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PAYMENT NEW HAMPSHIRE PREMIUM ASSISTANCE PROGRAM

The following approach to payment will be used in New Hampshire's Premium Assistance Program.

Monthly Payments to PAP Issuers

- DHHS will issue monthly payments to PAP issuers for each PAP enrollee enrolled in the Issuers PAP 94 percent A/V silver level plan or PAP 100 percent A/V silver level plan.

Payments for PAP enrollees in the 94 percent A/V Silver level plan

- After the binder payment, DHHS will issue monthly payments for PAP enrollees enrolled in the 94 percent A/V silver- level Plan that consist of:
 - The premium payment;
 - The cost share reduction payment, which is the premium multiplied by .31.ⁱ
- In the binder payment month, DHHS will issue a payment to the PAP Issuer for PAP enrollees enrolled in the 94 percent A/V silver- level Plan that consist of:
 - The premium payment;
 - The cost share reduction payment, which is the premium for the enrollee multiplied by .31;
 - And a \$350 deductible payment.

Payments for PAP enrollees in the 100 percent A/V Silver level plan

- DHHS will issue monthly payments for PAP enrollees enrolled in the 100 percent A/V silver- level Plan that consist of:
 - The premium payment;
 - The cost share reduction payment, which is the premium for the enrollee multiplied by .38.ⁱⁱ

Timing of the Monthly Payments by DHHS to PAP Issuers

- DHHS will issue prospective monthly payments each month to PAP issuers for each PAP enrollee enrolled in the Issuers' PAP 94 percent A/V silver-level plan or PAP 100 percent A/V silver-level plan. That is, payment will be issued in the month prior to the month for which coverage is expected.

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- The prospective payment will be issued to the carrier after the 16th of each month to reflect those enrollees who are enrolled for the first of the following month.
- In some months, those prospective payments will not be received by the carrier until 28th day of that month.
- PAP Issuers will process enrollments for PAP enrollees who have selected by the 15th of the month in time for coverage to begin for the beginning of the following month, so long as the payment is made by the 28th of the prior month.

Binder Payments for Bridge Enrollees Who Are Converting to PAP as of January 1, 2016

- DHHS will issue prospective binder payments for the current Bridge enrollees in December in 2 distinct cycles.
 - For those PAP enrollees who have selected a QHP by December 1st, 2015, DHHS will issue payment to the PAP carriers by December 10th, 2015.
 - For those PAP enrollees who have selected a QHP between December 2nd and December 15th, 2015, DHHS will issue payment to the PAP carriers by December 24th, 2015.
 - PAP Issuers will process enrollments for all of these PAP enrollees in time for coverage to begin at the 1st of the following month.

ⁱ The CSR multiplier is based on the formula expressed in The 2015 benefit and payment parameter (<https://www.federalregister.gov/articles/2014/03/11/2014-05052/patient-protection-and-affordable-care-act-hhs-notice-of-benefit-and-payment-parameters-for-2015>)

Found at 13806 Federal Register / Vol. 79, No. 47 / Tuesday, March 11, 2014 / Rules and Regulations stated as such: "Specifically, we proposed that Exchanges calculate the monthly advance payment amount for a specific policy as the product of (x) the total monthly premium for the specific policy, and (y) a cost-sharing reduction plan variation multiplier. The costsharing reduction plan variation multiplier would convert the monthly premium into the appropriate monthly advance payment amount, based on the following formula: Cost-Sharing Reduction Plan Variation Multiplier = Factor to Remove Administrative Costs * Factor to Convert to Allowed Claims Cost * Induced Utilization Factor * (Plan Variation AV÷Standard Plan AV). This was unchanged by the 2016 benefit and payment parameter (<https://www.federalregister.gov/articles/2015/02/27/2015-03751/patient-protection-and-affordable-care-act-hhs-notice-of-benefit-and-payment-parameters-for-2016>) Found at: 10770 Federal Register / Vol. 80, No. 39 / Friday, February 27, 2015 / Rules and Regulations.

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