

## U.S. Representative Tim Ryan to Address 2018 UNH Law Graduates

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Tim Ryan '00 JD, United States congressman representing Ohio's 13th district, will deliver the University of New Hampshire School of Law's commencement address Saturday, May 19, 2018.

"We are thrilled to welcome an alum of Tim's stature back to campus to help us celebrate the next class of law school graduates," said UNH Law Dean Megan Carpenter. "His has been a steady and powerful national voice during incredibly challenging political times, and his perspective and considerable insight will no doubt strike a chord with our students. We are honored to count him as part of the UNH Law family.

Ryan is a rising star in the Democratic party and is serving his

eight term in the U.S. House of Representatives, having been first elected in 2002. He currently serves as a member of the House Appropriations Committee, which controls the expenditure of money by the federal government, and also serves as co-chairman of the Congressional Manufacturing Caucus.

Ryan has been a staunch advocate for ensuring a strong economy and quality of life in northeast Ohio, working closely with community leaders to advance civic projects that boost economic competitiveness and promote the development of high-paying jobs. He has also been a vocal supporter of issues that impact working families across the U.S., including making college more affordable, revitalizing cities and improving the health and well-being of families and children.

Ryan is the author of two books: “A Mindful Nation: How a Simple Practice Can Help Us Reduce Stress, Improve Performance, and Recapture the American Spirit,” and “The Real Food Revolution: Healthy Eating, Green Groceries, and the Return of the American Family Farm.”

Ryan has also served in the Ohio State Senate and began his career in politics as a congressional aide with the U.S. House of Representatives in 1995, later serving as an intern for the Trumbull County Prosecutor’s Office. He earned a law degree from UNH Law (then Franklin Pierce Law Center) in 2000, studied abroad as part of the Dickinson School of Law’s international law program in Florence, Italy, and graduated with a bachelor’s in political science from Bowling Green State University. Ryan was born in Niles, Ohio, and currently resides in Howland, Ohio with his wife Andrea and three children.

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INFORMING THE CONVERSATION SERIES  
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# Covering the Care: Health Insurance Coverage in New Hampshire | 2020 Update

This brief provides updates from the Insurance Coverage and Marketplace "Covering the Care Briefs" that were previously published.<sup>1</sup> This update also includes a special section focused on premiums and deductibles in New Hampshire.

## WHY DOES INSURANCE COVERAGE MATTER?

Individuals risk experiencing unexpected and high medical costs and often forgo necessary care when they lack health insurance. More than 3 in 4 uninsured adults said they or their family delayed or went without health care because of cost reasons in 2019.<sup>2</sup>

## INSURANCE COVERAGE IN NEW HAMPSHIRE

The uninsured rate in NH has been consistent in recent years, approximately 6% from 2015 through 2019, down from almost 11% in 2013.<sup>3</sup> Nationally, the uninsured rate was approximately 9% in 2019. New Hampshire's rate of 6.3% in 2019 is higher than its 2018 rate of 5.7%, while these are not significant

## FOCUS ON HEALTH POLICY RISING COSTS AND MARKET INSTABILITY

The cost of health insurance, in terms of premiums and deductibles, increased significantly between 2017 and 2019. This is due in part to the reality that the underlying costs to provide health care are high, and New Hampshire is a small state. The insurance industry attributes rising premiums to many factors, including:

- ongoing uncertainty about the future of the Affordable Care Act;
- the elimination of the individual mandate penalty by Congress in December 2017;
- lack of funding for cost sharing reductions;

December 29, 2020 | INSTITUTE FOR HEALTH POLICY AND PRACTICE (IHPP)

## Informing the Conversation - Covering the Care



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## A More Diverse Legal Landscape



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