

**New Hampshire
Preventive Plan Cost Estimates**



Benefit Description

Preventive - Exams (1 per 6 months), X-Rays (1 per 12 months), Cleaning (1 per 6 months), Fluoride (1 per 6 months) and Periodontal Maintenance (1 per 6 months). Benefits are covered at 100%, with no annual maximum.

Factors	Year 1		Year 2	
	20% utilization		20% utilization	
cost (PMPM) ¹	\$3.90		\$3.86	
total lives	90,000		90,000	
traditional lives ²	39,000		39,000	
expansion lives ²	51,000		51,000	
annual cost	\$4,212,000		\$4,168,800	
Cost - traditional				
state portion	\$912,600		\$903,240	
federal match	\$912,600		\$903,240	
Cost - expansion				
state portion	\$238,680		\$236,232	
federal match	\$2,148,120		\$2,126,088	
FMAP	percentage ³	multiplier ⁴	percentage ³	multiplier ⁴
traditional	50.0%	1.00	50.0%	1.00
expansion	90.0%	9.00	90.0%	9.00
Cost Totals				
state portion	\$1,151,280		\$1,139,472	
federal match	\$3,060,720		\$3,029,328	
effective FMAP ⁵	72.67%		72.67%	
effective multiplier ⁵	2.66		2.66	
Savings ^{6,7}				
Assumed 10% on children's cost	\$1,150,000		\$1,150,000	
Estimated Cost/ (Savings) to State	\$1,280		(\$10,528)	

1 "PMPM" means per member per month. Preventive cost estimates for expected utilization of 20%, based on adult benefit programs in other states. Actual utilization and costs may vary.

2 NH Department of Health and Human Services, "New Hampshire Medicaid Enrollment Demographic Trends and Geography", Dec. 4, 2018. Enrollment at End of Month 11/2018.

3 Federal Register, November 28, 2018 Document Number 2018-25944.

4 The Henry J. Kaiser Family Foundation, Kaiser Commission on Medicaid and the Uninsured, "Medicaid Financing: An Overview of the Federal Medicaid Matching Rate (FMAP)," Sept. 2012.

5 The Effective FMAP combines the FMAP and enrollment from the traditional and expansion populations to show the assumed combined portion of the benefit to be funded by the federal government. The effective multiplier shows the assumed combined result of the two populations on the multiplier effect.

6 Assumed savings of 10% on current dental-only Medicaid spend of \$23MM. Dependent upon the results of a claims repricing exercise, anticipated claims savings percentage may change. Savings less assumed 50% federal match on current enrollees.

7 Medicaid and CHIP Payment and Access Commission, "MACStats: Medicaid and CHIP Data Book." Total Medicaid Benefit Spending By State and Category, FY2017. Dec. 2018. Assumed children's dental cost to state = \$23MM.

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**New Hampshire
Comprehensive Plan Cost Estimates
\$500 Annual Benefit Maximum**



Benefit Description

Comprehensive - Exams (1 per 6 months), X-Rays (1 per 12 months), Cleaning (1 per 6 months), Fluoride (1 per 6 months) and Periodontal Maintenance (1 per 6 months). Fillings, Extractions, Crowns, and Dentures. This option includes a \$500 Annual Benefit Maximum.

0% Member Coinsurance - Preventive covered at 100%. Comprehensive covered at 100% with \$0 member responsibility up to the Annual Benefit Maximum.

Factors	Year 1		Year 2	
	40% utilization		40% utilization	
cost (PMPM) ¹	\$13.85		\$13.56	
total lives	90,000		90,000	
traditional lives ²	39,000		39,000	
expansion lives ³	51,000		51,000	
annual cost	\$14,958,000		\$14,644,800	
Cost - traditional				
state portion	\$3,240,900		\$3,173,040	
federal match	\$3,240,900		\$3,173,040	
Cost - expansion				
state portion	\$847,620		\$829,872	
federal match	\$7,628,580		\$7,468,848	
FMAP	percentage ⁴	multiplier ⁵	percentage ⁴	multiplier ⁵
traditional	50.0%	1.00	50.0%	1.00
expansion	90.0%	9.00	90.0%	9.00
Cost Totals				
state portion	\$4,088,520		\$4,002,912	
federal match	\$10,869,480		\$10,641,888	
effective FMAP ⁶	72.67%		72.67%	
effective multiplier ⁶	2.66		2.66	
Savings ^{7,8}				
Assumed 10% on children's cost	\$1,150,000		\$1,150,000	
Estimated Cost to State	\$2,938,520		\$2,852,912	

1 "PMPM" means per member per month. Comprehensive cost estimates for expected utilization of 35%, based on adult benefit programs in other states. Actual utilization and costs may vary.

2 August enrollment data from Medicaid & CHIP August and September Application, Eligibility and Enrollment Data monthly reports. August data pulled from September reports when both August and September reports available: <https://www.medicaid.gov/medicaid/>

3 <http://legislature.New Hampshire.gov/doc/2757>

4 Federal Register, November 28, 2018. Document Number 2018-25944.

5 The Henry J. Kaiser Family Foundation, Kaiser Commission on Medicaid and the Uninsured. "Medicaid Financing: An Overview of the Federal Medicaid Matching Rate (FMAP)," Sept. 2012.

6 The Effective FMAP combines the FMAP and enrollment from the traditional and expansion populations to show the assumed combined portion of the benefit to be funded by the federal government. The effective multiplier shows the assumed combined result of the two populations on the multiplier effect.

7 Assumed savings of 10% on current dental-only Medicaid spend of \$23MM. Dependent upon the results of a claims repricing exercise, anticipated claims savings percentage may change. Savings less assumed 50% federal match on current enrollees.

8 Medicaid and CHIP Payment and Access Commission, "MACStats: Medicaid and CHIP Data Book." Total Medicaid Benefit Spending By State and Category, FY2017. Dec. 2018. Assumed children's dental cost to state = \$23MM.

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**New Hampshire
Comprehensive Plan Cost Estimates
\$1,000 Annual Benefit Maximum**



Benefit Description

Comprehensive - Exams (1 per 6 months), X-Rays (1 per 12 months), Cleaning (1 per 6 months), Fluoride (1 per 6 months) and Periodontal Maintenance (1 per 6 months). Fillings, Extractions, Crowns, and Dentures. This option includes a \$1,000 Annual Benefit Maximum.

0% Member Coinsurance - Preventive covered at 100%. Comprehensive covered at 100% with \$0 member responsibility up to the Annual Benefit Maximum.

Factors	Year 1		Year 2	
	40% utilization		40% utilization	
cost (PMPM) ¹	\$15.61		\$15.27	
total lives	90,000		90,000	
traditional lives ²	39,000		39,000	
expansion lives ³	51,000		51,000	
annual cost	\$16,858,800		\$16,491,600	
Cost - traditional				
state portion	\$3,652,740		\$3,573,180	
federal match	\$3,652,740		\$3,573,180	
Cost - expansion				
state portion	\$955,332		\$934,524	
federal match	\$8,597,988		\$8,410,716	
FMAP	percentage ⁴	multiplier ⁵	percentage ⁴	multiplier ⁵
traditional	50.0%	1.00	50.0%	1.00
expansion	90.0%	9.00	90.0%	9.00
Cost Totals				
state portion	\$4,608,072		\$4,507,704	
federal match	\$12,250,728		\$11,983,896	
effective FMAP ⁶	72.67%		72.67%	
effective multiplier ⁶	2.66		2.66	
Savings ^{7,8}				
Assumed 10% on children's cost	\$1,150,000		\$1,150,000	
Estimated Cost to State	\$3,458,072		\$3,357,704	

1 "PMPM" means per member per month. Comprehensive cost estimates for expected utilization of 35%, based on adult benefit programs in other states. Actual utilization and costs may vary.

2 August enrollment data from Medicaid & CHIP August and September Application, Eligibility and Enrollment Data monthly reports.

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6 The Effective FMAP combines the FMAP and enrollment from the traditional and expansion populations to show the assumed combined portion of the benefit to be funded by the federal government. The effective multiplier shows the assumed combined result of the two populations on the multiplier effect.

7 Assumed savings of 10% on current dental-only Medicaid spend of \$23MM. Dependent upon the results of a claims repricing exercise, anticipated claims savings percentage may change. Savings less assumed 50% federal match on current enrollees

8 Medicaid and CHIP Payment and Access Commission, "MACStats: Medicaid and CHIP Data Book." Total Medicaid Benefit Spending By State and Category, FY2017. Dec. 2018. Assumed children's dental cost to state = \$23MM.

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