

FINAL

DEDUCTIBLE

NEW HAMPSHIRE PREMIUM ASSISTANCE PROGRAM

The following approach to administration of the deductible will be used in New Hampshire's Premium Assistance Program.

PAP Plans Have Been Filed With a Deductible in the Plan Design

- Carriers have filed the PAP 94 percent AV plans with a \$350 deductible in the plan and benefits templates (which is identical to their FFM counterpart plans).

The Deductible Payment from DHHS is as a Component of the Cost Sharing Reduction Payment and Will Be Subject to the Reconciliation Process

- DHHS will pay each carrier the \$350 deductible payment only once per year for each PAP enrollee enrolled with the respective carrier during the coverage year.
- An advance payment of the full deductible (\$350) will be paid at the time of the binder payment
- If the enrollee switches to the 94 percent variant of a different QHP Carrier during the calendar year/coverage year, another deductible payment will be made by DHHS to the new QHP carrier.
- The deductible payment will be reconciled at the end of the calendar year. If the PAP enrollee has not utilized the full deductible, the carrier will be required to reimburse DHHS for the amount remaining, through the reconciliation process.
- Carriers will need to track use of deductible encumbered services by PAP enrollees in 94 percent AV silver-level plans for end-of-year reconciliation.
- This requires tracking the benefits used by the enrollee that are subject to the deductible. At the end of the coverage year, carriers will need to report to DHHS on the amount of the deductible used by PAP enrollees in 94 percent AV silver-level plans so advance deductible payments can be reconciled against actual use.