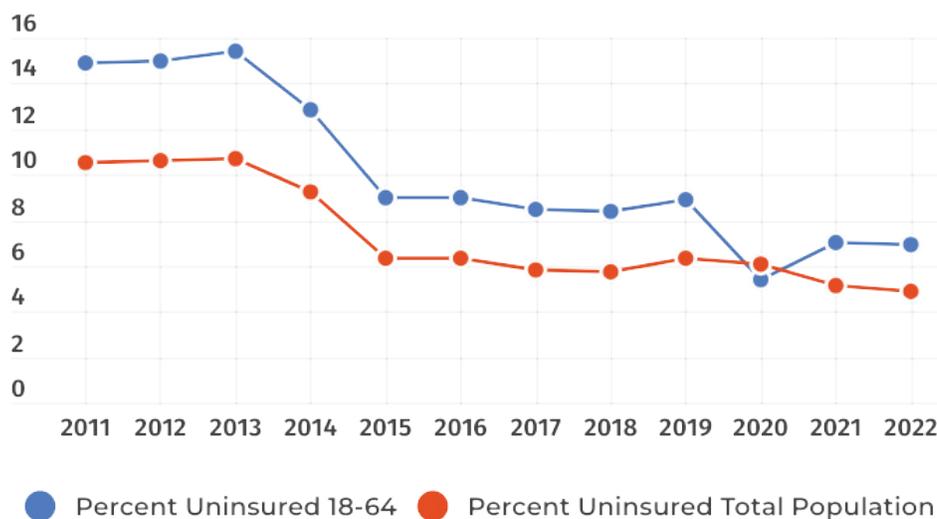


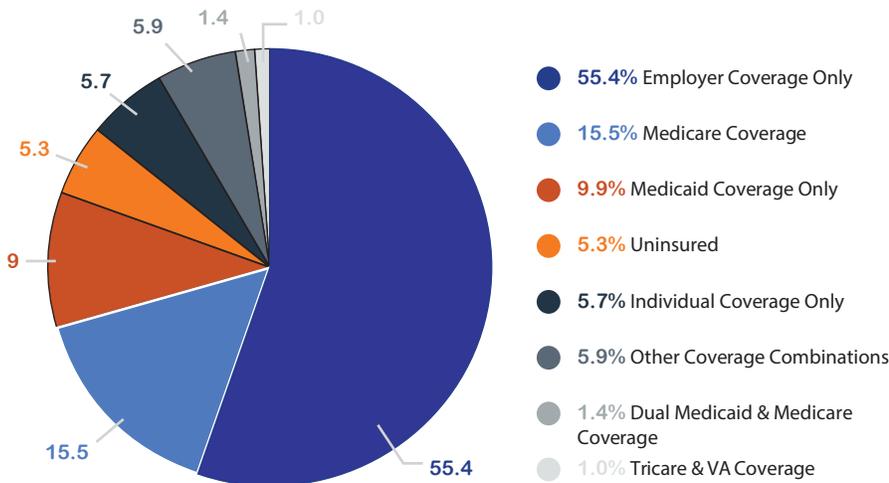
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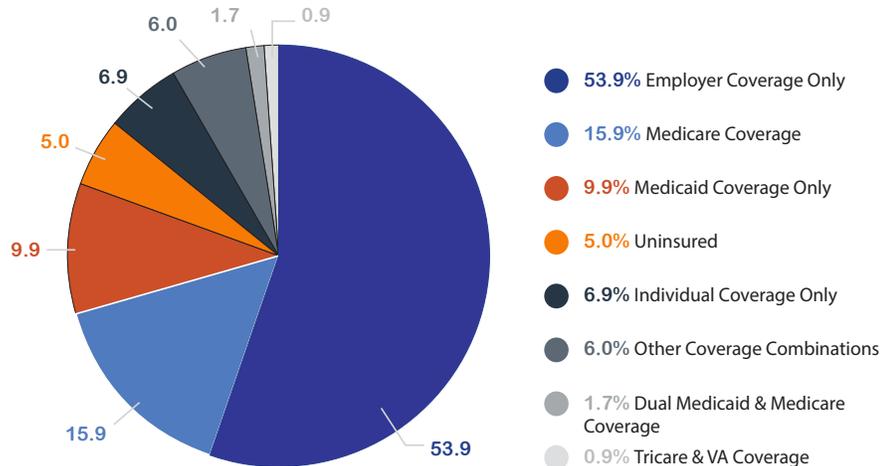
COVERAGE AND EMPLOYMENT STATUS

The majority of individuals in NH had health insurance through their employer in 2021 (55%) and 2022 (54%).

NEW HAMPSHIRE INSURANCE COVERAGE, 2021



NEW HAMPSHIRE INSURANCE COVERAGE, 2022



Not everyone who is employed has health insurance. Among NH's non-elderly employed population (i.e., pre-retirement below age 65), 6% were uninsured in 2021 and 2022. This is an 8% decrease compared to eight and nine years prior, when 14% of the employed non-elderly population was uninsured in 2013. Among those who were unemployed, there was a 4% decrease among those who were uninsured between 2021 (19.6%) and 2022 (15.6%).

FOCUS ON HEALTH POLICY

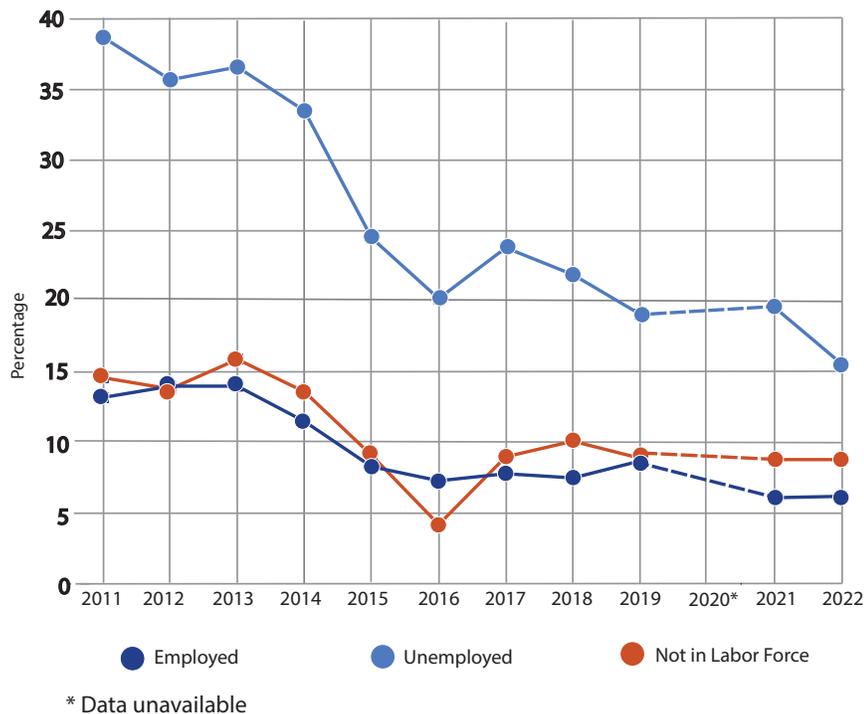
In 2022, the Inflation Reduction Act included extensions of financial support for people buying health insurance on ACA Health Insurance Marketplaces (www.healthcare.gov) that had been enacted by ARPA. The additional financial help was increased in two ways:

1) The subsidies were deeper - meaning that they lowered the premium prices further than they had been. This provided near-to-\$0 premiums and reduced deductibles for those with the lowest incomes. People with higher incomes also experienced deeper reductions to their premium prices, in some instances reducing their premium liability by more than 50%.

2) The subsidies were available to a larger group of people. Under the original ACA, an individual with income above 400% FPL was not eligible for any financial help for purchasing health insurance through the Marketplace. With the additional subsidies, people with income above 400% FPL became eligible to receive financial help if they purchased a health plan on the Marketplace. These additional subsidies run until the the end of 2025.

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UNINSURED RATE AMONG NEW HAMPSHIRE NON-ELDERLY POPULATION, BY EMPLOYMENT CATEGORY, 2011-2022



The US Census and American Community Survey uses the following definitions:

Employed: All civilians 16 years old and over who were either (1) “at work” -- those who did any work at all during the reference week as paid employees, worked in their own business or profession, worked on their own farm, or worked 15 hours or more as unpaid workers on a family farm or in a family business; or (2) were “with a job but not at work” -- those who did not work during the reference week but had jobs or businesses from which they were temporarily absent due to illness, bad weather, industrial dispute, vacation, or other personal reasons. Excluded from the employed are people whose only activity consisted of work around the house or unpaid volunteer work for religious, charitable, and similar organizations; also excluded are people on active duty in the United States Armed Forces.

Unemployed: All civilians 16 years old and over are classified as unemployed if they (1) were neither “at work” nor “with a job but not at work” during the reference week, and (2) were actively looking for work during the last 4 weeks, and (3) were available to accept a job. Also included as unemployed are civilians who did not work at all during the reference week, were waiting to be called back to a job from which they had been laid off, and were available for work except for temporary illness.

Not in Labor Force: This category includes all people 16 years old and over who are not classified as members of the labor force. This category consists mainly of students, housewives, retired workers, seasonal workers interviewed in an off season who were not looking for work, institutionalized people, and people doing only incidental unpaid family work (less than 15 hours during the reference week).

COVERAGE AND AGE

Types of insurance coverage vary by age group. For example, the eligibility for public insurance programs is partly based on age.²

CHILDREN, UNDER AGE 19

- Most children under 19 years were insured in 2021 and 2022; 4.0% were uninsured in 2021 and 3.5% in 2022.
- The most common type of insurance coverage was employer-based (62.4% in 2021; 62.2% in 2022).
- 23.7% of children in NH were covered by Medicaid or the Children’s Health Insurance Plan (CHIP) in 2021 and 23.9% in 2022.
- Of the other coverage types, individual-only plans covered 4.1% of children in 2021 and 5.8% in 2022; 4.5% of children in 2021 and 5.8% in 2022 were covered by other combinations of plans; Tricare/VA covered 1% in both years; and dual Medicare and Medicaid and Medicare only covered less than 1% each in 2021 and 2022.

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ADULTS, AGES 19-34

- 9.1% of adults ages 19-34 were uninsured in 2021 and 9.0% in 2022; this percentage was the highest among all age groups for both years.
- The majority of adults ages 19-34 had employer-based insurance in both years, with 64.7% in 2021 and 64.4% in 2022.
- 11.1% were covered by Medicaid in 2021 and 10.7% in 2022.
- In 2021, 10.4% were covered by individual coverage only; another combination of health plans covered 2.6%, Tricare/VA covered 1.3%; and Medicare and dual Medicare and Medicaid covered less than 1% each.
- In 2022, 10.6% of adults 19-34 were covered by individual coverage only; 2.9% were another combination; and Tricare/VA, Medicare, and dual Medicare and Medicaid each covered 1% or less.

ADULTS, AGES 35-64

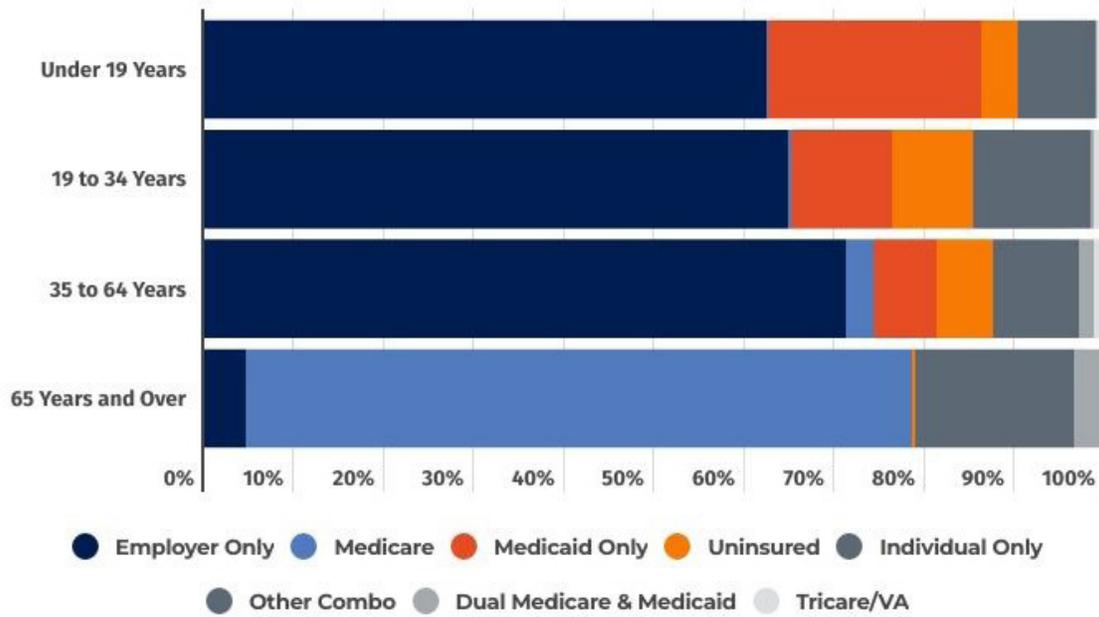
- In 2021, 6.2% of adults ages 35-64 were uninsured. In 2022, 6.0% were uninsured.
- This age group had the highest rates of employer-based coverage in 2021 (71.2%) and 2022 (69.2%).
- 7.0% were covered by Medicaid in 2021 and 7.5% in 2022.
- Of other coverage types, 6.7% were covered by individual coverage only in 2021 and 8.7% in 2022; 3.1% were covered by Medicare only in 2021 and 3.0% in 2022; in 2021, 2.9% were covered by another combination in 2021 and 2.7% in 2022; and Tricare/VA and dual Medicare and Medicaid covered less than 2% each in 2021 and 2022.

ADULTS, AGES 65 AND OLDER

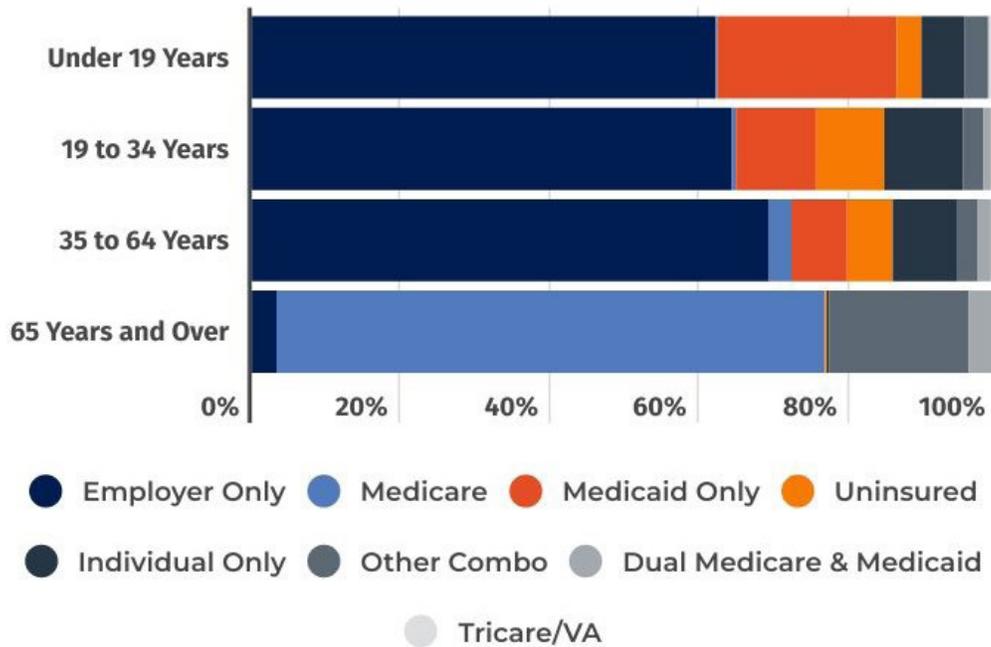
- The rate of individuals ages 65+ covered by employer-based health insurance dropped from 4.6% in 2021 to 3.3% in 2022.
- In 2021 and 2022, nearly 74% of this age group was covered by Medicare.
- 0.5% of the NH population 65 and over were uninsured in 2021, and 0.3% in 2022.
- All other types of insurance covered less than 1% of this population in 2021 and 2022.

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COVERAGE BY AGE, 2021



COVERAGE BY AGE, 2022



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Coverage Type	Under 19 Years		19 to 34 Years		35 to 64 Years		65 Years and Over		
	Year	2021	2022	2021	2022	2021	2022	2021	2022
● Employer Only		62.4%	62.2%	64.7%	64.4%	71.2%	69.2%	4.6%	3.3%
● Medicare		0.2%	0.3%	0.4%	0.6%	3.1%	3.0%	73.9%	73.5%
● Medicaid Only		23.7%	23.9%	11.1%	10.7%	7.0%	7.5%	0.0%	0.0%
● Uninsured		4.0%	3.5%	9.1%	9.0%	6.2%	6.0%	0.5%	0.3%
● Individual Only		4.1%	5.8%	10.4%	10.6%	6.7%	8.7%	0.3%	0.3%
● Other Combo		4.5%	3.0%	2.6%	2.9%	2.9%	2.7%	17.3%	18.6%
● Dual		0.1%	0.2%	0.3%	0.9%	1.6%	1.8%	3.3%	3.6%
● Tricare/VA		1.0%	1.1%	1.3%	1.0%	1.3%	1.0%	0.1%	0.3%

COVERAGE AND INCOME

Income level is another criterion for some publicly funded health insurance programs. The charts below show the income distribution, based on the Federal Poverty Level (FPL), for Medicare, Medicaid, Employer-Sponsored Insurance plans, and uninsured.

- Among those NH residents with income under 138% FPL, the rate of individuals covered by Medicaid increased 6% from 2021 (37%) and 2022 (42%).
- 30% of NH residents with Medicaid coverage had an income of ore than 300% FPL in 2021. In 2022, 24% of NH residents with income of more than 300% FPL were covered by Medicaid.
- The percentage of NH residents with an income of more than 300% FPL covered by employer-sponsored insurance plans was 82% in 2021 and in 2022.
- Between 2021 and 2022, the rate of those without insurance with an income of less than 138% FPL decreased from 23% to 19%. Among NH residents with an income between 138% and 199% FPL, the rate of those without health insurance increased from 11% to 15% between 2021 and 2022.

FOCUS ON HEALTH POLICY FEDERAL POVERTY LEVEL DESIGNATIONS 2022

<\$27,750

A family of 4 with an annual household income of \$27,750 or less meets the Federal Poverty Line (FPL) threshold.³

\$38,295

In NH, the income eligibility for New Hampshire Granite Advantage Programs is up to 138% FPL (or \$38,295 for a family of 4).²

\$69,375

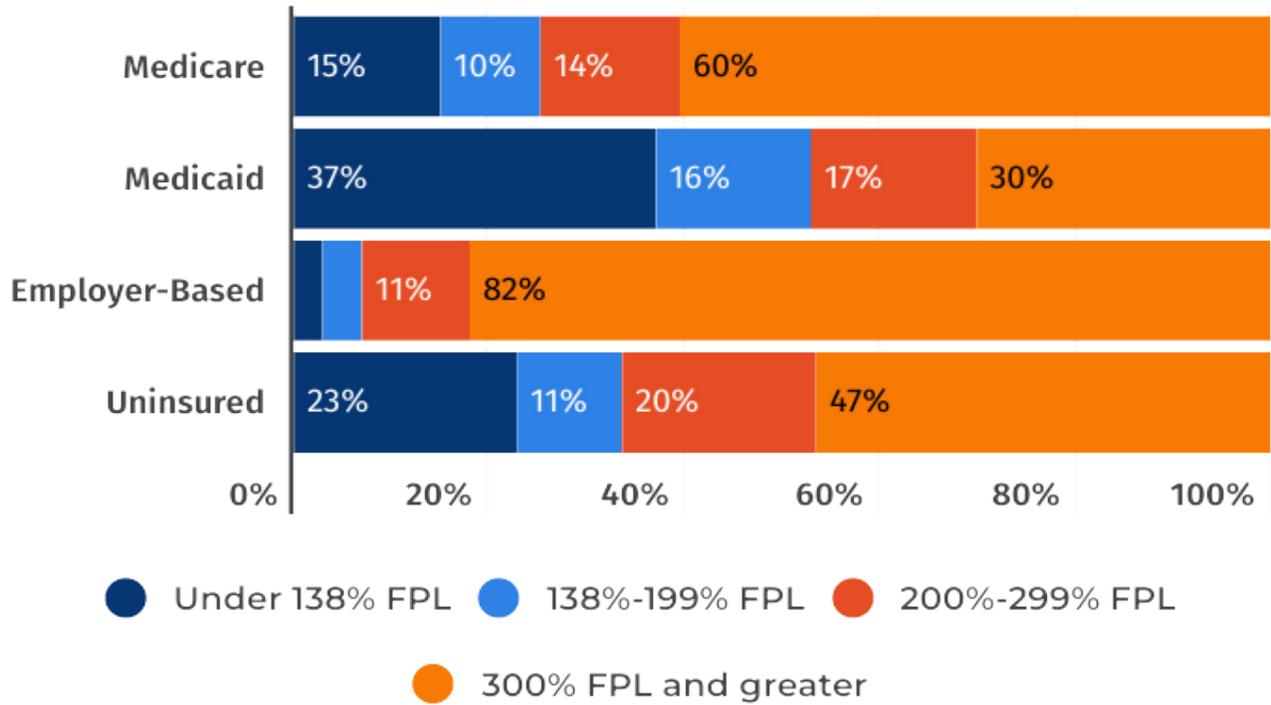
The income eligibility for access to Cost Sharing Reductions as well as Advanced Premium Tax Credits on the NH Marketplace Insurance Exchange (healthcare.gov) remains at 250% (or \$69,375 for a family of 4).⁴

\$110,000

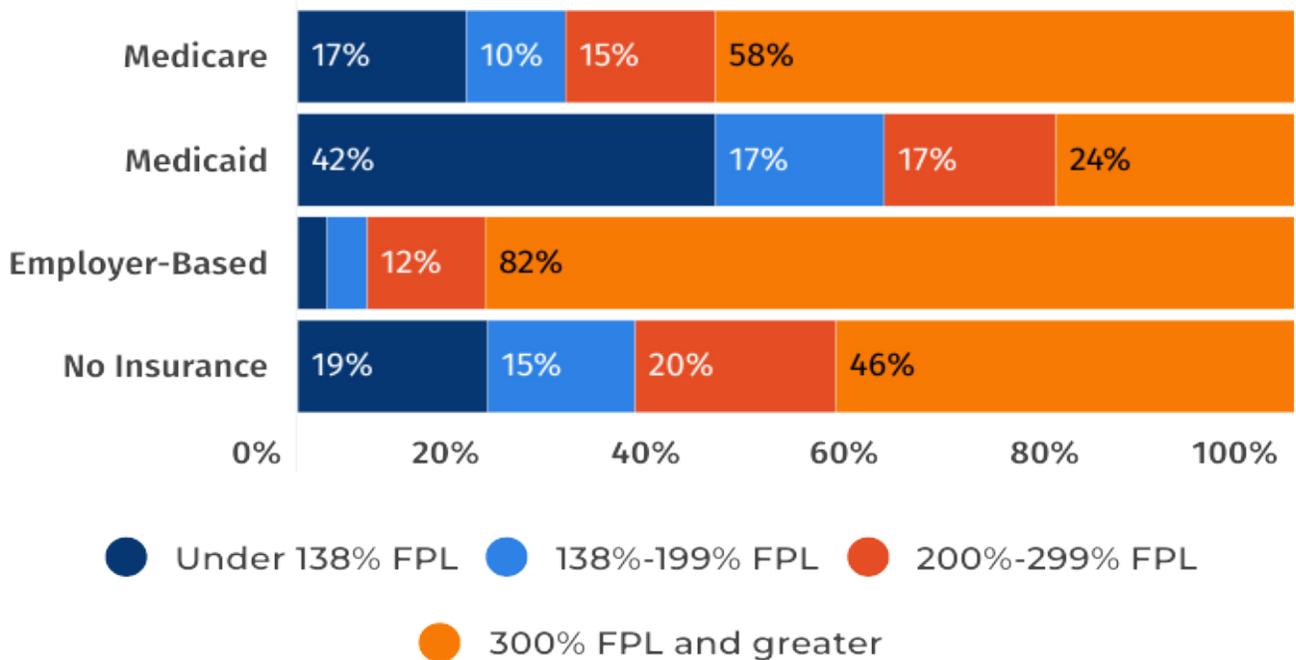
The income eligibility for access to Advanced Premium Tax Credits on the NH Marketplace Insurance Exchange remains at 400% FPL (or \$110,000 for a family of 4).⁵

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COVERAGE BY INCOME, 2021



COVERAGE BY INCOME, 2022



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MEDICAID ENROLLMENT

In response to the COVID-19 pandemic, Congress passed several relief bills, including the Families First Coronavirus Response Act (FFCRA). The FFCRA offered a 6.2 percentage point increase to the percentage of federal share the state receives in Medicaid funding. In return for this additional funding, the state was required to maintain continuous coverage for Medicaid enrollees for the duration of the federal public health emergency. This, in essence, required any state that accepted the additional funding to keep Medicaid beneficiaries enrolled until the end of the month when the COVID-19 public health emergency (PHE) ended, regardless of whether their eligibility status changed. Typically, Medicaid beneficiaries had to annually renew their eligibility. During this time of continuous enrollment, they did not have to demonstrate eligibility to keep their Medicaid coverage.

In 2022, Congress set a time for Medicaid to return to regular eligibility requirements, which divorced continuous eligibility from the duration of federal public health emergency. Beneficiaries who had continuous coverage due to the federal PHE had to resume demonstrating their eligibility to keep their coverage. April 1, 2023 was the date that NH began the transition back to regular Medicaid eligibility operations. This was the beginning of when beneficiaries could once again lose coverage for failure to renew eligibility and/or become ineligible due to a change in circumstance.

As a result of the continuous enrollment requirement, NH Medicaid experienced an all-time enrollment high of 251,357 people as of March of 2023. Due to the return to regular eligibility operations on April 1, 2023 the number of NH residents enrolled in Medicaid decreased precipitously throughout 2023. By the end of the year, there had been a 38% decrease in enrollees, with 181,698 residents having Medicaid coverage as of December 2023.

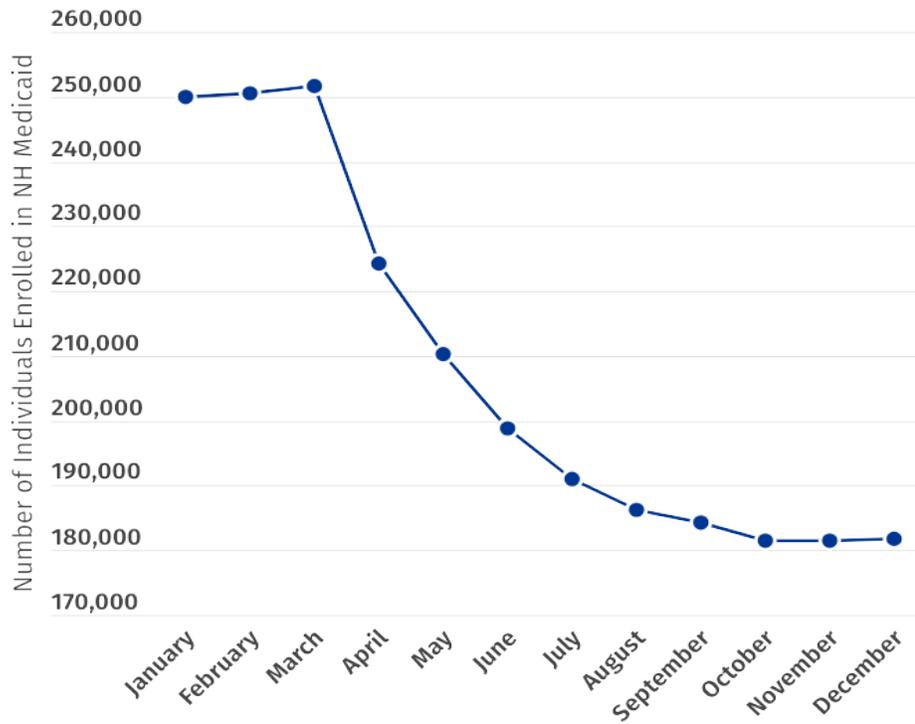
The pattern was also evident in the number of low-income children enrolled in NH Medicaid. In January 2023, there were 100,025 children enrolled in Medicaid. By the end of the year, there was a 21% decrease in enrollment, with 82,532 children covered by Medicaid as of December 2023.

MEDICAID ELIGIBILITY GROUPS INCLUDE:

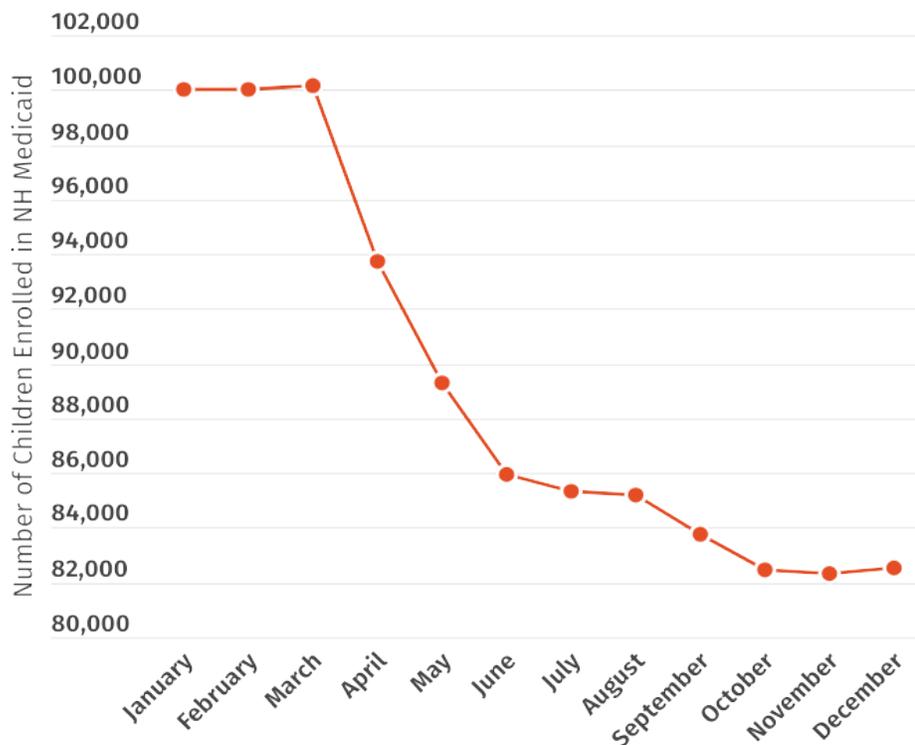
- Low-Income Children (ages 0-18)
- Children with Severe Disabilities in Home Care
- Low-Income Non-Disabled Adults and Former Foster Care Youth
- Low-Income Pregnant Women
- Adults with Disabilities (ages 19-64)
- Older Adults and Older Adults with Disabilities (ages 65 and over)

MEDICAID ENROLLMENT, 2023

OVERALL ENROLLMENT



LOW-INCOME CHILDREN ENROLLMENT



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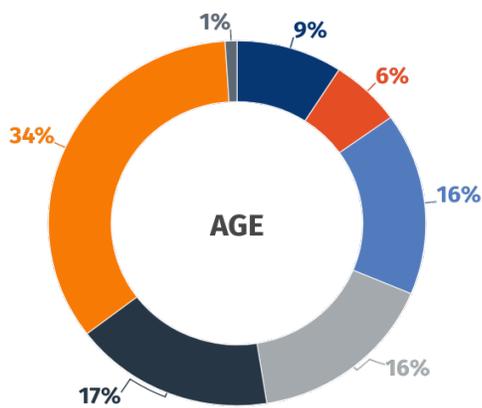
MARKETPLACE EXCHANGE PLAN ENROLLEES IN NEW HAMPSHIRE

During the 2022 Open Enrollment Period (November to December 2022), 54,067 individuals in NH selected a marketplace plan for the 2023 coverage period. This is a 4% increase from 2022 (51,827) and 18% increase from 2021 (45,799).

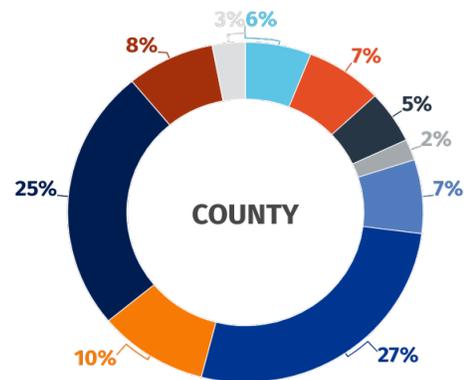
Of those who enrolled for the 2023 coverage period:

- Over one-third were age 55-64 years.
- Enrollees were distributed throughout all 10 counties.
- 52% were female.
- Nearly half selected silver plans.

NH MARKETPLACE EXCHANGE PLAN ENROLLMENT, 2023 COVERAGE YEAR



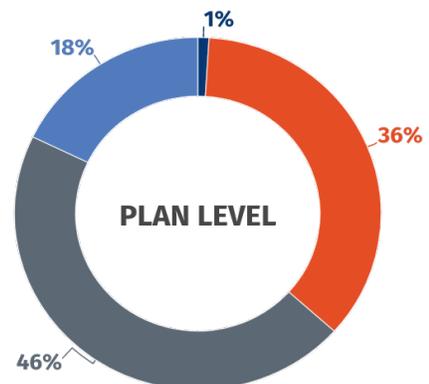
- Under 18 Years
- 18-25 Years
- 26-34 Years
- 35-44 Years
- 45-54 Years
- 55-64 Years
- 65 Years and Over



- Belknap (6%)
- Carroll (7%)
- Cheshire (5%)
- Coos (2%)
- Grafton (7%)
- Hillsborough (27%)
- Merrimack (10%)
- Rockingham (25%)
- Strafford (8%)
- Sullivan (3%)



- Male
- Female



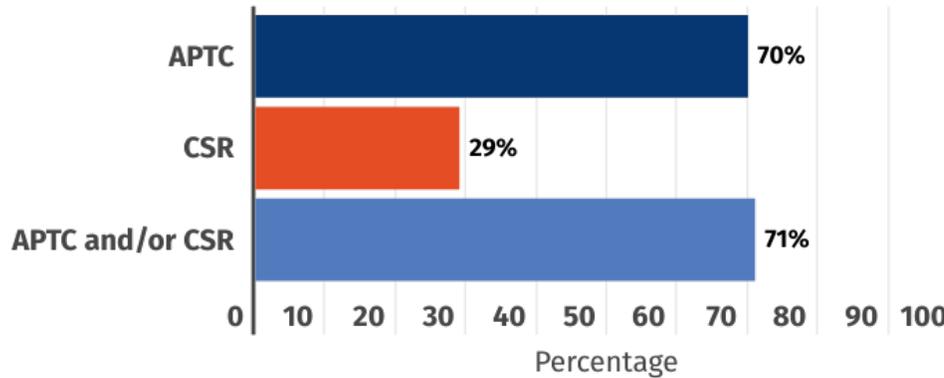
- Catastrophic
- Bronze
- Silver
- Gold

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FINANCIAL ASSISTANCE ON THE MARKETPLACE

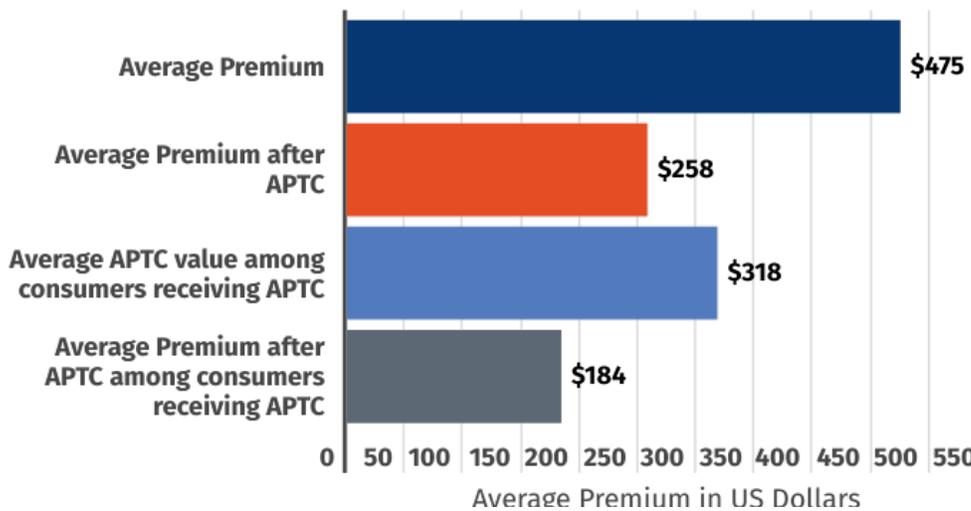
Among those who enrolled in the Marketplace during the 2022 Open Enrollment period for 2023 coverage, 70% of individuals applied for Advance Payment of the Premium Tax Credit (APTC), and 29% applied for the Cost Sharing Reductions (CSR). In total, 71% applied for either financial assistance method for purchasing insurance.

MARKETPLACE FINANCIAL ASSISTANCE, NEW HAMPSHIRE, 2023 COVERAGE



ADVANCED PREMIUM TAX CREDIT BY VALUE

- In 2023, the average premium for a plan on the Marketplace in NH was \$475/month.
- The average premium after the APTC was \$258/month, with an average value of the APTC being \$184.
- Among those receiving the APTC, the average premium was \$184/month.



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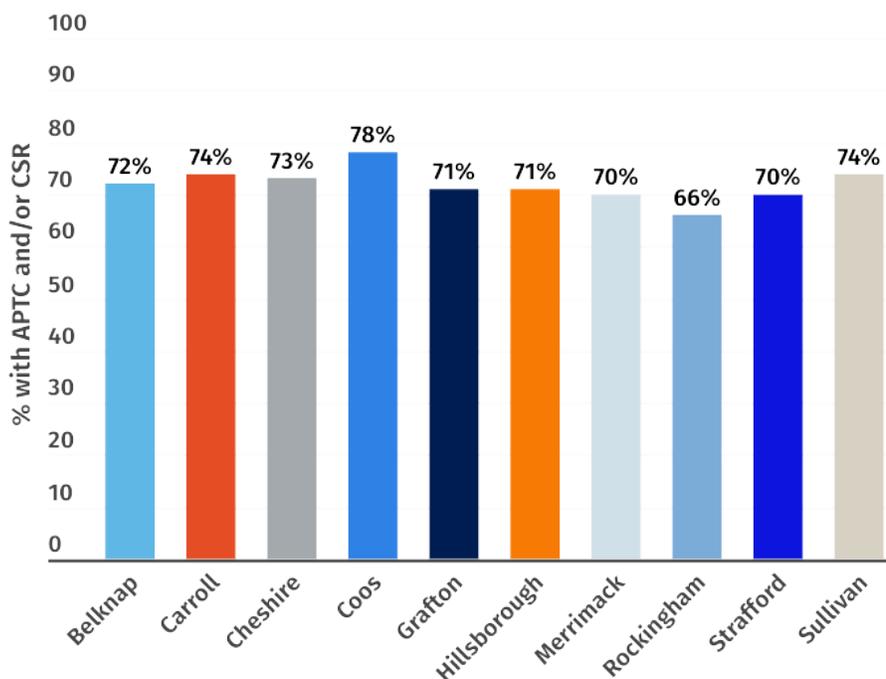
FINANCIAL ASSISTANCE BY COUNTY

- In every NH county, the majority of people enrolled in an insurance plan through the state’s Marketplace Exchange received APTC and/or CSR.
- The percentage of those receiving APTC and/or CSR ranged from 66% in Rockingham County to 78% in Coos County.

MARKETPLACE EXCHANGE PLAN ASSISTANCE, BY COUNTY, 2023 PLAN YEAR

County	Number of Consumers with a Marketplace Plan Selection	Consumers with APTC and/or CSRs	% with APTC and/or CSR	Average Premium after APTC
Belknap	3,174	2,287	72%	\$225
Carroll	3,655	2,722	74%	\$219
Cheshire	2,914	2,131	73%	\$223
Coos	1,312	1,019	78%	\$197
Grafton	4,042	2,884	71%	\$226
Hillsborough	14,681	10,433	71%	\$217
Merrimack	5,511	3,834	70%	\$230
Rockingham	13,404	8,838	66%	\$248
Strafford	4,484	3,131	70%	\$223
Sullivan	1,380	1,015	74%	\$223

PERCENTAGE WITH ADVANCE PREMIUM TAX CREDIT AND/OR COST SHARING REDUCTIONS, 2023



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GRANITE ADVANTAGE PROGRAM

The Granite Advantage Program is the name of the Medicaid Expansion eligibility group in New Hampshire Medicaid. This eligibility group covers adults ages 19-64 with income up to 138% of the federal poverty line (FPL). In December 2022, there were 95,795 total enrollees in this program, and 58,442 enrolled in December 2023; between December 2022 and December 2023, there was a 39% decrease in enrollment. The total enrollment in December 2022 (95,795) is a 9% increase from December 2021 (85,479 enrollees) and a 24% increase from December 2020 (71,551 enrollees). The total enrollment in December 2023 (58,442) is a 32% decrease from December 2021 and an 18% decrease from December 2020.

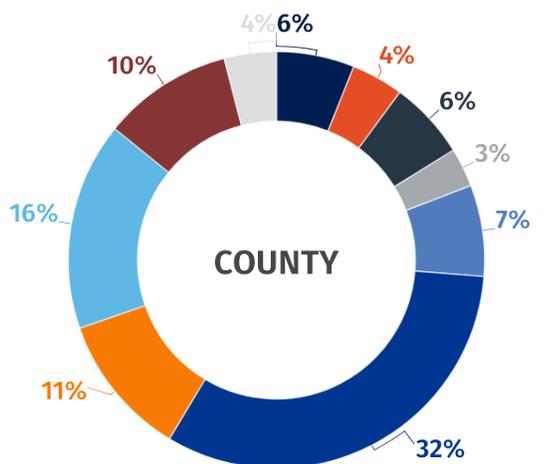
In December 2022:

- 29% of enrollees were ages 26-35
- There was an equal distribution between male and female enrollees (50% each)
- Enrollees were distributed throughout NH in all 10 counties
- There was a near-equal distribution among the state’s three managed care organizations (MCO): AmeriHealth (32%), NH Healthy Families (32%), and WellSense (34%).

In December 2023:

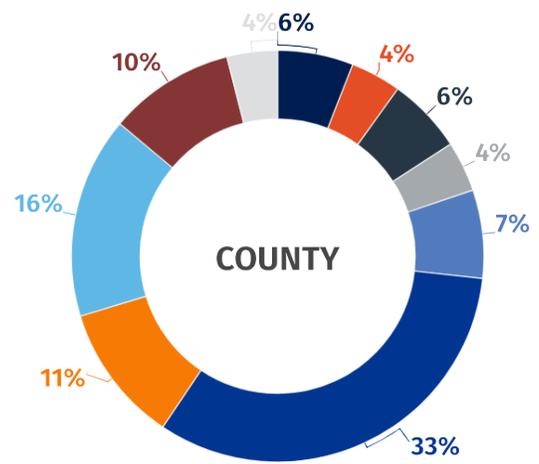
- 28% of enrollees were 26-35
- Enrollees were almost equally male (49%) and female (51%)
- Enrollees were distributed across all 10 NH counties
- There was a near equal distribution among two of the three MCOs in NH, with 35% in each NH Health Families and WellSense, while 29% were enrolled in AmeriHealth.

GRANITE ADVANTAGE PROGRAM ENROLLMENT 2022 PLAN YEAR



- Belknap (6%)
- Carroll (4%)
- Cheshire (6%)
- Coos (3%)
- Grafton (7%)
- Hillsborough (32%)
- Merrimack (11%)
- Rockingham (16%)
- Strafford (10%)
- Sullivan (4%)

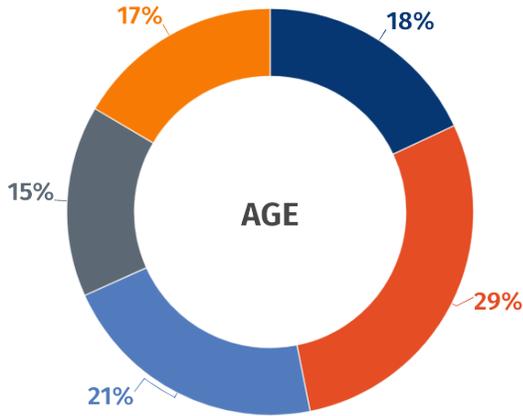
2023 PLAN YEAR



- Belknap (6%)
- Carroll (4%)
- Cheshire (6%)
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- Merrimack (11%)
- Rockingham (16%)
- Strafford (10%)
- Sullivan (4%)

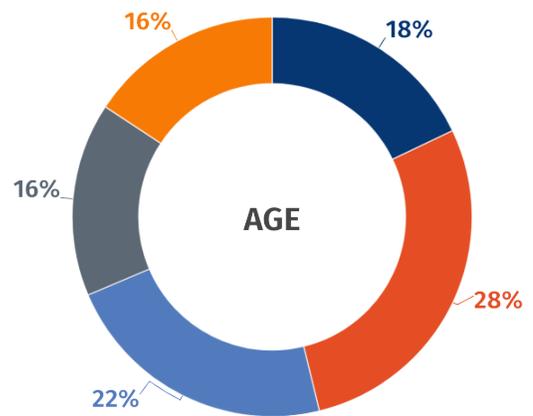
GRANITE ADVANTAGE PROGRAM ENROLLMENT

2022 PLAN YEAR



● Under 25 ● 26-35 ● 36-45 ● 46-55 ● Over 55

2023 PLAN YEAR



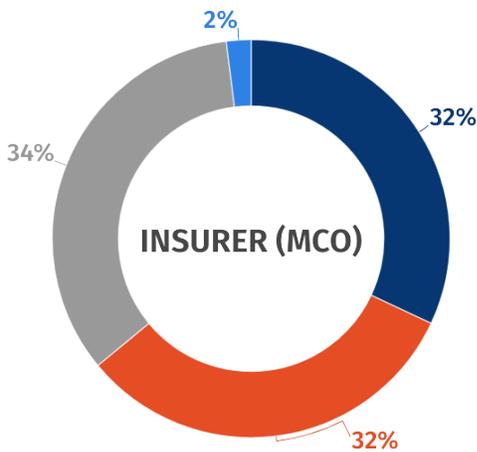
● Under 25 ● 26-35 ● 36-45 ● 46-55 ● Over 55



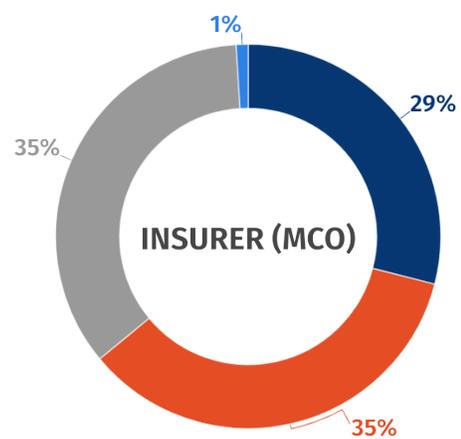
● Male ● Female



● Male ● Female



● AmeriHealth ● NH Healthy Families ● Well Sense
● Fee-For-Service



● AmeriHealth ● NH Healthy Families ● Well Sense
● Fee-For-Service

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DATA SOURCES

US Census Bureau, 2021 American Community Survey

US Census Bureau, 2022 American Community Survey

New Hampshire Medicaid Enrollment: <https://www.dhhs.nh.gov/sites/g/files/ehbemt476/files/documents2/bpq-da-medicaid-enrollment.pdf>

CMS Marketplace Enrollment Public Use Files: 2023 <https://www.cms.gov/data-research/statistics-trends-and-reports/marketplace-products/2023-marketplace-open-enrollment-period-public-use-files>

Granite Advantage Enrollment Data, Supplied by NH DHHS

RESOURCES

FIND HELP NAVIGATING HEALTH INSURANCE COVERAGE IN NEW HAMPSHIRE

You have options if you have questions about or lose your health insurance coverage. In New Hampshire, free enrollment assistance is offered through NH Navigator programs. Navigators can help with private insurance or Medicaid.

To contact an insurance navigator, call 1-(877)-211-6284 or 1-(800)-208-5164.

To find a Certified Application Counselor, locate and call the health center near you on this list: <https://bi-statepca.org/centers/>

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Rebecca Simon; Research Associate, IHPP

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