

| Demographic | PRIVATE HEALTH INSURANCE | | | PUBLICLY-SPONSORED PROGRAMS | | | | | | Other Programs & Resources | |
|--------------|---|--|--|---|--|--|---|---|---|--|---|
| | Small Businesses (1-50 Employees) | Individuals Recently Covered by an Employer Health Plan | Individuals & Families | Individuals with Pre-Existing, Severe, or Chronic Medical Conditions | Low-Income Individuals & Families | Children in Moderate Income Families | Women | Seniors & Disabled | Trade Dislocated Workers (TAA Recipients) | | Veterans |
| Program | <p>U.S. Uninsured Help Line 800-234-1317</p> <p>Group Plans New Hampshire Association of Health Underwriters www.nhahu.org</p> | <p>COBRA/New Hampshire (NH) State Continuation Then convert to a plan under:</p> <p>HIPAA Health Insurance Portability & Accountability Act 866-487-2365 www.dol.gov</p> <p>HIPP Health Insurance Premium Payment 603-271-8166 800-852-3345 ext. 8166 www.dhhs.nh.gov/ombp/medicaid/hipp.htm</p> | <p>U.S. Uninsured Help Line 800-234-1317</p> <p>Individual Plans New Hampshire Association of Health Underwriters www.nhahu.org</p> | <p>New Hampshire Health Plan(NHHP) 877-888-6447 www.nhhealthplan.org</p> <p>NHHP-FED Federal program run by Benefit Management Inc. 877-505-0508 www.nhhealthplan.org www.PCIP.gov</p> <p>Catastrophic Illness Program (CIP) 603-271-4495 800-852-3345 ext. 4495 www.dhhs.nh.gov (Search: Catastrophic Illness Program)</p> | <p>Medicaid 603-271-4344 800-842-3345 ext. 4344 www.dhhs.nh.gov (Search: Medicaid)</p> | <p>Healthy Kids 877-464-2447 603-228-2925 www.nhhealthykids.com or www.dhhs.nh.gov (Search: Healthy Kids)</p> <p>Offers 3 programs: Gold, Silver, and Buy-In</p> <p>Women-Infant-Children (WIC) 800-942-4321 603-271-4546 www.dhhs.nh.gov (Search: WIC)</p> | <p>Let No Woman Be Overlooked Program 800-852-3345 x4931 603-271-4931 www.dhhs.nh.gov (Search: BCCP)</p> | <p>Medicare 800-633-4227 www.medicare.gov</p> <p>Medicare Prescription Drug Program 800-633-4227 www.expressscript.com</p> <p>New Hampshire (NH) Senior Prescription Discount Program 888-580-8902</p> | <p>Health Coverage Tax Credit 866-628-4282 www.irs.gov (Search: HCTC)</p> | <p>VA Medical Benefits Package 877-222-8387 www.va.gov</p> | <p>Partnership for Prescription Assistance 888-477-2669 www.pparx.org</p> <p>Family Planning 603-271-4517 800-852-3345 ext.4517 TTD: 800-735-2964 www.dhhs.nh.gov (Search: Family Planning)</p> <p>New Hampshire Medication Bridge Program 603-225-0900 www.healthynh.com (Click: Medication Bridge)</p> |
| Coverage | <p>There is a maximum look-back period of 3 months and a maximum exclusionary period of 9 months on pre-existing health conditions for enrollees who have no prior health coverage.</p> <p><i>Pre-Existing Health Conditions Covered</i></p> | <p>COBRA: Coverage available for 18–36 months depending on qualifying events. Benefits are what you had with your previous employer.</p> <p>NH State Continuation: Benefits are what you had with your previous employer. Coverage available for 18–36 months depending on qualifying events. When the surviving/divorced spouse is at least age 55 at time of death/divorce from covered employee, then the surviving/divorced spouse can continue coverage until he or she is eligible for another employer-based group plan or Medicare.</p> <p>HIPAA: Benefits are based on program selected. There is no expiration of coverage.</p> <p>HIPP: Benefits are the same as what you had with your previous employer. HIPP is a premium assistance program.</p> <p><i>Pre-Existing Health Conditions Covered</i></p> | <p>There is a maximum look-back period of 3 months and a maximum exclusionary period of 9 months on pre-existing health conditions for enrollees who have no prior health coverage.</p> <p><i>Limits on Pre-Existing Health Conditions May Apply</i></p> | <p>NHHP: Seven plans each with a different deductible. Offers hospitalization, physician care, diagnostic tests, x-rays, prescription drugs, and some mental health care services.</p> <p>NHHP-FED: Covers broad range of benefits, including primary and specialty care, hospital care, and prescription drugs.</p> <p>CIP: Provides financial assistance to people with cancer, hemophilia, end stage renal disease, cystic fibrosis, spinal cord injuries, and other serious illnesses or injuries. Assistance is limited to \$2,500 per individual per year.</p> <p><i>Pre-Existing Health Conditions Covered</i></p> | <p>Covered services can include Hospital, Physician, Nursing, Home health, Lab and x-ray, Family planning, Rural health clinics, Prescription drugs, Therapies (speech, physical, occupational), Adult medical day care, Medical transportation, Durable medical equipment, Dental, Chiropractor, Psychotherapy, Podiatry, Interpreter, Midwife, EPSDT (early, periodic, screening and diagnostic testing), Newborn home visits, Maternity, Vision and hearing.</p> <p><i>Pre-Existing Health Conditions Covered</i></p> | <p>Healthy Kids: Physician services, Office and specialist visits, Checkups and physical exams, Immunizations, Prescription drugs, Emergency room, Inpatient hospital services, Outpatient services, Lab and x-ray, Home health services, Physical, speech and occupational therapy, Outpatient and inpatient mental health care, Hearing aids, Early intervention services, Regular dental check-ups and cleanings, Fluoride treatments, and more.</p> <p>WIC: Nutrition education and services; breastfeeding promotion and education; monthly food prescription of nutritious foods, and access to maternal, prenatal and pediatric health-care services.</p> <p><i>Pre-Existing Health Conditions Covered</i></p> | <p>Women's health exams, Mammograms, Pap tests, and Pelvic exams.</p> <p>Medicare offers Part A, inpatient care in hospitals and rehabilitative centers; Part B, doctor and some preventive services and outpatient care; Part C allows Medicare benefits through private insurance (Medicare Advantage); Part C includes Parts A, B, and C not covered by Medicare. Part D covers prescription drugs.</p> <p>NH Senior Prescription Discount Program offers discounts on drugs at participating pharmacies.</p> <p><i>Pre-Existing Health Conditions Covered</i></p> | <p>Inpatient and outpatient care (lab tests, x-rays, etc.), Doctor visits, Preventive and major medical care (surgery, physical therapy, Durable medical equipment, etc.), Mental health and substance abuse care, and Prescription drugs.</p> <p><i>Pre-Existing Health Conditions Covered</i></p> | <p>Comprehensive preventive and primary care, outpatient and inpatient services.</p> <p><i>Pre-Existing Health Conditions Covered</i></p> | <p>NOTE: Government programs look at each family's circumstance to determine eligibility.</p> <p>Income and assets tests may be required to determine eligibility for publicly-sponsored programs.</p> <p>FPL means Federal Poverty Level. See explanation on reverse side of this matrix.</p> <p>Guaranteed Coverage means you cannot be turned down due to your health conditions.</p> <p>Programs and plan availability, eligibility requirements, costs, and coverages are subject to change.</p> | |
| Eligibility | <p>GUARANTEED COVERAGE</p> <p>Company size 1–50. Owner can count as an employee. Proprietor name on license must draw wages.</p> <p>Eligible employees must work at least 15 hours a week for coverage.</p> <p>Insurers are required to give guaranteed issue small group plans to the self-employed during open enrollment periods twice a year.</p> <p>Limited guarantee issue to sole-proprietors.</p> <p>Carrier may not require more than 75% when the health carrier's plan is the only one offered to the employer and 37.5% when the employer is offered more than one plan.</p> | <p>GUARANTEED COVERAGE</p> <p>COBRA: Available for employees who work for businesses with 20 or more employees. You have 60 days from date of termination to sign up for COBRA coverage.</p> <p>NH State Continuation: Available for any New Hampshire resident who is an eligible employee, or qualified beneficiary of a fully insured group or blanket policy of health insurance. Must sign up for NH State Continuation within 45 days of date of receiving notice of right to continue coverage.</p> <p>HIPAA: Must have had 18 months of continuous coverage and completely exhausted COBRA or state continuation coverage. Must not have lost coverage due to fraud or non-payment of premiums. You have 63 days to enroll in a HIPAA-eligible plan.</p> <p>HIPP: Enrollee must be eligible for Medicaid and have health insurance.</p> | <p>Eligibility is subject to medical underwriting.</p> <p>If you are denied coverage for a medical condition, you may be eligible for NHHP. See next column.</p> | <p>GUARANTEED COVERAGE</p> <p>NHHP: Must be a New Hampshire resident and have a pre-qualifying medical condition. Must have been denied coverage due to a health condition, or offered coverage similar to NHHP's but with higher premiums. Had your previous coverage terminated for reasons other than non-payment of premium or fraud. Also qualified: Federally eligible or certified as eligible for TAA or PBGC assistance. Must not be eligible for COBRA or government programs.</p> <p>NHHP-FED: Must be a U.S. citizen or lawfully present in the U.S. and have been uninsured for at least 6 months prior to applying. Must have had a problem getting insurance due to a pre-existing condition.</p> <p>CIP: Must be a New Hampshire resident, U.S. citizen, or parent/guardian with primary responsibility for applicant child who is a U.S. citizen. Must be age 21 or over. Must have a qualifying health condition.</p> | <p>GUARANTEED COVERAGE</p> <p>Must be a New Hampshire resident and a U.S. citizen or an eligible qualified alien.</p> <p>Income limits: Infants ages 0–1: 185% FPL. Children ages 1–19: 185% FPL. Pregnant women: 185% FPL. Parents/caretakers living with children ages 0–18: 49% FPL. Aged, blind, and disabled: 79% FPL with asset limit of \$1,500 for singles; 87% FPL with asset limit of \$2,250 for couples. Medically-needy: Singles with monthly income of \$591 and asset limit of \$2,500; couples with monthly income of \$675 and asset limit of \$4,000.</p> | <p>GUARANTEED COVERAGE</p> <p>Healthy Kids: For all programs: Must be New Hampshire resident and a U.S. citizen or a legal permanent resident or qualified alien.</p> <p>Gold program: Must be pregnant women living up to 185% FPL, or children ages 0–1 living up to 300% FPL.</p> <p>Silver program: Must be children ages 1-19 living 185%–300% FPL. Must be uninsured for 6 consecutive months prior to enrolling.</p> <p>Buy-In program: Children ages 1–19 living between 300%–400% FPL. Must be uninsured for 3 consecutive months prior to enrolling. Rule may be waived for certain reasons (e.g. child loses coverage due parent being laid off).</p> <p>WIC: Must reside in New Hampshire. Must be a pregnant or recently pregnant woman, or child up to age 5, and determined to have a nutritional risk. Income limit of 185% FPL.</p> | <p>GUARANTEED COVERAGE</p> <p>Must be New Hampshire women ages 18–64, with incomes at or less than 250% FPL, and must have no insurance or have insurance that does not pay for breast or cervical cancer screening tests.</p> <p>Women ages 40 and older get mammograms every 1–2 years and annual breast check.</p> <p>Women ages 18–39 get annual breast check and medical assessment to determine mammogram.</p> <p>Women ages 18 and older get Pap tests every 1–2 years.</p> | <p>GUARANTEED COVERAGE</p> <p>Medicare: Must be U.S. citizen or permanent U.S. resident, and:</p> <ol style="list-style-type: none"> If 65 years or older, you or your spouse worked for at least 10 years in Medicare-covered employment, or You have a disability or end-stage renal disease (permanent kidney failure requiring dialysis or transplant) at any age. <p>NH Senior Prescription Discount Program: Must be New Hampshire residents ages 65 or older. No income test.</p> | <p>GUARANTEED COVERAGE</p> <p>Must be receiving TAA (Trade Adjustment Assistance), or</p> <p>Must be 55 years or older and receiving pension from the Pension Benefit Guaranty Corporation (PBGC).</p> <p>Must not be enrolled in certain state plans, or in prison, or receiving 65% COBRA premium reduction, or be claimed as a dependent in tax returns.</p> <p>Must be enrolled in qualified health plans where you pay more than 50% of the premiums.</p> | <p>GUARANTEED COVERAGE</p> <p>"Veteran status" = active duty in the U.S. military, naval, or air service and a discharge or release from active military service under other than dishonorable conditions.</p> <p>Certain veterans must have completed 24 continuous months of service.</p> | |
| Monthly Cost | <p>Rates vary ± 25% based on age, industry, health status and geography. Rate increases capped at 15%</p> | <p>COBRA/NH State Continuation: Premiums range from 102%–150% of group health rates.</p> <p>HIPAA: Premiums will depend on plan chosen.</p> <p>HIPP: \$0 or minimal share of cost.</p> | <p>Costs depend on age and county/zone.</p> <p>If you are self-employed and buy your own insurance, you are eligible to deduct 100% of the cost of the premium from your federal income tax.</p> | <p>NHHP: Premiums range from \$125 to \$1,835 based on tobacco use, age and plan chosen. Enrollees living up to 250% FPL may be eligible for premium discounts of up to 20%.</p> <p>NHHP-FED: Monthly premiums range from \$152 to \$1,535 depending on your age, tobacco use, and plan chosen.</p> <p>CIP: \$0 to minimal share of cost.</p> | <p>\$0 to minimal share of cost.</p> | <p>Healthy Kids: \$0 for Gold Program. Monthly premium for Silver and Buy-In programs range from \$32 to \$237 per child based on family size and income.</p> <p>WIC: \$0 to minimal share of cost</p> | <p>\$0 or nominal co-payment.</p> | <p>Medicare: \$0 and share of cost for certain services; deductibles for certain plans. Part A: \$0–\$450 based on length of Medicare-covered employment; Part B: \$96.40–\$369.10 depending on annual income; Part C: Based on provider; Part D: Varies in cost and drugs covered.</p> <p>NH Senior Prescription Discount Program: \$0 enrollment fee.</p> | <p>20% of the insurance premium including COBRA premium if employer contributes less than 50%.</p> | <p>\$0 and share of cost and co-pays depending on income level.</p> | |

For additional assistance and to learn more about these programs, please call the **U.S. UNINSURED HELP LINE** at 800.234.1317



FOUNDATION FOR HEALTH COVERAGE EDUCATION

Using this Health Care Options Matrix

Each state has a variety of health care coverage options. This Matrix is designed to help residents determine which option is best for them.

STEP 1 For applicants potentially eligible for public programs, check the chart below to determine his/her FPL percentage.

STEP 2 See reverse side of this Matrix brochure to determine options for which the applicant might qualify.

STEP 3 Make a list of the programs and insurance coverage options that may apply to the applicant and then use the contact information provided to access coverage or services.

Your Federal Poverty Level (FPL) (Based on monthly family income)

| Family Size (Household) | 25% | 50% | 75% | 81% | 100% | 133% | 175% | 200% | 250% | 300% |
|-------------------------|-------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| 1 | \$227 | \$454 | \$681 | \$735 | \$908 | \$1,207 | \$1,588 | \$1,815 | \$2,269 | \$2,723 |
| 2 | \$306 | \$613 | \$919 | \$993 | \$1,226 | \$1,630 | \$2,145 | \$2,452 | \$3,065 | \$3,678 |
| 3 | \$386 | \$772 | \$1,158 | \$1,251 | \$1,544 | \$2,054 | \$2,702 | \$3,088 | \$3,860 | \$4,633 |
| 4 | \$466 | \$931 | \$1,397 | \$1,509 | \$1,863 | \$2,477 | \$3,259 | \$3,725 | \$4,656 | \$5,588 |
| 5 | \$545 | \$1,090 | \$1,636 | \$1,766 | \$2,181 | \$2,901 | \$3,816 | \$4,362 | \$5,452 | \$6,543 |
| 6 | \$625 | \$1,250 | \$1,874 | \$2,024 | \$2,499 | \$3,324 | \$4,374 | \$4,998 | \$6,248 | \$7,498 |
| 7 | \$704 | \$1,409 | \$2,113 | \$2,282 | \$2,818 | \$3,747 | \$4,931 | \$5,635 | \$7,044 | \$8,453 |
| 8 | \$784 | \$1,568 | \$2,352 | \$2,540 | \$3,136 | \$4,171 | \$5,488 | \$6,272 | \$7,840 | \$9,048 |

- A pregnant woman counts as two for the purpose of this chart.
- Add \$318/month for each additional family member after eight.
- Contact individual programs for deduction allowances on child/dependent care; working parent's work expenses; alimony/child support *received* or court ordered amount *paid*.

Source: Federal Register Vol. 76, No. 13, January 20, 2011, pp. 3637-3638. Valid through 2011 unless updated. Monthly percentage data calculated by FHCE and rounded to the nearest dollar.

Note: There is no universal administrative definition of income that is valid for all programs that use the poverty guidelines. The office or organization that administers a particular program or activity is responsible for making decisions about the definition of income used by that program (to the extent that the definition is not already contained in legislation or regulation). To find out the specific definition of income used by a particular program or activity, you must consult the office or organization that administers that program.

The Health Care Options Matrix is a registered trademark of Philip Lebherz and was originally developed by Philip Lebherz and the Foundation for Health Coverage Education®, www.CoverageForAll.org.

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Other Sources of Information

Financial Aid & Free or Low-Cost Benefits

Government Benefits Finder
800-333-4636
www.benefits.gov

(Search tool for grants, loans and other benefits)

Catalog of Federal Domestic Assistance
www.cfda.gov

(Search tool for grants, loans and other benefits)

Finding Local Health Care Options

Health Resources and Services Administration
888-275-4772
www.findahealthcenter.hrsa.gov

Department of Health and Human Services
800-852-3345
www.dhhs.state.nh.us

(Various health care search tools)

Self Help Clearing House
www.mentalhelp.net/selfhelp

(Search tool for people sharing information on hundreds of diseases, health conditions and other health care related situations)

New Hampshire Department of Health and Human Services
800-852-3345
www.dhhs.state.nh.us

(State program information)

Laws & Regulations

New Hampshire Department of Insurance
603-271-2261
800-852-3416
www.nh.gov/insurance

(General information on all types of insurance)

Employee Benefits Security Administration
www.dol.gov/ebsa

(Official information and rules from the U.S. Department of Labor)

Help with This Matrix or Finding a Broker or Agent

New Hampshire Association of Health Underwriters
www.nhahu.org

(State organization of insurance brokers)

NEW HAMPSHIRE

Health Care Options Matrix™



This Matrix offers information about free and low-cost health care coverage for individuals, families, and small businesses.



Helping people navigate their health care options



The Anthem Blue Cross and Blue Shield Foundation and the Foundation for Health Coverage Education® have generously funded this publication to ensure that the uninsured have access to affordable quality health care coverage. Every effort has been made to include the most accurate information available at the time of printing. Program and plan availability, eligibility requirements, costs, and coverage are subject to change. You are encouraged to call or visit the websites listed for each program to ensure that you have the most up-to-date information available.

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