NH Insurance Department

• Established in 1851, NHID was the first insurance regulatory agency in the United States
• Promote and protect the public good by ensuring the existence of a safe and competitive insurance marketplace
• Regulates all insurance companies, agents and adjusters who operate in NH
NH’s APCD

• 2003 NH passed RSA 420-G:11-a requiring the development of a Comprehensive Health Care Information System
• Data collection is mandated through insurance statute.
• Data release is responsibility of NH DHHS
• NH APCD includes claims dating back to 2005
  – All data requests are fulfilled at no cost to requestor
How NHID Uses Claims Data

• An innovative network adequacy rule adopted in 2018 supports increased transparency and market competition
  – Uses actual claims experience to review carrier networks
  – Mandates providers for services rather than particular specialists

• Claims data are often used to determine the potential implications of mandate and market reform efforts
  – Inform lawmakers of the potential impact of a particular piece of legislation on cost.
  – Influence policy makers with data
    • Ambulance study
Price Transparency in NH

- **NHHealthCost.org**
  - Consumer friendly cost comparison website showing cost estimates for over 100 procedures by carrier and provider
  - Site includes hospital quality data and Guide to Health insurance
  - Content driving nearly 30,000 visitors per month

- A **statewide rate report** shows charge and paid amounts for thousands of procedures
Impact of Transparency in NH

Early indications of transparency impact

• Heightened awareness of price variation
  – Price shopping tools with incentives

• Benefit design innovation resulted from focus on wide variation in provider prices – Site of service/tiered copayment products

• Changes in plan-provider leverage
New Research on Transparency

• “HealthCost website reduced the cost of medical imaging procedures by 5 percent for patients and 4 percent for insurers.”
  – A 2018 Study by an economics professor at the University of Michigan

• Researchers at Harvard University are studying the impact of a Google AdWords campaign that is driving NH specific web traffic to certain procedures on NHHealthCost
  – Funded by the Donoghue Foundation
Future Plans

- **Balance billing law** will rely on the claims data to help determine the reasonable market rate for payment
  - When and if a provider and payer can’t agree on an out of network bill
- **Transparency focus**
  - Network adequacy
    - Consumer information
  - Response to executive orders
    - Expand procedures included on [NHhealthcost.org](http://NHhealthcost.org)
  - Pharmacy
Thank You

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