



## December 2022

Navigators are people who provide free health insurance coverage enrollment help and are available in New Hampshire to help people pick health plans that work for them. Navigators can be especially helpful during Open Enrollment, the easiest time to buy health insurance coverage for the next year on the Health Insurance Marketplace. (Open Enrollment runs from November 1, 2022 through January 15, 2023).

### Did you know?

NH has a renewed and enhanced federal grant-funded program that provides free health insurance coverage enrollment help through people known as “Navigators.” Certified Navigators help people pick and enroll in qualified health plans through the Health Insurance Marketplace (also known as [www.healthcare.gov](http://www.healthcare.gov)) and other programs. In-person, virtual, and phone assistance with enrolling in health plans is available at no cost. People purchasing health insurance through New Hampshire’s ACA Health Insurance Marketplace can access federal financial help to pay for coverage. Navigators can help people understand what level of financial help they qualify for and how to secure it. Health centers, hospitals and other service locations may offer assistance as well.

### Here is the latest

The Navigator program in New Hampshire is operated by two organizations: [First Choice Services](#) and [Health Market Connect](#). These Navigators can help people understand their health plan options and available financial help to lower monthly premiums and out-of-pocket costs. In 2022, 52,497 people in New Hampshire purchased NH Marketplace plans and [71% of them received financial](#) help to lower their premiums and/or out-of-pocket costs.

The Health Insurance Marketplace offers a variety of private health insurance coverage plans. What customers pay depends on their annual income and the type of plan they choose. Financial help is available on the Health Insurance Marketplace both for [lowering how much of their income they spend on premiums](#) and for [paying other out-of-pocket costs](#).

Until 2025, the highest percentage of annual income that can be paid towards a plan purchased on the Marketplace is [8.5% of income](#). The lower the annual income, the lower the percentage of income that can be paid for premiums.

## **What does this mean for New Hampshire?**

NH's Navigators can help people in New Hampshire with health insurance enrollment. Thousands of people will need to change the way they get health insurance coverage in 2023 when the federal Public Health Emergency (PHE) ends. During the PHE, extra federal funds were offered to states like New Hampshire that maintained "continuous enrollment" in Medicaid, providing uninterrupted coverage for people regardless of changes to their eligibility. More than 100,000 additional people have enrolled in New Hampshire Medicaid and remained covered while the PHE lasts. When the PHE ends, the legal obligation to keep people enrolled without eligibility checks will also end. As a result, in 2023, tens of thousands of people may have to reapply for Medicaid and many of them may discover they need an alternative source of health insurance coverage. Navigators can help people find a Marketplace plan available to them and/or reapply for Medicaid.

For more details on health insurance coverage in New Hampshire, see [Covering the Care, Health Insurance Coverage in NH Update 2021](#).