

NEW HAMPSHIRE HEALTH PLAN COVERED LIVES DEFINITIONS

Covered Lives shall include all persons who are:

- (a) Covered under an individual health insurance policy issued or delivered in New Hampshire;
- (b) Covered under a group health insurance policy that is issued or delivered in New Hampshire;
- (c) Covered under a group health insurance policy evidenced by a certificate of insurance that is issued or delivered in New Hampshire;
- (d) Protected, in part, by a group excess loss insurance policy where the policy or certificate of coverage has been issued or delivered in New Hampshire;
- (e) Protected by health insurance as defined in RSA 404-G:2, VII where the person is a New Hampshire resident.

Health Insurance means health insurance coverage issued in accordance with RSA 415, 420-A, or 420-B. Health insurance shall not include accident only, credit, dental, vision, Medicare supplement, Medicare Risk, Medicare Advantage, Managed Medicaid, long-term care, disability income (or similar insurance products regulated by administrative rule Ins 8000), coverage issued as a supplement to a liability insurance, workers' compensation or similar insurance, automobile medical payment insurance, policies or certificates of specified disease, hospital confinement indemnity, limited benefit health insurance (or similar insurance products regulated by administrative rule Ins 6000), and coverage provided through the Federal Employees' Program. Health insurance does include group excess loss insurance.

Individual Health Insurance means any health insurance policy sold directly to an individual on a non-group basis and invoiced directly to the individual. Individual health insurance shall include franchise health insurance.

Group Health Insurance means health insurance coverage other than individual health insurance coverage. A group policy typically is sponsored by an employer or other entity to cover all individuals within a specific group.

Group Excess Loss Insurance Subject to ERISA means coverage purchased by an employer 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 Insurance NOT Subject to ERISA means coverage as outlined 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

