



## Testimony Tuesday – Make Your Voice Heard on SB661

Dear Member Groups,

Yesterday, the text of SB661, a bill that would require assessments, became available ([https://gc.nh.gov/bill\\_Status/billinfo.aspx?id=2475](https://gc.nh.gov/bill_Status/billinfo.aspx?id=2475)) and a hearing for the bill was scheduled for Tuesday, February 10, before the Senate Finance Committee.

This bill is nearly identical to SB297 as amended by the Senate last year. If passed, this bill would outlaw HealthTrust's model of risk pool. It would require, by law, the low reserve levels and surprise assessments levied by the other two health risk pools, SchoolCare and the receiver of New Hampshire Interlocal Trust (NHIT).

As written, the bill would:

1. Require risk pools to be assessable.
  - a. HealthTrust's non-assessable model would be outlawed. This exposes groups to surprise invoices that can be devastating.
  - b. Risk pools would no longer be allowed to offer fixed-cost or guaranteed-cost coverage.
2. Limit risk pools to holding a maximum of 16% of annual contributions in reserves.
  - a. This is far too low and is less than half the national average.
  - b. AGRiP reports the national average for health risk pools is 34% to 38%. A common health insurance benchmark equates to 33% of contributions.
3. Require member groups (cities, towns, schools, and others) to create and fund their **own** reserves in order to participate in a health risk pool.
  - a. Groups would have to create and fund their own reserves of 4% of annual contributions to help pay the assessments they will be billed. The assessments SchoolCare issued its groups equated to 12% of contributions; three times this amount. This requirement is simultaneously burdensome and inadequate.

The extreme volatility and uncertainty SB661 would foist upon political subdivisions is not necessary if New Hampshire risk pools were simply allowed to hold adequate reserves. Throughout the country, risk pools continue to be viable through unexpected claims spikes, offering stable and lower rates than the commercial market. Sufficient reserves result in a stable and protective experience. **Only in New Hampshire are insufficient reserves being mandated by the regulator with required corresponding and significant assessments.**

For further details, please see our Critical Legislative Alert mailing located [here](#).

### Please Testify

It is important that you make your voice heard. The Senate has demonstrated an interest in understanding the impact on groups. We implore you to attend the hearing and provide testimony. Your testimony will help shape the future of risk pools in the state.

***Risk pools exist to serve you; it is critical that your voices are heard!***

**The hearing is on Tuesday, February 10, at 2:30 pm in Room 103 of the State House.**

While in-person testimony is by far the most effective, the committee does accept written comments via email to the committee and via the Remote Sign-In Sheet feature (directions for both are below).

To Email the Senate Finance Committee:

1. Go to this link: [https://gc.nh.gov/Senate/committees/senate\\_committees.aspx](https://gc.nh.gov/Senate/committees/senate_committees.aspx)
2. Scroll to Senate Finance Committee
3. Select "Email Entire Committee"

To use the Remote Sign-In Sheet Feature for the Senate (SB661):

1. Go to this link: <https://gc.nh.gov/remotecommittee/senate.aspx>
2. Select 2/10 as the date of the hearing
3. Choose the Committee: Senate Finance
4. Choose bill "2:30 PM - SB661"
5. Complete and submit

If you have any questions or concerns, please feel free to reach out at the contact information below.

Sincerely,



Scott DeRoche  
Executive Director

**HealthTrust**

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