

The New Hampshire Health Plan (NHHP) is a state high risk pool established to provide health insurance to NH residents who are declined coverage through the private market, have a pre-qualifying condition or are otherwise eligible. The NHHP is intended generally to be the insurer of last resort for New Hampshire residents. Applicants are encouraged to seek coverage from private insurance companies before contacting the NHHP.

NHHP also provides health insurance for individuals who are entitled for certain Trade Adjustment Act (TAA) or Pension Benefit Guaranty Corporation (PBGC) benefits. For these individuals, premiums may be payable through the federal health care tax credit program.

Are you eligible for NHHP coverage?

First, you must be a resident of New Hampshire to apply for NHHP coverage, then you may be eligible for coverage if you meet any of the following requirements:

1. You have applied for individual health insurance and have been declined due to health or medical condition.
2. You have applied for individual health insurance and been offered coverage similar to that coverage available from NHHP but at a higher premium.
3. You have a medical condition that is on the list of pre-qualifying conditions (see below)
4. You are federally eligible and are not eligible for, have not been offered, or have exhausted continuation coverage under COBRA or a similar program.
5. You are a resident dependent of an individual covered by NHHP (or a resident family member of a child covered by NHHP).
6. You are certified as eligible for either TAA or PBGC assistance.
7. You have been offered health insurance with a rider excluding coverage for a specified condition.

You must be a resident of New Hampshire to apply for NHHP coverage.

Pre-qualifying conditions?

They are:

Chronic Kidney Failure/Dialysis	Major Organ transplant
Cirrhosis	Multiple Sclerosis
HIV/AIDS	Muscular Dystrophy
Hemophilia	Myasthenia Gravis
Hydrocephalus	Paraplegia / Quadriplegia
Hodgkin's Disease	Pernicious anemia
Juvenile Diabetes	Spina Bifida
Leukemia	Systemic Lupus

If you are a New Hampshire resident and produce evidence of one of the conditions, you do not have to first apply to another insurance company before applying for NHHP coverage. This list maybe amended from time to time by the NHHP board.

If you are not eligible for NHHP coverage?

If you are not eligible for NHHP coverage you can contact an insurance broker (agent) regarding additional options that are available. You may also visit the New Hampshire Department of Insurance for a listing of companies that offer individual medical coverage in the state.

Preexisting Conditions?

During the first nine months NHHP policies will not pay benefits for certain preexisting conditions. Please refer to the preexisting limitation provision of the policy. In determining whether the limitation applies, NHHP will credit the time under prior creditable coverage if that coverage was continuous (with no break over 62 days) to a date not more than 63 days prior to receipt of the application. To get credit toward satisfaction of the preexisting condition period, applicants must submit a certificate or other evidence of prior creditable coverage. No preexisting limitation will apply to individuals certified as eligible for either TAA or PBGC assistance.