

New Hampshire Section 1332 Waiver Extension Application Federal Questions and State Responses

Below are New Hampshire's responses to additional information as requested by the U.S. Department of Health and Human Services and the Department of the Treasury during review of the state's waiver extension application.

Q1: The state projects that total individual market membership will be slightly higher with-waiver than without-waiver in all years of the extension period. This is seen in the projected membership increases among unsubsidized people on-Exchange and off-Exchange. Meanwhile, the state also projects that subsidized enrollment will be slightly lower overall and lower across each FPL group. Can the state explain the changes in assumptions or modeling that may have informed the lower subsidized enrollment with-waiver compared to without-waiver?

A1: The projected subsidized enrollment without waiver is assumed to be 4% higher than the subsidized enrollment with waiver because of the impact to APTC eligibility of the increased premium level in the without waiver scenario (higher premium means more individuals with APTC eligibility). The non-subsidized enrollment without waiver is assumed to be 10% lower than with waiver because for this subset of the market higher premium will drive lower enrollment. The combined impact for the entire market is a 1% reduction in enrollment in the without waiver scenario, taking into account the expected enrollment distribution between subsidized and non-subsidized enrollment.

Q2: There is a minor typo on PDF pg. 26: "Approximately 68,000 to 76,000 will purchase Exchange coverage and 487,000 to 54,000 of them will receive APTC." Should be 48,077 for APTC on-Exchange membership.

A2: Yes, the 487,000 number is a typo. It should instead be 48,000, which is rounded to the nearest 1K for consistency.

Q3: Can the state confirm the reinsurance parameters used to model PTC savings in the waiver extension period? For example, did the state use the preliminary 2024 and 2025 parameters?

A3: We assumed the same approach to the parameters in the extension period as has been used in the initial waiver period, essentially the same floor and ceiling, with a floating reimbursement percentage based on available funding.

Q4: Can the state provide a rough estimate of the coverage impact due to reinsurance in each year of the original waiver period? For example, does the state think the waiver's impact on enrollment from 2021-2025 mirrors the assumed enrollment impact from 2026-2030 (about 1% in each year)?

A4: We do not have any information with which to confirm what the enrollment would have been without the waiver during 2021-2025. In the absence of any information to the contrary, we used the same assumption (approximately 1%) for the extension period as was used in the initial waiver period.