



## Information for NH Residents Who Have Recently Lost Their Employer Sponsored Health Insurance

**CONCORD, NH** – Health coverage options are available for New Hampshire residents who have recently been laid off or lost their employer sponsored health insurance benefits. The New Hampshire Insurance Department offers information on how to learn more about these options and apply for health coverage.

### **If you are Now Receiving Low or No Income:**

You can enroll in the Granite Advantage Health Care Program or other Medicaid programs if you are low or no income and need health coverage. There are also Medicaid programs available for children, pregnant women, and the medically frail. Learn more about the [Granite Advantage Program](#) on the Department of Health and Human Services website. You can enroll in the Granite Advantage Program or Medicaid coverage through [NH Easy](#) or [HealthCare.gov](#).

There are several Medicaid Managed Care plans to choose from. Do your research to make sure that the plan you choose includes your preferred medical providers.

### **You Can Apply for an Individual Plan on [HealthCare.gov](#):**

[HealthCare.gov](#) has Special Enrollment Periods (SEP) for people who may have recently lost their employer sponsored health insurance coverage, and other qualifying life events. You can apply for the SEP 60 days before you know your coverage will end and 60 days from the date you lost coverage. If you do not apply 60 days from the date your health insurance terminated, you will not be able to take advantage of the SEP.

Three-quarters of NH residents insured through the Marketplace qualified for financial assistance. There are two types of assistance available, depending on your income level. Premium Tax Credits are available to help offset premium costs, based on a sliding scale that goes up to 400% of the federal poverty level. Cost Sharing Reductions lower the amount of out-of-pocket costs, such as deductibles, copayments, and coinsurance, a person or family must pay. These discounts are available for households with an income up to 250% of the federal poverty level, but can only be used with Silver level plans bought on [HealthCare.gov](#).

After completing an application on [HealthCare.gov](https://www.healthcare.gov), you will learn how much assistance you qualify for, based on your tax household income.

Although this is a period of high anxiety and stress, take some time to do your research. There are many things to consider when selecting a health plan. Anthem, Ambetter by NH Healthy Families, and Harvard Pilgrim sell individual health plans on [HealthCare.gov](https://www.healthcare.gov). There are different “metal levels” or tiers, depending on how much you are willing to spend each month on premiums versus how much you are willing to pay out of pocket for medical services. In addition, make sure that the plan you choose includes your preferred medical providers and prescription drugs. You can do this research on [HealthCare.gov](https://www.healthcare.gov) after applying for a plan or through a resource on the NH Insurance Department’s [website](#).

Overwhelmed? You can get free enrollment help. [HealthCare.gov](https://www.healthcare.gov) offers a "Find Local Help" tool that you can use to look up free help in your community, including enrollment assisters and insurance agents. Free enrollment assistance is also available through a Federal Navigator by calling 1-877-211-NAVI or by visiting [NH Navigator](#).

To start your new insurance plan, you must pay your first month’s premium by the insurance company’s due date. There are [grace periods](#), but it may be helpful to set a reminder each month to pay your premium. If you do not pay your premium, your plan can be terminated.

#### **COBRA & NH State Continuation Options:**

When your insurance coverage is terminated, your insurance company is required to notify you of your rights. If your employer had 20 or more employees, you can select COBRA or NH State Continuation. If your employer had fewer than 20 employees, you can select NH State Continuation. These options allow you and your dependents to continue on your employer’s group health (medical and dental) benefit plan at the employer’s full price, plus a 2% administrative fee. Find more resources on COBRA and NH State Continuation on the Insurance Department’s [website](#).

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### **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](mailto:consumerservices@ins.nh.gov). For more information, visit [www.nh.gov/insurance](http://www.nh.gov/insurance).

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