

Covering the Care: Health Insurance Coverage in New Hampshire | 2021 Update

This brief provides updates from the Insurance Coverage and Marketplace “Covering the Care Briefs” that were previously published by IHPP, providing information about coverage in 2020 and 2021. *Please see “NOTE” in data sources to explain date changes and what is included.*

WHY DOES INSURANCE COVERAGE MATTER?

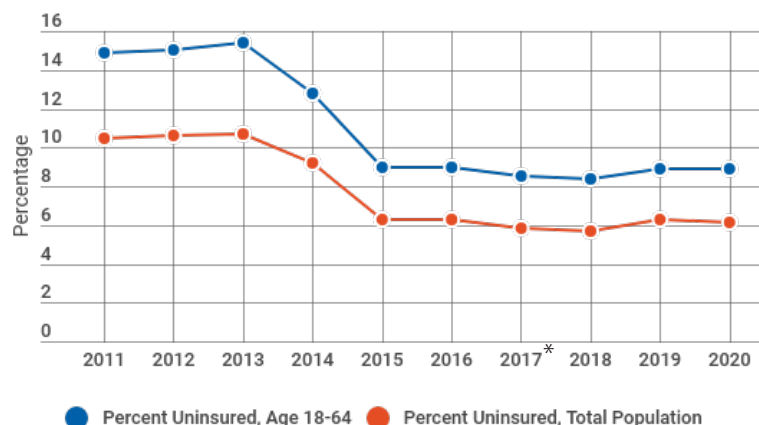
Individuals may experience unexpected and high medical costs and often forgo necessary care when they do not have health insurance. In 2020, 1 in 11 adults delayed or did not seek medical care due to cost; 26% of uninsured adults delayed seeking care and 23% did not receive care.¹

INSURANCE COVERAGE IN NEW HAMPSHIRE

In 2020, 6.1% of the NH population were uninsured, compared to the national rate of 8.8%. Among New England states in 2020, Massachusetts had the lowest uninsured rate of 2.6% and Maine had the highest at 7.5%. There was not a significant change in the national uninsured rate during the COVID-19 pandemic due to various relief allowing for affordable insurance options, including continuous coverage in the Medicaid program.

UNINSURED RATE AMONG NEW HAMPSHIRE POPULATION, 2011-2020

* 2011-2016: Age Group is 18-64; 2017-2020 Age Group is 19-64



FOCUS ON HEALTH POLICY EFFORTS TO IMPROVE TRANSPARENCY

Numerous rules and regulations to improve hospital pricing and health benefit transparency for individuals have gone into effect at the federal level:

No Surprises Act²: Effective January 1, 2022, the No Surprises Act protects patients against ‘surprise’ medical bills when they inadvertently receive care from out-of-network hospitals, doctors or other providers. Patients in most health plans can’t be billed for more than in-network cost sharing amounts.

Hospital Price Transparency³: Effective January 1, 2022, each hospital operating in the US is required to provide consumers online access to clear, accessible, pricing information about health services so patients can see and compare prices based on their insurance coverage. The prices must be in a comprehensive machine-readable file as well as a consumer-friendly format.

Cost-Sharing Transparency⁴: Effective July 1, 2022, almost all health insurance plans must provide, at the insured patient’s request, information about any cost-sharing the patient might owe for a particular health care item or service, including how much they would have to pay towards their deductible or as a co-pay.

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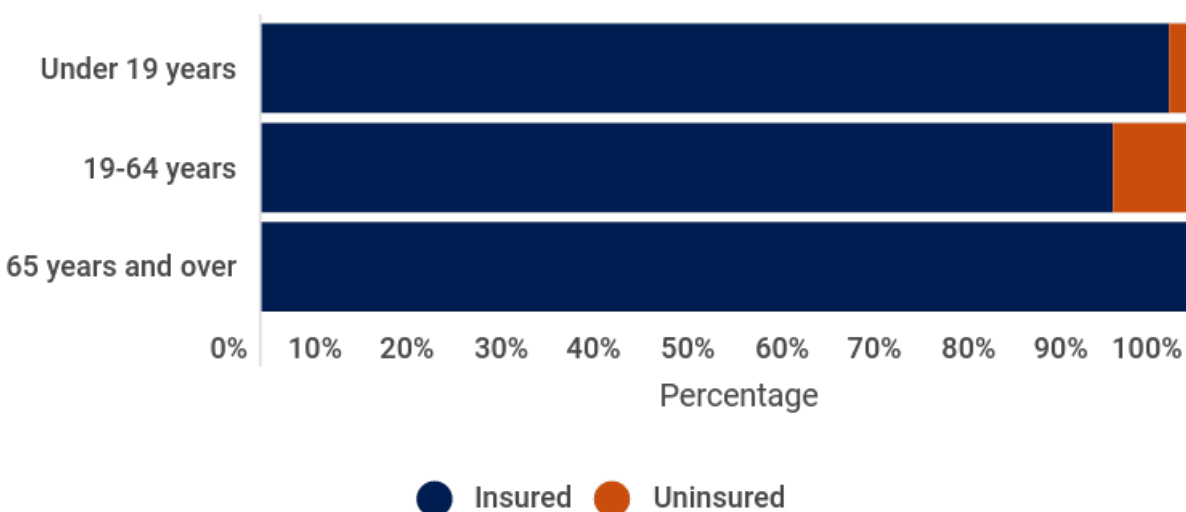
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INSURANCE STATUS BY AGE

People access health insurance several ways, including through employer-sponsored coverage, Marketplace coverage, Medicaid, Medicare, and other programs. In 2020, nearly 32% of NH had public health insurance coverage and more than 77% had private health insurance coverage (individuals can have both public and private insurance). Insurance coverage varies by age group for several reasons. For instance, the eligibility for public insurance programs, like Medicaid and Medicare, is based in part on age.⁵ In NH in 2020:

- 97.2% of the population under 19 had health insurance
- 91.1% of the population ages 19 - 64 had health insurance
- 99.5% of the population ages 65 and older had health insurance

COVERAGE BY AGE, 2020



MARKETPLACE EXCHANGE PLAN ENROLLEES IN NEW HAMPSHIRE

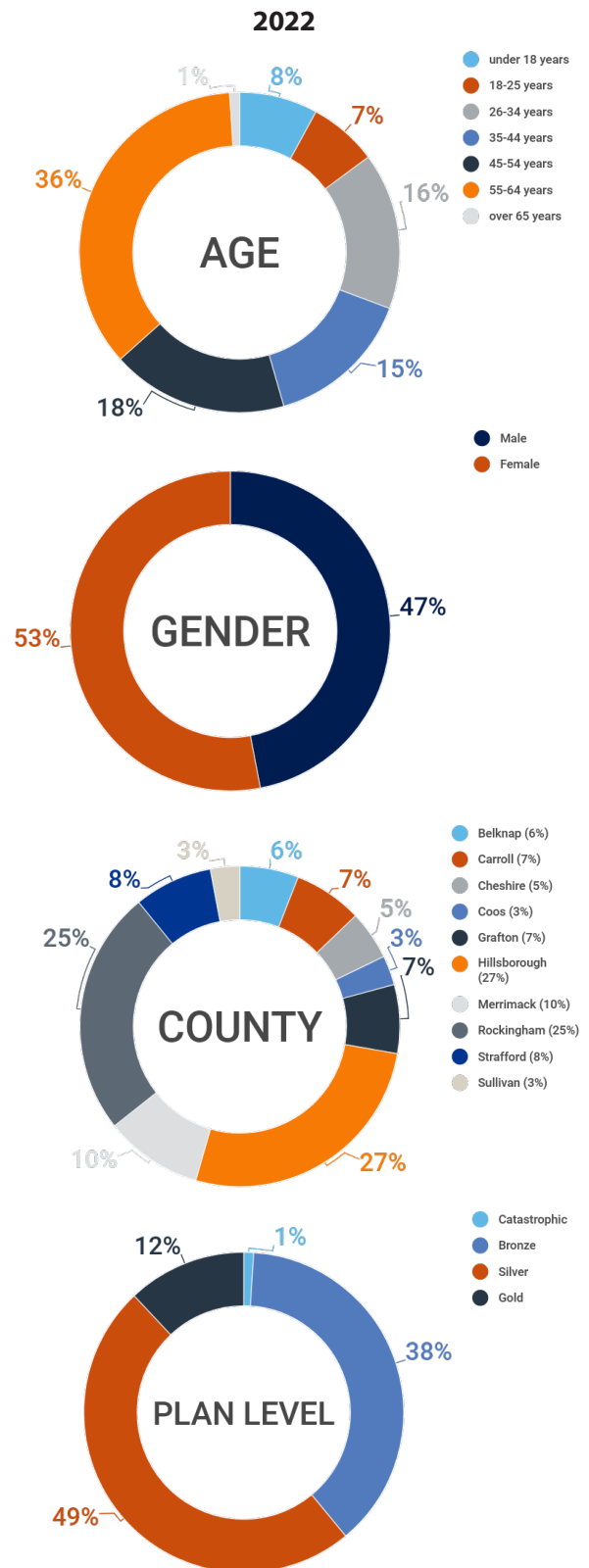
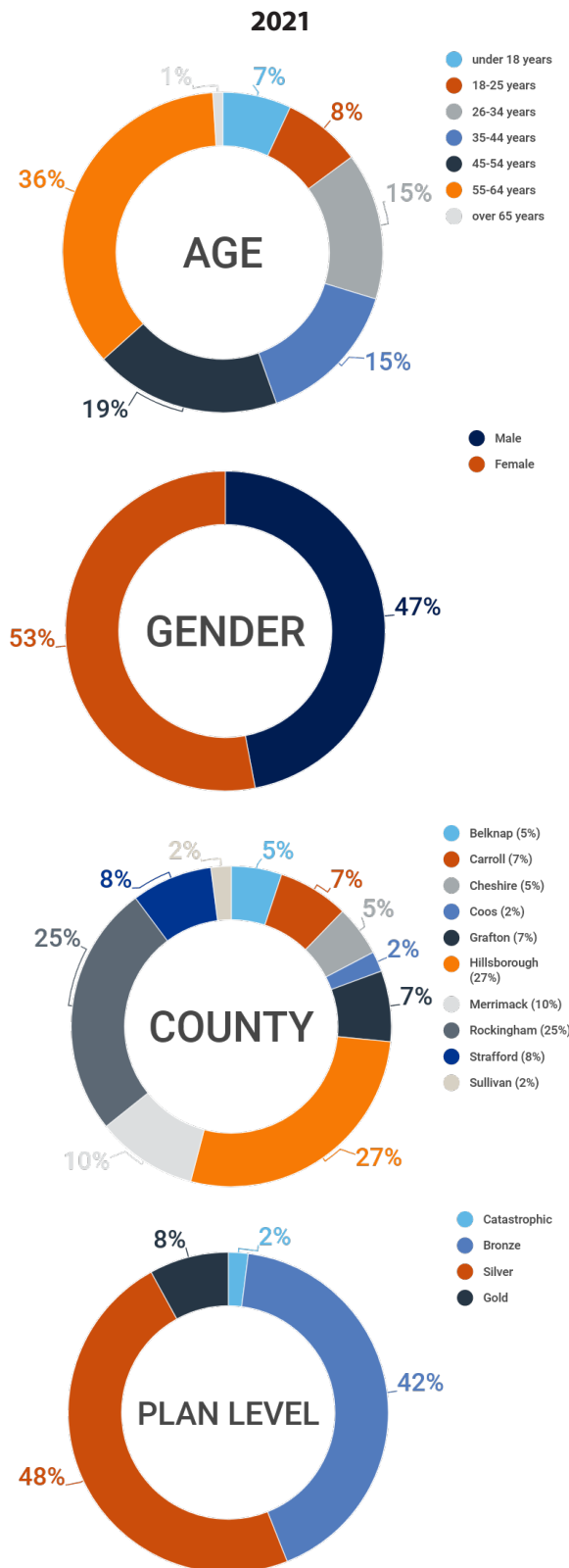
Since the last update in this series, two years of enrollment data for the Federal Marketplace plans have been released and are described here. For the 2021 Open Enrollment period (November to December 2020), 45,799 individuals enrolled in the Marketplace plan in NH through [HealthCare.gov](https://www.healthcare.gov). That is similar to the 44,581 who enrolled for 2020 coverage. For the 2022 Open Enrollment period (November to December 2021), 51,827 individuals enrolled in the NH Marketplace plan. This is a 13% increase from 2021 and a 16% increase from 2020.

The following graphics show the distribution of Marketplace enrollees in NH by several characteristics, including age and geography. Of those enrolled in the 2021 and 2022 coverage years:

- Nearly 36% were ages 55-64 (35.9% in 2021 and 35.7% in 2022)
- More than 53% were women in both years
- Nearly half chose the silver plan (49.0% in 2021 and 48.5% in 2022)
- Enrollees were distributed across all 10 NH counties in both years

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NH MARKETPLACE EXCHANGE PLAN ENROLLMENT, 2021 AND 2022 COVERAGE YEARS



NOTE: Totals may not be to 100 due to rounding.

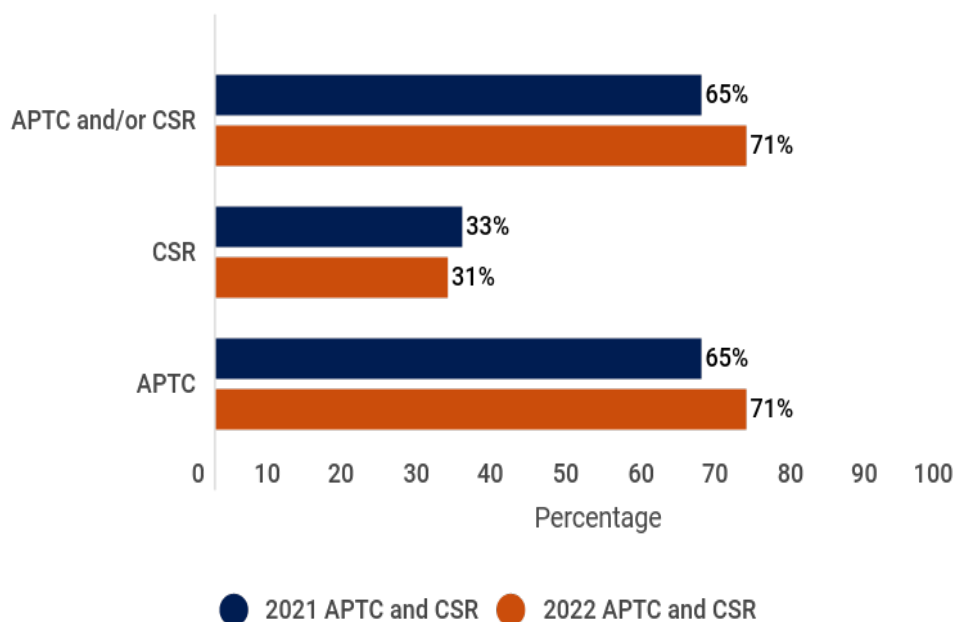
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FINANCIAL ASSISTANCE ON THE MARKETPLACE

Among those enrolled in the Marketplace in NH in 2021, 65% applied for the Advance Payment Tax Credit (APTC) and 33% applied for the Cost Sharing Reductions (CSR). Overall, 65% applied for either financial assistance for purchasing health insurance in the Marketplace.

In 2022, 71% of those enrolled in the NH Marketplace applied for the APTC, and 31% applied for the CSR. Overall, 71% applied for either APTC and/or CSR when purchasing health insurance in the NH Marketplace.

MARKETPLACE FINANCIAL ASSISTANCE, NEW HAMPSHIRE, 2021 AND 2022 COVERAGE YEARS



ADVANCED PREMIUM TAX CREDIT BY VALUE

- In NH, the average premium for a plan on the Marketplace was \$462/month in the 2021 coverage year and is \$460/month in the 2022 coverage year.
- The average premium for the Marketplace after accounting for the APTC was \$283/month in 2021 and is \$254/month in 2022, with an average value of the APTC being \$298/month in 2021 and \$305/month in 2022.
- Among consumers that received the APTC, the average premium in 2021 was \$193/month and is \$181/month in 2022, after applying the APTC.

FOCUS ON HEALTH POLICY MAKING HEALTH INSURANCE AFFORDABLE IN 2021 AND 2022

Enhanced ACA Subsidies:

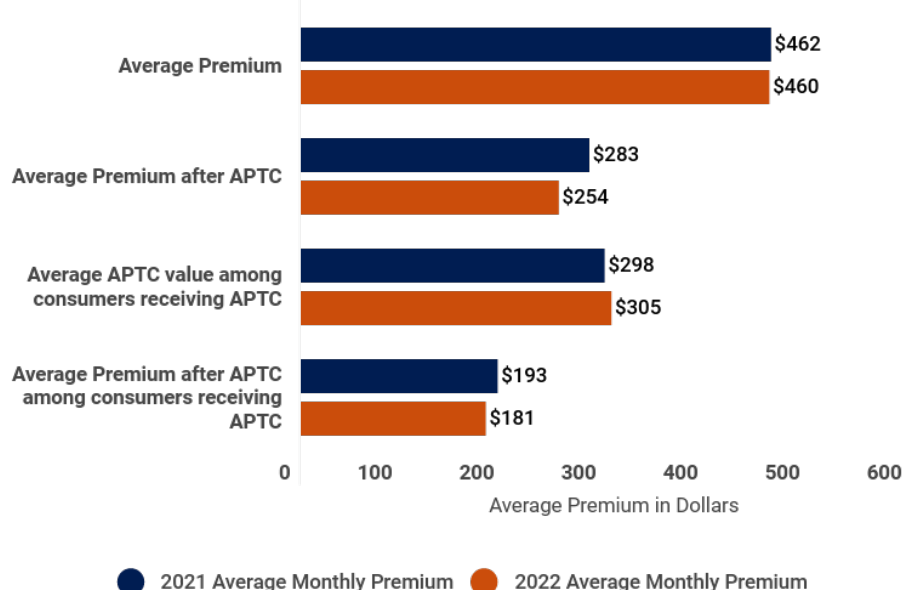
For 2021 and 2022 only, the American Rescue Plan Act (ARPA) expanded premium tax credits to make health coverage on the Marketplace more affordable. More people being eligible for tax credits resulted in more people signing up for Marketplace plans. Nationally, nearly half of new enrollees on the healthcare.gov platform obtained coverage in 2022 with a monthly premium of \$10 or less.⁶ In August 2022, the President signed into law the Inflation Reduction Act extending the enhanced premium subsidies for an additional three years.

Fixing the “Family Glitch”:

The current administration has also issued proposed rules to close the “family glitch”, which would allow more families to access subsidies in order to afford Marketplace plans.

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AVERAGE MONTHLY PREMIUM FOR MARKETPLACE PLANS, INCLUDING ADVANCE PREMIUM TAX CREDIT, NEW HAMPSHIRE, 2021 AND 2022 COVERAGE YEARS



FINANCIAL ASSISTANCE BY COUNTY

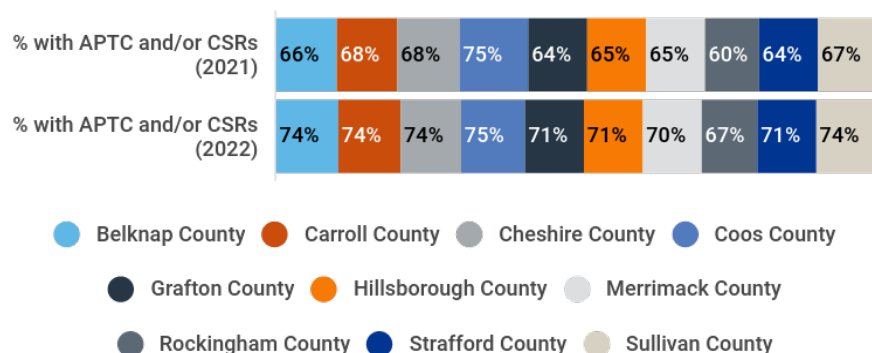
- In every county, the majority of people enrolled in an insurance plan through NH's Marketplace Exchange received APTC and/or CSR in 2021 and 2022.
- The percent of consumers receiving APTC and/or CSR ranged from 60% in Rockingham County to 75% in Coos County in 2021 and 67% in Rockingham County to 75% in Coos County in 2022.

MARKETPLACE EXCHANGE PLAN ASSISTANCE, BY COUNTY, 2021 AND 2022 PLAN YEARS

County	Total Number of Consumers Who Have Selected an Exchange Plan		Consumers with APTC and/or CSRs		% with APTC and/or CSRs		Average Monthly Premium after APTC	
	2021	2022	2021	2022	2021	2022	2021	2022
Belknap County	2,456	2,967	1,617	2,190	66%	74%	\$231	\$209
Carroll County	3,320	3,525	2,249	2,626	68%	74%	\$234	\$203
Cheshire County	2,489	2,750	1,685	2,030	68%	74%	\$235	\$211
Coos County	1,162	1,335	873	1,005	75%	75%	\$210	\$188
Grafton County	3,465	3,827	2,214	2,708	64%	71%	\$236	\$213
Hillsborough County	12,633	14,214	8,218	10,074	65%	71%	\$229	\$207
Merrimack County	4,578	5,232	2,984	3,685	65%	70%	\$234	\$215
Rockingham County	11,632	12,977	6,985	8,679	60%	67%	\$249	\$224
Strafford County	3,842	4,355	2,477	3,096	64%	71%	\$231	\$202
Sullivan County	1,093	1,315	737	969	67%	74%	\$240	\$205

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PERCENTAGE OF MARKETPLACE BENEFICIARIES WITH ADVANCE PREMIUM TAX CREDIT AND/OR COST SHARING REDUCTIONS, 2021 AND 2022



GRANITE ADVANTAGE PROGRAM

The Granite Advantage Program is New Hampshire's 'Medicaid Expansion' program, covering adults ages 19-64 with income up to 138% FPL (133% with a 5% income disregard) who are not otherwise insured, as consistent with the Affordable Care Act.

According to the New Hampshire Department of Health and Human Services, there were approximately 85,479 total enrollees in the Medicaid Expansion program in December 2021. This enrollment is over 16% higher than December 2020 (when enrollment was 71,551) and nearly 38% higher than December 2019 (when enrollment was 53,323).

The following graphics show the distribution of Granite Advantage enrollees by several characteristics, including age and geography. Among the enrollees in December 2021:

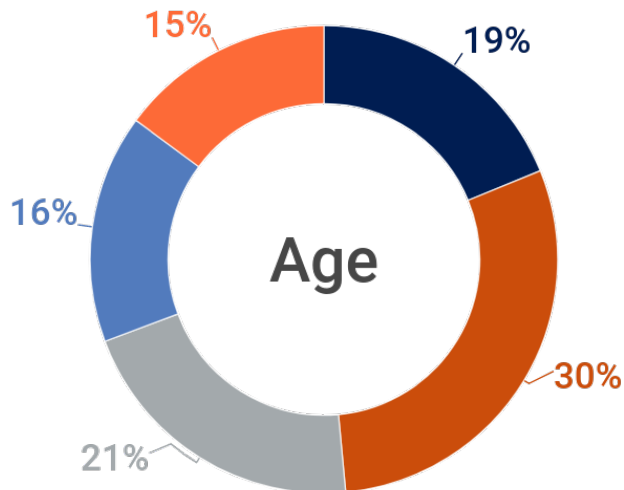
- 30% were 26-35 years old
- Enrollees were almost equally male and female
- Enrollees were distributed throughout the state of NH, in all 10 counties
- Enrollees were distributed nearly equal among AmeriHealth (33%), NH Healthy Families (32%), and Well Sense (34%) health plans, the State's three managed care organizations (MCOs).

FOCUS ON HEALTH POLICY MEDICAID COVERAGE DURING COVID-19: PREPARING FOR THE "UNWIND"

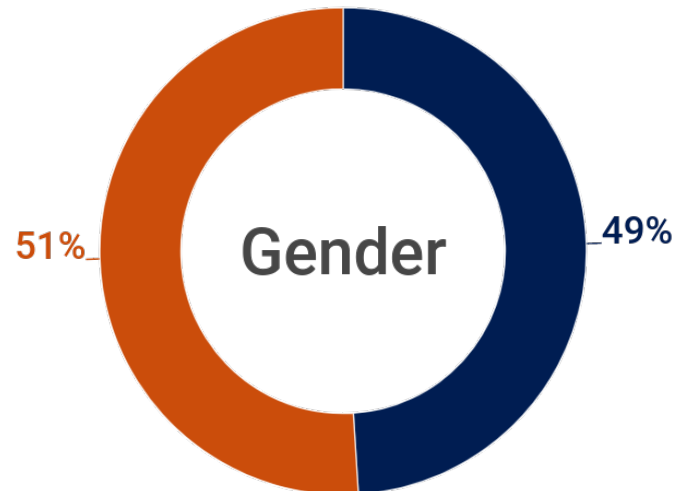
During the federal Public Health Emergency (PHE), many states, including New Hampshire, have received increased federal dollars for Medicaid in exchange for keeping most beneficiaries continuously covered by the Medicaid program. This means many beneficiaries remain covered by Medicaid despite failing to redetermine ongoing eligibility. With the end of the PHE in sight, the Department of Health and Human Services, along with many providers and community organizations, are reaching out to all Medicaid beneficiaries to remind them to file their redetermination paperwork and to update their addresses so that DHHS can communicate with them about their health insurance options.

As of July 2022, the Medicaid program included 240,510 beneficiaries, a 32% increase over 2019. Approximately 90,925 of these beneficiaries were in the "protected" status who need to confirm eligibility or seek other health insurance after the federal PHE ends.

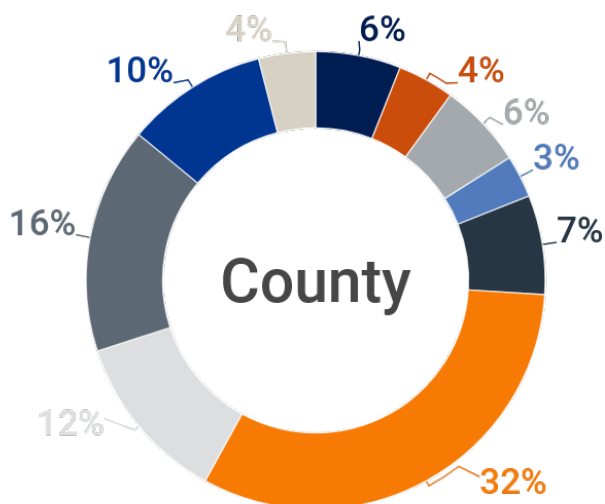
GRANITE ADVANTAGE PROGRAM ENROLLMENT, 2021 PLAN YEAR



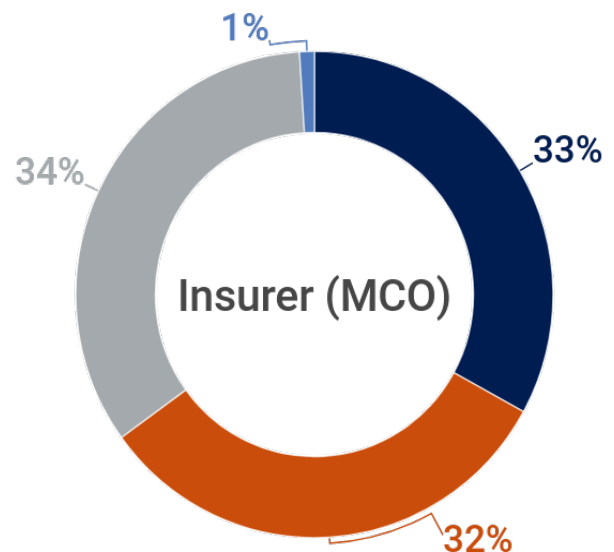
● under 26 ● 26-35 years ● 36-45 years
● 46-55 years ● 56-64 years



● Male ● Female



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



● AmeriHealth ● NH Healthy Families
● WellSense ● Fee-For-Service

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DATA SOURCES

US Census, American Community Survey, Experimental Data: <https://www.census.gov/programs-surveys/acs/data/experimental-data/1-year.html>

NOTE: Data collection methods by the US Census Bureau in 2020 differed from previous years; therefore, 2020 insurance coverage rates for New Hampshire cannot be compared to previous years. Previous issues of the Covering the Care briefs were based on the American Community Survey, which provided detailed analysis of insurance status. However, only experimental estimates for a limited set of factors are available for 2020.

Marketplace enrollment data was available for 2021 and 2022 coverage years and is included here. Granite Advantage 2021 enrollment is included. Marketplace enrollment and Granite Advantage information can be compared to previous years.

CMS Marketplace Enrollment Public Use Files: <https://www.cms.gov/CCIIO/Resources/Data-Resources/marketplace-puf>

Granite Advantage Enrollment Data, Supplied by NH DHHS

RESOURCES

FIND HELP NAVIGATING HEALTH INSURANCE COVERAGE IN NEW HAMPSHIRE

If you have questions about or lose your health insurance coverage, you have options! New Hampshire offers free enrollment assistance through NH Navigator programs. Navigators can help with private insurance or Medicaid.

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

To find a Certified Application Counselor, locate and call the health center near you on this list <https://bistatepca.org/community-resources/nh-health-centers-2>.

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- 2 <https://www.kff.org/health-reform/issue-brief/no-surprises-act-implementation-what-to-expect-in-2022/>
- 3 <https://www.cms.gov/hospital-price-transparency>
- 4 <https://us.milliman.com/en/insight/full-disclosure-price-transparency-for-health-plans>
- 5 <https://www.medicareinteractive.org/get-answers/medicare-basics/medicare-coverage-overview/differences-between-medicare-and-medicaid#:~:text=Medicare%20is%20a%20federal%20program,have%20a%20very%20low%20income>
- 6 <https://www.hhs.gov/sites/default/files/2021-sep-final-enrollment-report.pdf>