

An Overview of the 2014 New Hampshire Health Protection Program

On Thursday, March 27, 2014, Governor Maggie Hassan signed into law SB 413, which created the New Hampshire Health Protection Program. SB 413 was sponsored by Senators Chuck Morse, Sylvia Larsen, Jeb Bradley, Peggy Gilmour, Bob Odell, and Lou D'Allesandro and uses three approaches to extending affordable health insurance to low-income Granite Staters:

- the Health Insurance Premium Program;
- the Bridge to Marketplace Premium Assistance Program, and;
- the Marketplace Premium Assistance Program.

The table below summarizes each of these approaches along with other key provisions of the legislation.

Health Insurance Premium Program

assistance for those with employer sponsored insurance

Program name	Health Insurance Premium Program (HIPP)
Income ranges eligible	0 to 138 percent of the federal poverty line (FPL)
Start date	As soon as possible after federal approval received
Duration	Ends December 31, 2016

Bridge to Premium Assistance

managed care available for those without access to employer sponsored insurance until federal waiver approved

Program name	Bridge to Premium Assistance
Income ranges eligible	0 to 138 percent of the federal poverty line (FPL)
Start date	As soon as possible or July 1, 2014
Duration	Ends December 31, 2015 if federal waiver approved by March 31, 2015; if waiver is not approved by then, Bridge program ends June 30, 2015

Premium Assistance

assistance for those without access to employer-sponsored insurance to purchase coverage via Marketplace

Program name	Marketplace Premium Assistance
Income ranges eligible	0 to 138 percent of the federal poverty line (FPL)
Start date	Begins January 1, 2016
Duration	Ends December 31, 2016
Requirements for implementation	Federal waiver approved by March 31, 2015

Additional Provisions

Early termination	If federal funding falls below levels specified in the Affordable Care Act (ACA) between July 1, 2014 and December 31, 2016, the programs terminate immediately
Oversight and evaluation	Establishes a Health Protection Trust Fund to accept and expend federal funds related to insurance coverage provided under these programs; Commissioner of Department of Health & Human Services will administer the trust and submit annual reports detailing accounting and operations
Personal responsibility	Unemployed referred to Department of Employment Security; federal waiver will include measures to promote continuity of coverage and personal responsibility including co-pays, deductibles, disincentives for inappropriate ER use, and mandatory wellness programs and comply with citizenship, employment, and asset test requirements in federal law.
Appropriation	Devotes remainder of the \$200,000 allocated to the Commission to Study the Expansion of Medicaid Eligibility to DHHS; authorizes DHHS to transfer funds within accounting units within the Department to implement the legislation
Suspension of the Breast and Cervical Cancer Program	Suspends the existing breast and cervical cancer program for new enrollees, but continues it for anyone currently covered by it; should the Bridge program or Premium Assistance program be terminated, the Breast and Cervical Cancer Program will be reinstated