

New Hampshire Medicaid Expansion Waiver

Overview

The New Hampshire Health Protection Program, a mandatory premium assistance program for individuals in the new adult group using exchange plans, was approved on March 4, 2015 and will begin on January 1, 2016.¹ While the waiver application was pending and prior to the demonstration's effective date, individuals who are eligible for the new adult group are enrolled in the state's Voluntary Bridge to Marketplace Program.

Populations Covered

The demonstration covers adults age 19 to 64 with incomes at or below 138 percent of the federal poverty level (FPL). Individuals who are medically frail, eligible for Medicare, or eligible for the state Health Insurance Premium Payment (HIPP) program because they have access to cost-effective employer sponsored insurance are exempted.

Benefits

Beneficiaries will receive the alternative benefit plan (ABP) through an exchange plan they select. Benefits provided through the ABP will not differ from those provided under the Medicaid state plan. Medicaid benefits that are not offered through the exchange plan will be provided by the state Medicaid program. Specifically, the state will provide a wrap-around benefit for non-emergency medical transportation (NEMT), Early Periodic Screening, Diagnosis, and Treatment (EPSDT) for 19- and 20-year-olds, and adult vision and limited adult dental services. The state will also cover out-of-network family planning services and supplies and certain limited dental and adult vision services. Requests for prior authorization for prescription drugs must be addressed within 72 hours instead of 24 as was previously required under New Hampshire policy.

The demonstration includes a provisional waiver of retroactive coverage, conditioned upon New Hampshire providing data to the Centers for Medicare & Medicaid Services (CMS) demonstrating that retroactive coverage prior to the date of application is not necessary to fill gaps in coverage. Following a decision by CMS that the state has met the requirement to provide sufficient data establishing that retroactive coverage prior to enrollees' date of application is not necessary to fill coverage gaps, the state will not be required to provide retroactive coverage and coverage will begin at the date of application.



Premiums and Cost Sharing

Individuals with incomes below 100 percent FPL will not have cost-sharing obligations. Enrollees with incomes between 100 percent and 138 percent FPL will be responsible for cost-sharing in amounts consistent with Medicaid cost-sharing rules, and aggregate cost sharing will be capped at 5 percent of household income.

Premium Assistance

Each enrollee has the option of choosing from at least two exchange plans among all silver plans offered in their geographic area. Those who do not select one will be auto-assigned to a plan. Enrollees will receive coverage through the state's fee-for-service Medicaid until enrollment in the exchange plan is finalized.

Delivery System

Enrollees will have access to the same networks as other exchange plan enrollees. Services described above not provided through the exchange plan will be provided through the Medicaid fee-for-service delivery system. Premium assistance enrollees also must have access to at least one exchange plan that contracts with at least one federally qualified health center or rural health center.

For a summary of the Section 1115 waivers used to expand Medicaid to the new adult group please see [Expanding Medicaid to the New Adult Group through Section 1115 Waivers](#).

Endnote

¹ The demonstration was approved through December 31, 2018, assuming the state fulfills the requirements outlined within the special terms and conditions and the state legislature reauthorizes the program.

Reference

Centers for Medicare & Medicaid Services (CMS), U.S. Department of Health and Human Services. 2015. New Hampshire Health Protection Program Premium Assistance. March 4. Baltimore, MD: CMS. <http://www.medicaid.gov/Medicaid-CHIP-Program-Information/By-Topics/Waivers/1115/downloads/nh/nh-health-protection-program-premium-assistance-ca.pdf>.