

2021 New Hampshire Individual Market At-a-Glance

Here's a quick summary to support your individual market sales efforts.

Benefit Enhancements

ElevateHealth Options now available on exchange – ElevateHealth Options plans will be available to on- and off-exchange members for 2021. These plans provide access to Harvard Pilgrim's full network of health professionals and hospitals. Tier 1 includes providers in our ElevateHealth network, and Tier 2 includes other Harvard Pilgrim participating providers throughout New England.

Unlimited acupuncture and chiropractic visits – Members have unlimited acupuncture and chiropractic care visits for the calendar year. Applicable cost sharing will still apply, according to the member's plan.

Over-the-counter prescriptions available – Some OTC drugs are being added into our prescription drug formularies. Those therapeutic drug classes include cough, cold and allergy; dermatology; gastrointestinal; pain; and ophthalmic preparations.

Virtual fitness subscriptions included in \$300 reimbursement – Members are eligible to receive up to \$300 in an annual fitness reimbursement on fees for health and fitness club memberships, classes or virtual subscriptions! Each plan member (up to two individuals) can receive up to \$150.*

No cost sharing for Doctor On Demand urgent care visits for non-HSA plans – Members enrolled in non-HSA plans are not required to pay cost sharing for urgent care virtual visits with Doctor On Demand providers. Members on HSA plans will pay cost sharing up to the deductible amount.

Reduce My Costs offered on all plans – Members have access to this voluntary program, which helps find lower-cost outpatient procedures and diagnostic tests and then rewards them for choosing a more affordable option.

New On Exchange plan offerings available:

ElevateHealth HMO Silver 6300, ElevateHealth Options HMO Gold 1000 and ElevateHealth Options HMO Silver 3000

New Off Exchange plan offerings available: ElevateHealth HMO Silver 6300 and ElevateHealth Options HMO Gold 500 (both with and without dental)

Important Dates and Deadlines

- Open enrollment: **November 1, 2020 – December 15, 2020**
- Available effective date: **January 1, 2021**
- Enrollments and plan changes submitted by: **December 15**
- Payment due on: **January 1** (Renewing), **January 10** (New)

Renewal Support

- **Your client renewal report will be available in October**
- Sample renewal letter packages
- 2020 to 2021 Benefit Comparisons
- Product Mapping Grid – 2020 to 2021 products

Continued on next page.

* There is a \$300 maximum reimbursement per Harvard Pilgrim policy in a calendar year per family contract. To qualify, a member or one of their dependents must be currently enrolled in Harvard Pilgrim at the time of the reimbursement and an active member of the fitness club for at least four months within a calendar year. Restrictions apply. For tax information, consult a tax advisor.



Renewal Process

Off Exchange

New: This year, you and your off-exchange subscribers can make plan changes online.

- You will be able to view and make plan changes by logging into www.harvardpilgrim.org/broker/
- Off-Exchange subscribers will be able to view and make plan changes at www.harvardpilgrim.org/renew
- Consumer Sales will continue to support changes via phone
- Off-Exchange subscribers will be automatically renewed into their 2021 plan if they do not make a change and continue to pay their monthly premium by the first of each coverage month

On Exchange

- On-Exchange plan changes and financial updates must be completed on www.healthcare.gov
- On-Exchange subscribers will be automatically renewed into their 2021 plan if they do not make a change and continue to pay their monthly premium by the first of each coverage month

Auto Payment Process

If an existing subscriber is currently enrolled in autopay, their withdrawal will be adjusted to reflect the new 2021 premium. The subscriber does not need to take any action to change the withdrawal amount. If the subscriber has not set up autopay but would like to, they should refer to the instructions enclosed in their monthly invoice to help them get started.

Contact Information for Brokers

New business

Individual Market

New Hampshire Brokers
(844) 213-1592
nhindividual@harvardpilgrim.org

Binder Payments

- New Hampshire brokers: (844) 213-1592
- New subscriber calling directly: (844) 349-8332

Medicare

(877) 645-5310

Renewing subscribers

New Hampshire

New Hampshire brokers: (844) 213-1592

New Hampshire subscriber calling directly:
(855) 565-9923

Existing members

For claims questions, billing questions, to terminate a plan or add/remove dependents

(877) 907-4742

broker_member_inquiries@harvardpilgrim.org

Broker relations

Commissions, credentialing, agent of record issues

(800) 424-7285

broker_relations@harvardpilgrim.org