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Community Health Options of Maine to Curtail Sales of 2016 Individual Plans

CONCORD, NH – The New Hampshire Insurance Department has approved Community Health Options’ plan to stop selling new individual health insurance plans in 2016.

The 2-year-old health insurance company, based in Maine, announced today that December 26, 2015, will be the last day to purchase an individual plan through HealthCare.gov. December 15 will be the last day to purchase an individual plan directly from Community Health Options. And for New Hampshire Health Protection (NHHPP) members, December 15 will be the last day to select an individual Health Options plan through NHEasy. Community Health Options will continue to offer group policies in 2016.

Community Health Options is a consumer-operated and -oriented health plan, or co-op. It began selling insurance plans in New Hampshire this year.

“Community Health Options saw high enrollment over the past two years in Maine and New Hampshire, but it also experienced higher-than-expected costs in the form of claims from its enrollees,” said New Hampshire Insurance Commissioner Roger Sevigny. “After consultation with the New Hampshire Insurance Department and the Maine Bureau of Insurance, Community Health Options has decided to curtail sales of its individual plans next year in order to attempt to halt financial losses in the form of additional claims.”

New Hampshire residents who are planning to purchase health insurance through the Marketplace, or who enroll in the NHHPP, will still have four options to choose from in 2016: Ambetter from NH Healthy Families, Anthem, Harvard Pilgrim, and Minuteman Health.

Residents who already have purchased 2016 health insurance through Community Health Options, including people whose 2016 coverage is part of the NHHPP, will not be affected. Premium rates for those with individual plans will not change.

Current policyholders, including NHHPP members, can find more information from Community Health Options through its website: www.healthoptions.org.

New Hampshire residents who have questions about Community Health Options’ announcement may contact the company at (855) 624-6463. People who have other questions or concerns may contact the Insurance Department at (800) 852-3416 or by email at consumerservices@ins.nh.gov. People with policies through the NHHPP should call the New Hampshire Department of Health and Human Services Medicaid Service Center at (888) 901-4999.

The New Hampshire Insurance Department’s mission is to promote and protect the public good by ensuring the existence of a safe and competitive insurance marketplace through the development and enforcement of the insurance laws of the State of New Hampshire. For more information, visit www.nh.gov/insurance.

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