THE OPPORTUNITY
The New Hampshire Insurance Department (NHID) sought an experienced partner to provide subject matter expertise and to help facilitate the NHID’s efforts in partnering with the state’s Department of Health and Human Services (DHHS) to design, negotiate, and implement the premium assistance program and associated 1115 Medicaid waiver. Additionally, the NHID sought assistance with ensuring a smooth transition of the targeted population to the Marketplace.

THE PCG APPROACH
PCG Health initiated the project with a complete inventory of relevant Medicaid laws and rules to support the development of a crosswalk to federal and state insurance law. In developing this crosswalk, PCG Health identified points that would need to be addressed in order to utilize qualified health plans (QHP) for Medicaid coverage.

PCG Health further supported the NHID by providing subject-matter expertise and facilitating its decision-making and engagement, beginning with the program design phase, through waiver drafting and negotiation, and finally, operational implementation. Throughout these processes, PCG Health has been charged with identifying issues and decision-point for departmental consideration. To support those decisions, PCG Health has conducted legal and operational research, developed proposals and facilitated departmental processing and partnering with the DHHS.

PCG Health assisted with ensuring a comprehensive and realistic program design, with drafting and negotiation of the waiver. PCG Health provided pivotal guidance on the program, via internal and external policy memos, and operational and technical support documents in order to aid implementation, policy development and operational planning. Monitoring federal policy development has been a crucial component of PCG Health’s support, along with providing policy and regulatory analysis so the NHID remains aware of current federal health policy that impacts the program. Throughout this partnership, PCG Health facilitated carrier engagement. PCG Health continues to support NHID today.

THE RESULT
Development of comprehensive report detailing policy analysis and opportunities for leveraging the State Innovation Waiver

- With support from PCG Health, NHID partnered with DHHS and successfully submitted an 1115 waiver application ahead of the state’s deadline. This waiver was approved to enable implementation of the state’s premium assistance program (PAP) for the Medicaid expansion population.
- PCG Health assisted NHID with issuing guidance specific to the insurance aspects of the PAP.
- PCG Health supported the NHID in integrating PAP-specific criteria into its plan review process, including the integration of necessary Medicaid cost sharing requirements into a commerical plan offering.
- PCG Health currently serves as a trusted advisor in the state relating to continuity of coverage on the Marketplace, operational and technical expertise and policy considerations as the state considers reauthorization of the PAP.

THE CLIENT
New Hampshire Insurance Department (NHID)

THE PROJECT
Consultation services related to the development, negotiation and implementation of a Marketplace premium assistance program via 1115 waiver for coverage of the Medicaid expansion population

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