



TIME SENSITIVE - ACTION NEEDED ON SB 297!

Great news! Yesterday the House Committee on Commerce and Consumer Affairs voted unanimously, 16-0, to move forward an [amendment to SB297](#) that strengthens risk pools for the benefit of New Hampshire's public sector.

The new amendment allows for two types of risk pools in New Hampshire: one for "Assessment Pooled Risk Management Programs," which would be governed by RSA 5-B and would issue assessable policies, and the other for "Advance Premium Pooled Risk Management Programs," which would be governed by a new section of the insurance laws and would issue non-assessable policies, RSA 420-R.

HealthTrust's model is non-assessable (meaning we have committed to not sending you an assessment for additional revenue mid-year), which was no longer permitted under the original SB297. In a non-assessable plan, member groups are only responsible for their monthly contribution costs and do not bear the risk of mid-year assessments due to adverse claims experience, which allows for the predictability that is critical for public sector budgets.

This amendment addresses the needs and concerns of all stakeholders by providing effective regulation under each model and benefits New Hampshire's public sector in the following ways:

Oversight: Both models require more transparency through additional disclosures and empower regulators with enhanced enforcement tools.

Clear Reserve Requirements: Both models set forth clear, defined requirements for reserve levels, removing any possibility of ambiguity, and include actions the risk pool must take if its reserves fall too low, protecting the public sector of New Hampshire.

Accountability: Both models require that risk pools raise sufficient funds—either through rates or assessments—to ensure financial viability. The boards of both models have a fiduciary duty and must act in the best interests of those they serve.

Multiple Options: The amendment enables a robust marketplace and choice for New Hampshire's public sector and taxpayers. Groups can continue to choose the risk pool model that works best for their needs.

While the amendment contains more rigorous oversight requirements, HealthTrust welcomes effective regulation, particularly with recent volatility in the market. Risk pools fulfill an essential function for New Hampshire's public sector and member groups, covered individuals, and taxpayers deserve financially sound systems.

This amendment is a good thing for member groups, but **your help is needed to get the amendment to SB297 passed.** We urge you to reach out to your [senator](#) and [representatives](#) today, as key decisions will be made in both chambers over the next few days.

If you have any questions or would like additional information, please do not hesitate to reach out to HealthTrust at 800.527.5001.

Sincerely,

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