

New Hampshire State Innovation Waiver
 Summary of Comments
 July 2020

Commenter	Summary of Comment	Departments' Response
<p>The American Cancer Society Cancer Action Network (ACS CAN)</p>	<p>ACS CAN supports New Hampshire's proposed reinsurance program. A well-designed reinsurance program can help to lower premiums and mitigate plan risk associated with high-cost enrollees. Savings under the reinsurance program could reduce federal subsidy payments, and lower premiums for consumers not eligible for subsidies who enroll in coverage through the exchange. Access to health care coverage is paramount for persons with cancer and survivors. These premium savings could help cancer patients and survivors afford health insurance coverage and may allow some individuals to enroll who previously could not afford coverage. A reinsurance program may encourage insurance carriers to continue offering plans through the exchange or begin to offer plans. The expected maintenance or increase in plan competition due to the reinsurance program also may help to keep premiums from rising. ACS CAN is pleased that the waiver will not impact the comprehensiveness of coverage in New Hampshire.</p>	<p>We appreciate the support and have approved the waiver.</p>
<p>Joint letter from Health Partners (American Heart Association, American Lung Association, Arthritis Foundation, Cystic Fibrosis Foundation, Hemophilia Federation of</p>	<p>The advocacy groups support approval of New Hampshire's waiver application. A strong, robust marketplace is essential for individuals with serious, acute, and chronic health conditions to access comprehensive coverage. New Hampshire's reinsurance program is an important tool to stabilize the marketplace and help issuers cover high-cost claims, which keeps premiums affordable and prevents them from rising. New Hampshire's reinsurance program will help people with pre-existing conditions</p>	<p>We appreciate the support and have approved the waiver.</p>

<p>America, Leukemia & Lymphoma Society, March of Dimes, National Multiple Sclerosis Society, National Organization for Rare Disorders, National Psoriasis Foundation</p>	<p>obtain affordable and comprehensive coverage without compromising access to essential health benefits or jeopardizing other important protections. Stabilizing health insurance marketplaces is particularly important given the outbreak of COVID-19. These groups believe New Hampshire's waiver program will help stabilize the individual market in New Hampshire and protect patients and consumers.</p>	
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