

# NOTICE

You are receiving this notice about coverage through the New Hampshire Health Plan (NHHP) for one of five reasons:

1. Your application for health insurance was carefully reviewed. Unfortunately, based upon your answers to the health questions, we are unable to provide you with coverage. Therefore, you may be eligible for NHHP coverage.
2. You are being offered coverage at a premium rate greater than an available NHHP rate. You may accept our offer. You also may have the option of purchasing NHHP coverage, but only if the coverage is substantially similar.
3. Your current policy with us has a rate that exceeds an available NHHP rate. You have the option of keeping your current coverage. You also may have the option of purchasing NHHP coverage, but only if the coverage is substantially similar.
4. You may be eligible for the NHHP coverage because of the federal Health Insurance Portability and Accountability Act of 1996, sometimes known as HIPAA.
5. You are being offered a policy with a rider or endorsement excluding coverage for a specified condition. You may decline the offer and obtain coverage through the NHHP.

The NH State Legislature created the NHHP program for eligible NH residents. To learn more about NHHP coverage and eligibility, you or your agent or broker may contact the NHHP.

The NHHP has both Indemnity and Managed Care type plans. Deductibles range from \$1,750 to \$3,500 for Indemnity plans, and \$1,000 (\$2,000 out of network) to \$10,000 (\$12,500 out of network) for Managed Care plans. Coinsurance limits are \$15,000 or \$17,500 for Indemnity and \$12,500 for Managed Care. Benefits are paid at 80% until the coinsurance limit is met and thereafter at 100%. Managed Care plans pay at 60% for care delivered out of network, except for the Managed Care Plan Option D which has benefits paid at 100% (80% out of network). The Managed Care Option H (designed to qualify as a HSA plan) has a deductible of \$5,250 with no coinsurance limit (\$7,750 out of network with a \$12,500 stop loss limit) and benefits paid at 100% (80% out of network). Maximum benefits for all plans are \$2,000,000 lifetime. Certain benefits, including growth therapy, durable medical equipment, mental and nervous, physical therapy, home health care and others, are subject to further limits and conditions. For more complete information, you are encouraged to call or write:



c/o BMI  
P.O. Box 1090  
Great Bend, Kansas 67530  
1-877-888-NHHP (6447)