

Medicaid Transition (Unwind) Return to Regular Eligibility Operations

Small Stakeholder Group
March 31, 2023

Presenters

Lucy Hodder, UNH
Law/IHPP
lucy.hodder@unh.edu

Deb Fournier, IHPP
deborah.fournier@unh.edu

Agenda

Welcome

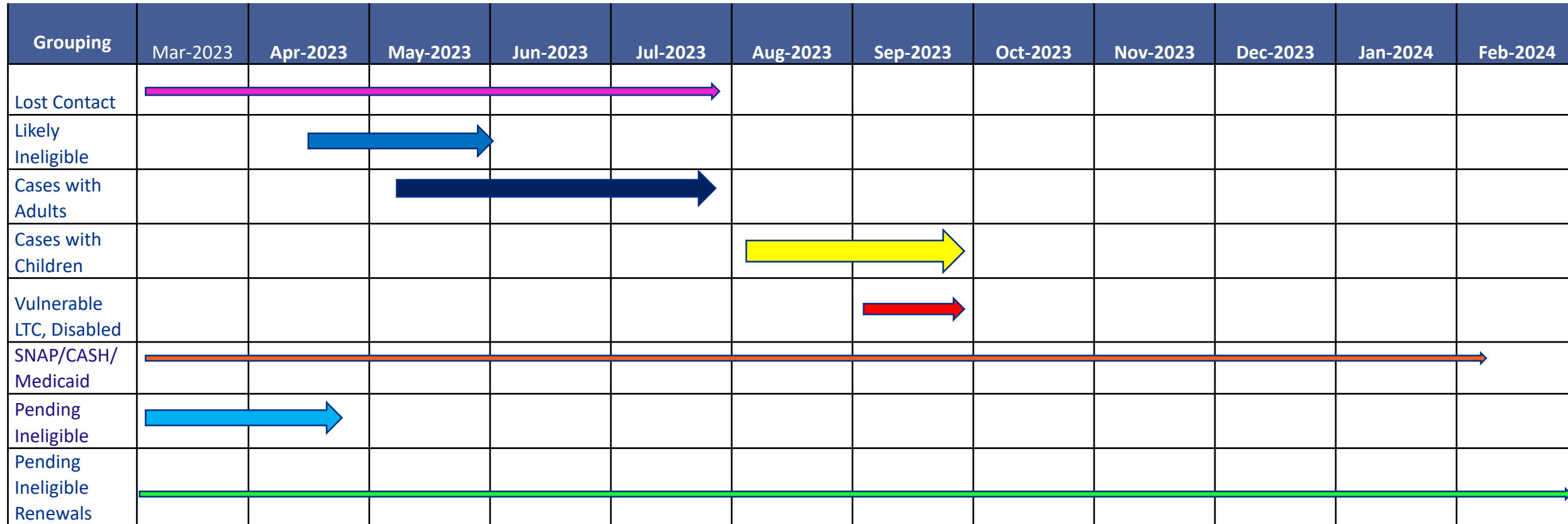
Review of Yellow Letters

Review of Pathways to Coverage

Feedback, Concerns, Questions



Monthly Distribution of Transitions Among General Groups of Protected Individuals



Note: The above visual represents the primary distribution groupings, several individuals may overlap across groups, e.g. a lost contact case may also be a case with children. For illustrative purposes only.

Unwind Yellow Letters

Heads Up *JAN*

PIN *FEB*

Pending Ineligible *FEB*

SpendDown and
Medicare SEP *MARCH*

All Notices of Decision
Will Be On White
Paper.


Renewal letters for March

Renewal Letters for April

Renewal Letters for May

“Heads Up” End of Continuous Coverage Letters

Bureau of Family Assistance
Claremont District Office
17 Water Street
Claremont, NH 03743-2280



NH DEPARTMENT OF
HEALTH AND HUMAN SERVICES

January 17, 2023

JOHN A DOE
123 MAIN ST
SOMETOWN NH 11111-0001

Aviso importante acerca de sus beneficios. Por favor llame a la Oficina del Distrito si tiene alguna duda o pregunta. También puede solicitar servicios gratuitos de un intérprete.

If you have questions or need help with reading or understanding this letter, please contact the Customer Service Center toll-free at **1-844-ASK-DHHS (1-844-275-3447)** and **select option #3** or (603) 271-9700, (TDD: 1-800-735-2964), Monday-Friday, 9:00 a.m. to 4:00 p.m. ET.

Continuous Medicaid Coverage is Ending

You or a member of your household have been receiving continuous Medicaid coverage due to the COVID-19 federal public health emergency, even if you did not complete a redetermination when it was due or provide us with the required documents. **This continuous coverage is ending on March 31, 2023. You must complete a redetermination or respond to Department requests for information to keep your Medicaid coverage.**

What do I need to do?

DHHS will be sending requests for redeterminations to people who are currently covered by Medicaid. To keep your coverage, you must either complete a redetermination or provide information requested by DHHS. These requests will be on yellow paper or posted to your NH EASY account, highlighted in yellow.

When you get a yellow notice, please follow the instructions included in the notice and complete a redetermination and/or provide the requested verifications. We are asking you to do this so we can determine if you are still eligible for, and will be able to keep, your Medicaid coverage.

If you receive “Spenddown” Medical Coverage, you will get a letter explaining when you will need to start sending us unpaid medical bills that you still owe to meet your deductible and open your Medicaid.

Case# 12345678
ID : CN9996

Ways to complete your redetermination or provide requested information:

- 1. Online:** Through your NH EASY account <https://nheasy.nh.gov> if you do not have an NH EASY account, you can create one today using this same link.
- 2. By mail:** Centralized Scanning Unit, PO Box 181, Concord, NH 03302.
- 3. In person:** Visit one of our District Offices, locations can be found at <https://www.dhhs.nh.gov/about-dhhs/locations-facilities#locations>

Once you complete your redetermination and/or all requested information is provided, you will receive a notice of decision informing you of the status of your Medicaid eligibility.

What should I do if I no longer need Medicaid coverage?

If you no longer need Medicaid coverage, you can voluntarily request to end your coverage by using one of the three options above or by calling the Customer Service Center at one of the numbers listed at the top and bottom of this letter.

Options for those who are no longer eligible for Medicaid:

If you are no longer eligible for Medicaid and still need insurance, you can contact the New Hampshire Navigators to explore other health insurance options. New Hampshire has two Health Insurance Navigators that provide health insurance enrollment assistance in person, virtually, and by phone, at no cost to you.

New Hampshire’s Navigators are:

- First Choices Services; 1-877-211-NAVI or (603) 931 3858; <https://acanavigator.com/nh/home>
- Health Market Connect; 1-800-208-5164; <https://hmcnh.com>

You can also visit the Federal Health Insurance Marketplace at <https://www.healthcare.gov/>, or call the Marketplace Call Center at 1-800-318-2596 (TTY: 1-855-889-4325).

Need Help?

Visit one of our District Offices in person or contact the DHHS Customer Service Center toll-free at **1-844-ASK-DHHS (1-844-275-3447)** and **select option #3** or (603) 271-9700, (TDD: 1-800-735-2964), Monday-Friday, 9:00 a.m. to 4:00 p.m. ET.

Case# 12345678
ID : CN9996

Page 2 of 2



Alerted all in the protected population that continuous enrollment is ending and return to regular eligibility processes are coming.



NEW HAMPSHIRE
DHHS
DEPARTMENT OF
HEALTH & HUMAN SERVICES

PIN Letters

Family Services Specialist
Bureau of Family Assistance
Manchester District Office
1050 Perimeter Road
Manchester NH 03103



NH DEPARTMENT OF
HEALTH AND HUMAN SERVICES

February 03, 2023

JOHN DOE
123 MAIN ST
CONCORD NH 01234

Aviso importante acerca de sus beneficios. Por favor llame a la Oficina del Distrito si tiene alguna duda o pregunta. También puede solicitar servicios gratuitos de un intérprete.

Your Medicaid Redetermination is due in April 2023.

A request to complete your redetermination will be sent to you at least 30 days before it is due. This request will be on YELLOW paper. Please read the entire form and follow the instructions. You must complete your redetermination and respond to the Department's requests for information, **by the 15th of your redetermination month to see if you are still eligible for Medicaid.**

If you do not complete your redetermination or respond to the Department's requests for information by the end of April 2023 your Medicaid will close and your benefits will end.

Make it "NH EASY" on yourself

Many people use NH EASY because it is a fast and easy way to complete redetermination, upload verifications, and more using their phone, desktop, or tablet.

To activate your personal account, use your PIN and follow the instructions below:

Your PIN: **13KSM**, which is valid for the next (15) days.

Go to the NH EASY URL at <https://nheasy.nh.gov>

From there, select the "Create Account" button and follow the instructions on each screen.

NH EASY can help you manage your benefits online with these features:


- Complete redeterminations
- Add new benefits and report changes

- Take pictures of your proofs, upload them, and check on processing status
- Opt in for important text message reminders such as upcoming appointments
- Find important information on your benefit status
- Reschedule appointments if you have a conflict
- "Go Green" to get Notices online, much faster than waiting for "snail mail" delivery
- Enroll in your health plan, if eligible
- Apply for WIC
- Get information about becoming a foster or adoptive parent
- Search for DHHS forms
- Explore other programs and services offered by DHHS.

Alerted all overdue renewals in the protected population about their re-assigned renewal month and provided a PIN to activate an online account if desired.

Pending Ineligible - Financially Ineligible #1

Bureau of Family Assistance
Claremont District Office
17 Water Street
Claremont, NH 03743-2280



NH DEPARTMENT OF
HEALTH AND HUMAN SERVICES

February 24, 2023

JOHN A DOE
123 MAIN ST
SOMETOWN NH 11111-0001

Aviso importante acerca de sus beneficios. Por favor llame a la Oficina del Distrito si tiene alguna duda o pregunta. También puede solicitar servicios gratuitos de un intérprete.

****IMPORTANT** **IMPORTANT** **IMPORTANT****

You are receiving this letter because we reviewed your case and based on your previously reported wages you are no longer eligible for Medicaid.

If you believe this is incorrect or your income has changed please provide verification of your gross wages by 3/7/2023. This information is needed to determine if you are still eligible for Medicaid. If you do not give us this proof, your medical assistance will end on 3/31/2023.

Gross wages means your pay before deductions. It must include all your tips, bonuses, commissions, overtime, and any other cash or in-kind benefits you got from your employer or through self-employment.

If you work for someone:

- Enclosed is an Employment Verification form. You may have your employer complete this form or have your employer give us a letter, on letterhead, giving us the hours you worked with your gross wages for the last 4 weeks; OR
- You may give us copies of your last 4 weeks of pay stubs. Your pay stubs must show the week dates, the number of hours worked per week, and your gross wages.

If you are no longer working for the employer you previously reported, you must still have the enclosed form completed by your former employer to verify the employment ended and return it to us.

If you are self-employed:

- Provide all pages of your most recently filed income tax return, or
- Profit and loss statements for the past 3 months.

Case# 12345678
ID : CN9996

Ways to send us the proofs requested:

- Online:** Through your NH EASY account <https://nheasy.nh.gov>. **If you do not have an NH EASY account, you can create one today using this same link.**
- By mail:** Centralized Scanning Unit, PO Box 181, Concord, NH 03302.
- In person:** Visit one of our District Offices, locations can be found at <https://www.dhhs.nh.gov/about-dhhs/locations-facilities#locations>.

If you no longer need Medicaid coverage, you can voluntarily request that your coverage end, using any of the ways above or by calling our Customer Service Center toll-free at 1-844-ASK-DHHS (1-844-275-3447) or (603) 271-9700 and select option #3.

Options for those who are no longer eligible for Medicaid:

If you are no longer eligible for Medicaid and still need insurance, you can contact the New Hampshire Navigators to explore other health insurance options. New Hampshire has two Health Insurance Navigators that provide health insurance enrollment assistance in person, virtually, and by phone, at no cost to you.

New Hampshire's Navigators are:

- First Choices Services; 1-877-211-NAVI or (603) 931 3858; <https://acanavigator.com/nh/home>
- Health Market Connect; 1-800-208-5164; <https://hmcnh.com>

You can also visit the Federal Health Insurance Marketplace at <https://www.healthcare.gov/>, or call the Marketplace Call Center at 1-800-318-2596 (TTY: 1-855-889-4325).

Need Help?

If you have questions or need help with reading or understanding this letter, please contact the Customer Service Center toll-free at **1-844-ASK-DHHS (1-844-275-3447)** and **select option #3** or (603) 271-9700, (TDD: 1-800-735-2964), Monday-Friday, 9:00 a.m. to 4:00 p.m. ET.

Case# 12345678
ID : CN9996

Page 2 of 2



Alerts pending ineligible in the protected population that DHHS considers them financially ineligible and requests engagement if they think this is incorrect.

Pending Ineligible - Financially Ineligible #2

Bureau of Family Assistance
Claremont District Office
17 Water Street
Claremont, NH 03743-2280

NH DEPARTMENT OF
HEALTH AND HUMAN SERVICES

February 23, 2023

JOHN A DOE
123 MAIN ST
SOMETOWN NH 11111-0001

****IMPORTANT** **IMPORTANT** **IMPORTANT****

We reviewed your case and your previously reported wages do not match our new income records so we need more information.

You must give the Department proof of your gross wages by 3/6/2023, so we can determine if you are still eligible for Medicaid. If you do not give us this proof, your medical assistance will end on 3/31/2023.

Gross wages means your wages before deductions. It must include all your tips, bonuses, commissions, overtime, and any other cash or in-kind benefits you got from your employer or through self-employment.

If you work for someone:

- Enclosed is an Employment Verification form. You may have your employer complete this form or have your employer give us a letter, on letterhead, giving us the hours you worked with your gross wages for the last 4 weeks; OR
- You may give us copies of your last 4 weeks of pay stubs. Your pay stubs must show the week dates, the number of hours worked per week, and your gross wages.

If you are no longer working for the employer you previously reported, you must still have the enclosed form completed by your former employer to verify the employment ended and return it to us.

If you are self-employed:

- Provide all pages of your most recently filed income tax return, or
- Profit and loss statements for the past 3 months.

Case# 12345678
ID : CN9996

Ways to send us the proofs requested:

- Online:** Through your NH EASY account <https://nheasy.nh.gov>. If you do not have an NH EASY account, you can create one today using this same link.
- By mail:** Centralized Scanning Unit, PO Box 181, Concord, NH 03302.
- In person:** Visit one of our District Offices, locations can be found at <https://www.dhhs.nh.gov/about-dhhs/locations-facilities#locations>.

Please keep your original documents and give us copies.

Remember, you must report any changes that might affect your medical coverage. You must report the change within 10 calendar days of when the change happens. Please report changes for both you and other people in your household, for example, if someone moves, or if someone's income changes. Or if your household changes, for example, someone in your household marries or divorces, becomes pregnant, or has or adopts a child. Delays in reporting and verifying changes may result in your household getting benefits or services in error. You must pay back any benefits or services received in error, regardless of whether you made a mistake in the information you gave, or if you failed to provide it.

If you are having trouble getting the proofs, don't understand what is needed, or need help getting the proof, contact us before the due date. Our contact information is above.

If you no longer need Medicaid coverage, you can voluntarily request that your coverage end, using any of the ways above or by calling our Customer Service Center toll-free at 1-844-ASK-DHHS (1-844-275-3447) or (603) 271-9700 and select option #3.

Options for those who are no longer eligible for Medicaid:

If you are no longer eligible for Medicaid and still need insurance, you can contact the New Hampshire Navigators to explore other health insurance options. New Hampshire has two Health Insurance Navigators that provide health insurance enrollment assistance in person, virtually, and by phone, at no cost to you.

New Hampshire's Navigators are:

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- Health Market Connect; 1-800-208-5164; <https://hmcnh.com>

You can also visit the Federal Health Insurance Marketplace at <https://www.healthcare.gov/>, or call the Marketplace Call Center at 1-800-318-2596 (TTY: 1-855-889-4325).

Need Help?

If you have questions or need help with reading or understanding this letter, please contact the Customer Service Center toll-free at **1-844-ASK-DHHS (1-844-275-3447) and select option #3** or (603) 271-9700, (TDD: 1-800-735-2964), Monday-Friday, 9:00 a.m. to 4:00 p.m. ET.

Case# 12345678
ID : CN9996

Page 2 of 2

Alerts pending
ineligibles in the
protected population
that DHHS was unable
to match their income
information and needs
them to send in proof
of gross wages.

Pending Ineligible - Failure to Verify

Department of Health and Human Services
 Bureau of Family Assistance
 PO Box 181
 Concord, NH 03302



NH DEPARTMENT OF HEALTH AND HUMAN SERVICES

February 24, 2023

JOHN DOE
 123 MAIN ST
 HOOKSETT NH 03106

Aviso importante acerca de sus beneficios. Por favor llame a la Oficina del Distrito si tiene alguna duda o pregunta. También puede solicitar servicios gratuitos de un intérprete.

If you have questions or need help with reading or understanding this letter, please contact the Medicaid Service Center (NH only) toll-free at **1-844-ASK-DHHS** (1-844-275-3447) or (603) 271-9700 and select option #3, (TDD: 1-800-735-2964), Monday-Friday, 9:00 a.m. to 4:00 p.m. ET.

IMPORTANT REQUEST FOR INFORMATION. PLEASE READ THIS ENTIRE FORM

You or a member of your household have been receiving continuous Medicaid coverage due to the COVID-19 federal public health emergency, even if you did not complete a redetermination when it was due or provide us with the required documents. **This continuous coverage is ending on March 31, 2023. You must complete a redetermination or respond to Department requests for information to keep your Medicaid coverage.**

Now that the continuous coverage period is ending, you must respond to all requests from the Department to keep your medical coverage.

Our records show that as of the date of this letter you failed to provide requested verification. Please provide the proofs listed in the box below. If you do not understand what is needed, or need help getting them, please contact us. Our contact information is listed at the top and bottom of this letter.

The individual(s) listed below are pending ineligible.

John Doe

Program	Reason
Granite Adv.	You did not give us enough information or proof for us to decide if you are eligible.

Case# 12345678
 ID : CN0036

Telephone: (603) 271-9700 or (800) 852-3345 (NH Only)
 TDD Access: (800) 735-2964 (NH Only)

Failure to provide the proofs listed in the box below by March 6, 2023 will result in the termination of your medical coverage. If you do not understand what is needed, or need help getting them, please contact us. Our contact information is listed at the top and bottom of this letter.

We did not receive proof of:	Examples of what to send	For the following people:
Net profit/loss of self-employment	Fed/state tax returns with all schedules, business records	John Doe

You must give us the proofs shown above before the end of the continuous coverage period.

There are four ways to send us the proofs requested or to make updates to the information you told us:

- Online:** Go to <https://nheasy.nh.gov> and make the updates using your NH EASY account. The majority of individuals use NH EASY because it is a fast and easy way to complete redetermination, upload verifications, and more using their phone, desktop or tablet. If you don't have an account, you can create one at <https://nheasy.nh.gov>.
- By mail:** Send a copy to the Central Scanning Unit, PO. Box 181, Concord, NH 03302.
- In person:** Bring a copy to any District Office that is convenient to you.
- By phone:** Call (603) 271-9700 or 1-844-275-3447 (ASK-DHHS) (NH Only).

If you do not want to keep getting medical assistance, please let your District Office know.

Remember, you must report *any* changes that might affect your medical coverage. You must report the change within 10 calendar days of when the change happens. Please report changes for both you and other people in your household, like if someone moves, if someone's income changes, or if your household changes. For example, someone in your household marries or divorces, becomes pregnant, or has or adopts a child. Delays in reporting and verifying changes may result in your household getting benefits or services in error. You must pay back any benefits or services received in error, regardless of whether you made a mistake in the information you gave, or failed to give, to us.

Case# 12345678
 ID : CN0036

Page 2 of 3

Alerts pending ineligible in the protected population that DHHS is missing verifications that must be provided to complete the process.

Spenddown

Bureau of Family Assistance
Claremont District Office
17 Water Street
Claremont, NH 03743-2280



**NH DEPARTMENT OF
HEALTH AND HUMAN SERVICES**

March 03, 2023

JOHN A DOE
123 MAIN ST
SOMETOWN NH 11111-0001

Aviso importante acerca de sus beneficios. Por
favor llame a la Oficina del Distrito si tiene alguna
duda o pregunta. También puede solicitar servicios
gratuitos de un intérprete.

If you have questions or need help with reading or understanding this letter, please contact the Customer Service Center toll-free at **1-844-ASK-DHHS (1-844-275-3447)** and **select option #3** or (603) 271-9700, (TDD: 1-800-735-2964), Monday-Friday, 9:00 a.m. to 4:00 p.m. ET.

Important: Your Deductible “Spenddown” Medical Coverage

You or a member of your household have been receiving continuous Medicaid coverage due to the COVID-19 federal public health emergency, even if you did not complete a redetermination when it was due or provide us with the required documents. ***This continuous coverage is ending on March 31, 2023. You must complete a redetermination or respond to Department requests for information to keep your Medicaid coverage.***

What do I need to do?

Over the next several months the Department will contact you when your redetermination is due. These requests will be on yellow paper or posted to your NH EASY account highlighted in yellow. **When you get a yellow notice, please follow the instructions included in the notice and complete a redetermination and/or provide the requested verifications.** We are asking you to do this so we can determine if you are still eligible for, and will be able to keep, your Medicaid coverage.

Until your redetermination is completed the Department will continue to open your Medicaid each month following the first month that your deductible (also known as spenddown) is met.

After you complete your redetermination and provide all requested information, we will send you a notice of decision. If it is determined you are still eligible for spenddown medical coverage, your notice of decision will explain your coverage and how to meet your deductible or spenddown. **Please wait for this notice to start sending us unpaid medical bills that you still owe to meet your deductible and open your Medicaid.**

Case# 12345678
ID : CN9996

If you would like to voluntarily close your Medicaid, please let us know by writing a client statement and submit it using one of the methods below:

- 1. Online:** Through your NH EASY account <https://nheasy.nh.gov> if you do not have an NH EASY account, you can create one today using this same link.
- 2. By mail:** Centralized Scanning Unit, PO Box 181, Concord, NH 03302
- 3. By phone:** Contact the Customer Service Center at one of the numbers listed above.
- 4. In person:** Visit one of our District Offices, locations can be found at <https://www.dhhs.nh.gov/about-dhhs/locations-facilities#locations>

Need Help?

Visit one of our District Offices in person or contact the DHHS Customer Service Center toll-free at **1-844-ASK-DHHS (1-844-275-3447)** and **select option #3** or (603) 271-9700, (TDD: 1-800-735-2964), Monday-Friday, 9:00 a.m. to 4:00 p.m. ET.


Case# 12345678
ID : CN9996

Page 2 of 2

Alerted spenddown enrollees in the protected population that they will continue to be covered until their renewal. Upon renewal, they will be required to send in their medical bills to meet their deductible.

65+ Medicare SEP Outreach

Bureau of Family Assistance
Claremont District Office
17 Water Street
Claremont, NH 03743-2280



NH DEPARTMENT OF
HEALTH AND HUMAN SERVICES

March 15, 2023

JOHN A DOE
123 MAIN ST
SOMETOWN NH 11111-0001

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Aviso importante acerca de sus beneficios. Por favor llame a la Oficina del Distrito si tiene alguna duda o pregunta. También puede solicitar servicios gratuitos de un intérprete.
.....

It's Time to Enroll in Medicare Coverage

Why you are getting this letter

You have been receiving continuous Medicaid coverage during the COVID-19 federal Public Health Emergency (PHE), regardless of your eligibility. As a result of recent federal legislation, this continuous coverage is ending on March 31, 2023.

Our records show that you or someone in your household is 65 or older and receives Medicaid coverage through the Granite Advantage Health Care Program, but individuals aged 65 and older are not eligible for the program.

We believe that you may be eligible for Medicare Part A and Medicare Part B coverage. For more information and to see if you qualify, contact a Medicare Specialist at the ServiceLink Resource Center for assistance by visiting <https://www.servicelink.nh.gov>, or by calling 1-866-634-9412.

Please be aware that in most cases, if you do not enroll in Medicare Part A (if you have to buy it) and Medicare Part B when you are first eligible, your enrollment may be delayed and you may have to pay a monthly late enrollment penalty fee for as long as you have Medicare.

There is a Medicare Special Enrollment Period

If you lose Medicaid coverage on or after January 1, 2023, you may be eligible for a six-month Special Enrollment Period (SEP) to allow you time to enroll in Medicare and avoid a monthly late enrollment penalty fee. Your six-month SEP begins when you are notified of your Medicaid termination and is only available for a limited time.

Take advantage of the SEP to avoid a gap in your health care coverage, which could lead to unplanned medical expenses. If you don't sign up during your SEP, you may have to wait for the next General Enrollment Period and could face a monthly late enrollment penalty fee.

For more information, please contact ServiceLink at 1-866-634-9412 or visit <https://www.servicelink.nh.gov> for a free consultation.

Case# 12345678
ID : CN8996

Alerted enrollees who are 65+ (without Medicare) in the protected population about the Medicare Special Enrollment Period for those losing Medicaid coverage.

Notices of Decision

Department of Health and Human Services
Bureau of Family Assistance
PO Box 181
Concord, NH 03302



NH DEPARTMENT OF
HEALTH AND HUMAN SERVICES
NOTICE OF DECISION

March 22, 2023



Aviso importante acerca de sus beneficios. Por
favor llame a la Oficina del Distrito si tiene alguna
duda o pregunta. También puede solicitar servicios
gratuitos de un intérprete.

Below is a summary of your case. The case number is [REDACTED]. Today's action resulted in:

- Medical Coverage - Closed

You can find out more about this action in the Summary and Details sections of this Notice. Those sections also tell you who in your case was affected by these actions. On the last page, there is a section called "Common Abbreviations We Use in Our Notices." It tells you what each abbreviation we use in this Notice means.

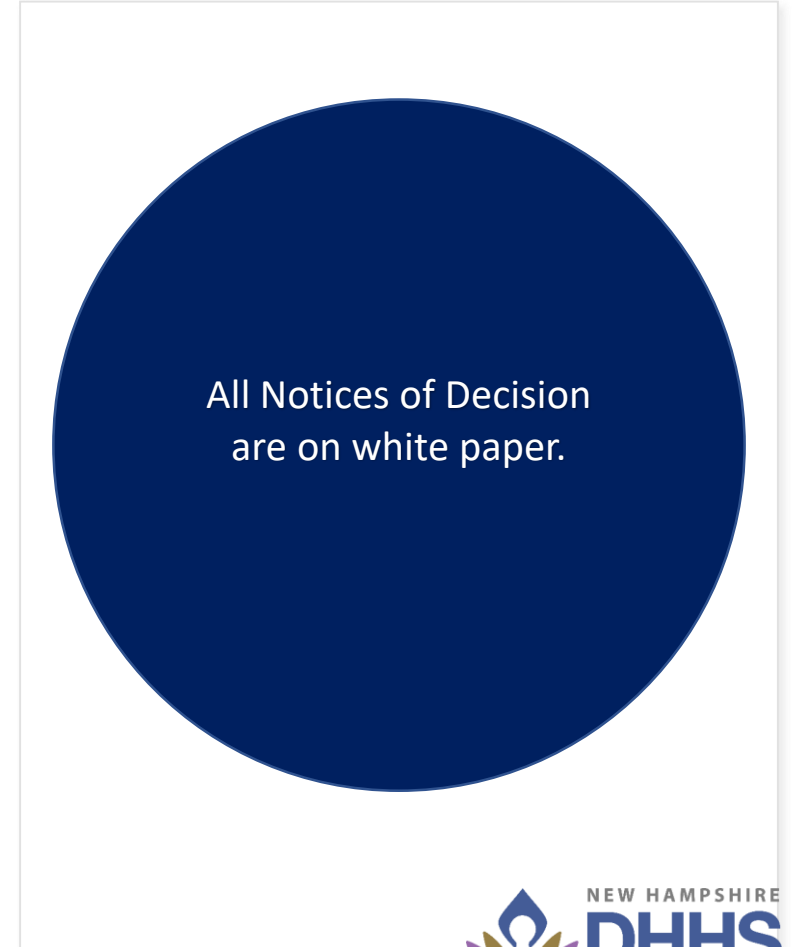
Medical Coverage Summary

Below is the status of each person in your medical coverage case:

Name	Program	Begin Date	Status	End Date	MID
[REDACTED]	MA	05/24/2019	Closing	04/01/2023	[REDACTED]
[REDACTED]	SLMB	09/01/2022	Closing	04/30/2023	[REDACTED]

Explanation

The following are the reasons for the actions taken on your case:



This is a Period of Dynamic Movement within the Medicaid Population

- Enrollees and providers may be apprehensive about these transitions.
- There are many ways to get help!
- If an enrollee loses Medicaid and shouldn't have, DHHS and partners can help them get back to Medicaid coverage.
- If an enrollee loses Medicaid and needs health insurance coverage, DHHS and partners can help them find alternative and affordable sources of coverage.

Health Insurance Opportunities for Those who are No Longer Eligible

- ***Working?*** Employer sponsored insurance (group coverage) may be available to people who are working or have spouses who are working.
- ***Young Adult?*** Children under 26 may be able to enroll in their parents' coverage
- ***No longer eligible?***
- Marketplace Coverage with (or without) subsidies
 - Medicare Coverage
 - For those eligible, both www.Healthcare.gov and Medicare have special enrollment periods for those who have lost Medicaid.
 - Coverage for military

Take Advantage of the 90-day Medicaid Reconsideration Period After Closure

- For the 90 days following closure of Medicaid an enrollee who lost coverage for failing to renew or failing to provide verifications can submit their missing information and have their coverage re-opened back to the date of the termination of their coverage.
- Enrollees can submit missing information within the 90-day reconsideration period in *three* ways:

Online: Through NH EASY account <https://nheasy.nh.gov>

By mail: Centralized Scanning Unit, PO Box 181, Concord, NH 03302

In person: Visit a District Office - locations can be found at <https://www.dhhs.nh.gov/about-dhhs/locations-facilities#locations>

Need Help? Visit one of our District Offices in person or contact the DHHS Customer Service Center toll-free at **1-844-ASK-DHHS (1-844-275-3447)** and **select option #3** or (603) 271-9700, (TDD: 1-800-735-2964), Monday-Friday, 9:00 a.m. to 4:00 p.m. ET.

Navigating Back to Coverage

For those who failed to verify or failed to renew

You May be Able to Get Employer Sponsored Insurance

- The majority of people in New Hampshire receive their health insurance coverage through their employer.
- Ask for information about job-based health insurance!
- Information on health plan options should be available to all employees and includes details on premiums, costs, provider networks, Rx drug formularies and more.
- Employees may be able to find this information in an online employee portal or account, a letter, email, or other documents from the employer.

Need Help? You can also ask your employer to fill out an [Employer Coverage Tool](#) (PDF, 145 KB).

Navigating Back to Coverage

An option for those whose income is too high

You May be Able to Get Low-Cost, Quality Health Coverage through the Health Insurance Marketplace.®

- People not eligible for other health insurance will be able to apply for health coverage through the NH Health Insurance Marketplace known as www.Healthcare.gov
- Most people qualify for financial help that will lower their monthly premium and costs when they buy coverage through the NH Health Insurance Marketplace. Currently enhanced financial help is based on household income and size.
- From March 31, 2023 through July 31, 2024, due to losing Medicaid, (the Medicaid SEP) a marketplace-eligible person can submit a new application or update an existing one on the Marketplace.
- All Marketplace plans cover doctor visits, prescription drugs, emergency care, mental health, hospitalizations, and more.
- Enrollees can submit an application up to 60 days before the loss event and will have 60 days after they submit their application to select a plan.
- American Indians or Alaska Natives, may have new health coverage benefits and protections in the Health Insurance Marketplace®

Need Help? Navigators are a great resource for learning coverage options in the federal marketplace. Connect with a Navigator by calling 1-877-211-6284 or 800-208-5164.

Navigating Back to Coverage

An option for those whose income is too high

Sign up for Medicare Without Paying a Late Enrollment Penalty

- Those who now qualify for Medicare but didn't sign up for it when they first became eligible, they have a limited time, (called a "Special Enrollment Period") to sign up without paying the usual penalty.
- Their Special Enrollment Period starts the day their state notifies that their Medicaid coverage is ending and continues for 6 months after Medicaid coverage ends.
- To sign up for Medicare during this Special Enrollment Period, fill out a **CMS-10797 form** and mail or fax it to your local **Social Security office**. Clients can also call Social Security at 1-800-772-1213. TTY users can call 1-800-325-0778.
- For more information about Medicare, visit [Medicare.gov](https://www.medicare.gov) or call 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048

Need Help? ServiceLinks are great resources for learning about Medicare coverage options. Connect with a Medicare Specialist at ServiceLink by visiting <https://www.servicelink.nh.gov>, or by calling 1-866-634-9412.

Navigating Back to Coverage

An option for those who aged out of Granite Advantage

Other Insurance Coverage Options

- Navigators and brokers can help people figure out other options for health insurance coverage, for example, people may have coverage options as active military or as veterans through TRICARE.
- Enrollees can purchase an individual policy directly from a health insurance company. For individual policies, the enrollee pays the entire premium. There are many plan designs with different costs, such as deductibles, co-payment, and co-insurance cost.
- The services covered also vary, so the enrollee may want to shop around to see what is available and ask questions about exclusions, limitations, and premiums to find the best fit for your health needs.

Need Help? The New Hampshire Insurance Department (NHID) can be a resource for direct purchase of insurance.

Visit <https://www.nh.gov/insurance/consumers/healthinscos.htm> to learn more about health insurance companies serving New Hampshire.

Navigating Back to Coverage

An option for
those whose
income is too high

Navigating Insurance Coverage- Help is Available!

If you have questions about or lose your health insurance coverage, you have options! New Hampshire offers free enrollment assistance through NH Navigator programs. Navigators can help with private insurance or Medicaid.

To contact an insurance navigator call:

1-877-211-6284 or 800-208-5164.

Please contact the New Hampshire Insurance Department if you have questions or concerns about Marketplace plans: (800) 852-3416 or email consumerservices@ins.nh.gov

Jeremy Smith, First Choices Services;
Adrian Jasion, Foundation for Healthy Communities;
<https://acanavigator.com/nh/home>

Elias Ashooh, Health Market
Connect; <https://www.hmcnh.com/>
(603) 309-2021

Contact Information for DHHS Team

Complex policy questions

- **Henry Lipman**, Medicaid Director, Henry.D.Lipman@dhhs.nh.gov
- **Dawn Tierney**, Medicaid Policy Administrator, Dawn.I.Tierney@dhhs.nh.gov

Request provider lists of impacted clients

- **Krysten Finefrock**, Medicaid Administrative Assistant, Krysten.Finefrock@dhhs.nh.gov

Challenging or complex client situations

- **Karen Hebert**, Director, Division of Economic Stability, Karen.E.Hebert@dhhs.nh.gov
- **Amy Newbury**, Administrator, Bureau of Family Assistance, Amy.L.Newbury@dhhs.nh.gov

Eligibility or Call Center questions or concerns

- **Amy Newbury**, Administrator, Bureau of Family Assistance, Amy.L.Newbury@dhhs.nh.gov

NH EASY questions or concerns

- **Debra Sorli**, Administrator, Bureau of Family Assistance, Debra.E.Sorli@dhhs.nh.gov
- **Amy Newbury**, Administrator, Bureau of Family Assistance, Amy.L.Newbury@dhhs.nh.gov



Q&A