



MEMORANDUM

To: Health Carriers, Third-Party Administrators, and Entities providing Group Excess Loss Coverage to Health Plans with Covered Lives in New Hampshire

From: New Hampshire Health Plan-Administrator

Date: February 19, 2024

Re: Inclusion of Third-Party Administrators as Assessable Entities under the NH Health Plan under RSA 404-G Effective January 1, 2024

Effective January 1, 2024, Third-Party Administrators providing health coverage to residents of New Hampshire are required to participate in the NH Health Plan. The New Hampshire legislature has amended [RSA 404-G](#) to include Third-Party Administrators as assessable entities.

Does this change pertain to my company?

- YES – I am a Stop Loss Carrier for health coverage.
- YES – I am a Third-Party Administrator (“TPA”) for health coverage.
- NO – I am a Health Carrier, Third-Party Administrator, or other Assessable Entity but only provide limited coverage policies such as accident only, credit, dental, vision, Medicare supplement, Medicare Risk, or 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, or limited benefit health insurance, or provide Medicare+Choice, Managed Medicaid, long-term care, disability income, or coverage provided through the Federal Employees' Program.

How does this change affect my company?

- Registration – All TPAs operating in New Hampshire will be required to register as assessable entities with the NH Health Plan, if not already registered. This can be completed online through the [NHHP Portal](#). This requirement is regardless of assessment filing status (below).
- Quarterly Assessment Filings – Historically, since TPAs were not previously included as assessable entities under NHHP, Stop Loss Carriers were required to submit and pay

quarterly assessment filings to report covered lives in New Hampshire. [See [404-G:2 Covered Lives Definition](#).] With the inclusion of TPAs as assessable entities effective January 1, 2024, we are providing guidance for assessment filings below. The intent is to ensure assessments are paid on substantially all covered lives in New Hampshire and that no covered life is counted more than once.

In some instances, there will be more than one assessable entity associated with a group of covered lives, as in the instance when a self-funded group retains both a TPA and a separate excess loss carrier. To determine the party responsible for submitting the assessment report and paying the assessment as [outlined by The State of New Hampshire Insurance Department](#), the following categorical assignments of responsibility shall apply. Beginning with the first quarter (reporting January 1 through March 31, 2024 covered lives, due on May 15, 2024), the assessment report should be submitted and the corresponding assessment amount paid by the assessable entity described below as the responsible party:

- a) If the coverage is fully insured, then the licensed insurer, HMO, or health service corporation shall be the responsible party;
- b) If the coverage is a health plan with group excess loss coverage and the health plan uses a TPA, then by the TPA shall be the responsible party; and
- c) If the coverage is a health plan with group excess loss coverage and the health plan does not use a TPA, then the entity providing group excess loss insurance shall be the responsible party.

NHHP understands that this could necessitate a change in who assessment reports are submitted and paid by. **However, if coverage involves both a Stop Loss Carrier and a TPA (letter “b” above), it is NHHPs preference to continue with the same process as historically has happened – the Stop Loss Carrier continues to submit and pay the quarterly assessment filings and the TPA needs to ensure that it is registered with NHHP.** Ultimately, it is the responsibility of all assessable entities to coordinate with their customers, when applicable, to ensure that all required assessment reports and payments are submitted in accordance with RSA 404-G and the NHHPs [Plan of Operation](#).

- Assessment Schedule – Covered lives are reported quarterly and includes an account for the entity’s covered lives in aggregate for each month of the applicable quarter.
- a) January 1 through March 31 report – Filing and payment due May 15th
 - b) April 1 through June 30 report – Filing and payment due August 15th
 - c) July 1 through September 30 report – Filing and payment due November 15th
 - d) October 1 through December 31 report – Filing and payment due February 15th

Questions?

Please see the following Frequently Asked Questions (FAQs). If you have additional questions, please contact NHHP via email at info@nhhp.org.

FREQUENTLY ASKED QUESTIONS (FAQs)

What does registering with NHHP mean and entail?

Registering is simply providing basic information about the carrier to NHHP. The information captured includes the company's NAIC number, name, address, and name, phone number and email of the contact person(s). Please note, we require two email addresses upon registration to ensure we are always able to contact someone at your company.

By registering with NHHP, the company will be compliant with participating with NHHP as required under RSA 404-G and will also be included when any notifications are issued by NHHP such as yearly assessment rate notices.

What if the company does not have an NAIC number?

NHHP understands that not all assessable entities are issued NAIC numbers. NHHP has a process in place that will automatically issue an NHHP ID to use in place of an NAIC number if needed. The NHHP ID will be provided to the entity upon registration.

My company provides comprehensive insurance coverage and has been filing quarterly assessments for years, is there anything we need to do to comply with this change?

No, this change affects TPAs and Stop Loss Carriers.

What is the deadline for this change?

This change went into effect on January 1, 2024. NHHP urges TPAs that are not registered to complete the registration process as soon as possible, but no later than May 15, 2024. Assessment filings and payments follow the schedule listed above and first quarter filings and payments are due by May 15, 2024.

How can I tell if my company is already registered with NHHP?

Go to the NHHP [online portal](#) and enter your NAIC number and click "register here" in the center of the page. If the NAIC number is not already registered, you will be able to proceed and complete the registration process. If the NAIC number is already registered, you will be instructed to hit the cancel button and then click "forgot password" in the center of the page to receive an email to reset the password and gain access to the account. If the entity does not have an NAIC number, enter 0 (zero) in the NAIC number field and hit "register here" and you will be able to complete the registration process.

How do I determine covered lives for group or group excess loss policies when there are locations in and out of New Hampshire?

The [Group Flow Chart](#) can help you determine which lives should be counted.