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## COST-SHARING

### NEW HAMPSHIRE PREMIUM ASSISTANCE PROGRAM

The following is the approach to cost-sharing that will be used in New Hampshire's Premium Assistance Program.

#### Cost Sharing for PAP Enrollees with Income Under 100 Percent of Federal Poverty Level

- PAP enrollees with income under 100 percent FPL will select from among QHPs that are valued as 100 percent Actuarial Value and therefore have no cost-sharing obligations.
- DHHS will notify all PAP enrollees with income under 100 percent FPL that they have no cost-sharing obligations.

#### Cost Sharing for PAP Enrollees Who Are American Indian/Alaskan Native

- PAP enrollees who identify as American Indian/Alaskan Native will select from among QHPs that are valued as 100 percent Actuarial Value and therefore have no cost-sharing obligations.
- DHHS will notify all PAP enrollees who identify as American Indian/Alaskan Native that they have no cost-sharing obligations.

#### Cost-Sharing for PAP Enrollees with Income at or Above 100 Percent of the Federal Poverty Level

- PAP enrollees with income at or above 100 percent FPL will select from among QHPs that are valued as 94 percent Actuarial Value and therefore will have cost-sharing obligations.
- DHHS will notify all PAP enrollees with income at or above 100 percent FPL that they have cost-sharing obligations.

#### Events That Will Necessitate PAP Enrollees in the 94 percent A/V Variant Being Moved to the 100 Percent A/V Variant

- *If a PAP enrollee reports an income change* to DHHS documenting that their income has decreased to a level below 100 percent FPL, the PAP enrollee will become exempt from cost-sharing until such time as their income meets or exceeds 100 percent FPL.
- *If a PAP enrollee reports a pregnancy* to DHHS outside of the application or renewal periods for Medicaid, the PAP enrollee will become exempt from cost-sharing until 60 days after the end of her pregnancy.
- Upon either income change or pregnancy as noted above, DHHS will transmit an 834 with updated information to the PAP enrollee's PAP Issuer, which will reflect that the PAP enrollee is to be enrolled in the 100 percent A/V variant.

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- The PAP Issuer will move the enrollee into the 100 percent A/V variant, for coverage beginning the first of the following month, regardless of which day of the month the transfer to the 100 percent A/V variant occurs.

### **Events That Will Necessitate PAP Enrollees in the 100 percent A/V Variant Being Moved to the 94 Percent A/V Variant**

- *If a PAP enrollee reports an income change* to DHHS documenting that his or her income has increased to a level at or above 100 percent FPL, the PAP enrollee will become subject to cost-sharing until such time as their income falls below 100 percent FPL.
- *If a PAP enrollee reports the end of a pregnancy* to DHHS, the PAP enrollee will become subject to cost-sharing 60 days after the end of her pregnancy, if her income is at or above 100 percent FPL at that time.
- Upon either income change or end of a pregnancy as noted above, DHHS will transmit an 834 with updated information to the enrollee's PAP Issuer, which will reflect that the PAP enrollee is to be enrolled in the 94 percent A/V variant.
- The PAP Issuer will move the enrollee into the 94 percent A/V variant, for coverage beginning the first of the following month, regardless of which day of the month the transfer to the 94 percent A/V variant occurs.

### **Cost-Sharing Tracking by PAP Issuers for PAP Enrollees with Income at or Above 100 Percent of the Federal Poverty Level**

- PAP enrollees with income at or above 100 percent FPL will select from among QHPs that are valued as 94 percent Actuarial Value and therefore have cost-sharing obligations consistent with the PAP Plan Benefit Template.
- For each PAP enrollee enrolled in a 94 percent A/V product, all PAP Issuers will track out-of-pocket expenses paid for copayments as against a \$147 per person, per quarter, cap. The Quarters will be as follows: Quarter 1: January 1 - March 31; Quarter 2: April 1 -June 30; Quarter 3: July 1 - September 30; and Quarter 4: October 1 - December 31.
- Whenever a PAP enrollee's out-of-pocket expenses paid for copayments meet or exceed the \$147 per person, per quarter cap within a given quarter, the PAP Issuer will suspend/suppress cost-sharing for that enrollee for the remainder of that quarter.