

## NEW HAMPSHIRE HEALTH PLAN COVERED LIVES DEFINITIONS

**Individual Policy** means any health insurance policy issued or delivered in NH directly to an individual on a non-group basis and invoiced directly to the individual, and includes franchise health insurance.

**Group Policy** means any health insurance policy, or any certificate of insurance evidencing such a policy (including out-of-state master policies), issued or delivered in NH for coverage which is not individual health coverage. A group policy typically is sponsored by an employer or other entity to cover all individuals within a specified group.

**Group Excess Loss Policy Subject to ERISA** means a policy or certificate of coverage issued or delivered in NH evidencing coverage purchased by an employer to protect against the risk that any one claim made against the employer's health plan will exceed a specified dollar amount or coverage purchased by an employer against the risk that the employer's total liability for the health plan will exceed a specified amount, and the employer's health plan is subject to ERISA. Group excess loss coverage includes reinsurance.

**Group Excess Loss Policy Not Subject to ERISA** means a policy or certificate of coverage described above but for which the employer's health plan is not subject to ERISA (e.g. government plans, church plans and multiple employer welfare arrangements).

### HOW TO DETERMINE "COVERED LIVES" FOR GROUP AND GROUP EXCESS LOSS POLICIES

