Summary of Benefits and Coverage: What this Plan covers & What You Pay For Covered Services Ambetter from New Hampshire Healthy Families: Ambetter Balanced Care 11 (2019)

Coverage Period: 01/01/2019-12/31/2019

Coverage for: Individual/Family | Plan Type: EPO



The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, visit

https://ambetter.NHHealthyFamilies.com/2019-brochures.html, or call 1-844-265-1278 (TTY/TDD 1-855-742-0123). For general definitions of common terms, such as <u>allowed amount</u>, <u>balance billing</u>, <u>coinsurance</u>, <u>copayment</u>, <u>deductible</u>, <u>provider</u>, or other <u>underlined</u> terms see the Glossary. You can view the Glossary at <u>https://www.healthcare.gov/sbc-glossary</u> or call 1-844-265-1278 (TTY/TDD 1-855-742-0123) to request a copy.

| Important Questions | Answers | Why This Matters: |
|---|--|--|
| What is the overall <u>deductible</u> ? | \$6,000 individual/\$12,000 family. | Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> . |
| Are there services covered before you meet your <u>deductible</u> ? | Yes. <u>preventive services</u> , primary care, <u>specialist</u> , and <u>urgent care</u> office visits, generic and preferred brand drugs are covered before you meet your <u>deductible</u> . | This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive</u> <u>services</u> without <u>cost-sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive</u> <u>services</u> at <u>https://www.healthcare.gov/coverage/preventive-care-benefits/.</u> |
| Are there other deductibles for specific services? | No | You don't have to meet <u>deductibles</u> for specific services. |
| What is the <u>out-of-</u> <u>pocket limit</u> for this <u>plan</u> ? | For <u>network providers</u> : \$7,900 individual/\$15,800 family. No, for non- <u>network providers</u> . | The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met. |
| What is not included in the <u>out-of-pocket limit</u> ? | Premium, <u>balance-billing</u> charges, and health care this <u>plan</u> doesn't cover. | Even though you pay these expenses, they don't count toward the out-of-pocket limit. |
| Will you pay less if you use a <u>network provider</u> ? | Yes. See <u>Find a Provider</u> or call 1- 844-265-1278 for a list of <u>network</u> <u>providers</u> . | This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays (<u>balance-billing</u>). Be aware, your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services. |
| Do you need a <u>referral</u> to see a <u>specialist</u> ? | No. | You can see the <u>specialist</u> you choose without a <u>referral</u> . |



All <u>copayment</u> and <u>coinsurance</u> costs shown in this chart are after your <u>deductible</u> has been met, if a <u>deductible</u> applies.

| | | What You | u Will Pay | | |
|---|--|--|--|--|--|
| Common Medical Event | Services You May Need | Network Provider (You will pay the least) | Out-of-Network Provider (You will pay the most) | Limitation, Exceptions, & Other Important Information | |
| | Primary care visit to treat an injury or illness | \$30 <u>Copay</u> /visit; <u>deductible</u> does not apply | Not covered | None | |
| If you visit a health care <u>provider's</u> office or clinic | <u>Specialist</u> visit | \$60 <u>Copay</u> /visit; <u>deductible</u> does not apply | Not covered | None | |
| or clinic | Preventive care/ screening/ immunization | No charge | Not covered | You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for. | |
| If you have a test | have a test Diagnostic test (x-ray, blood work) \$30 Copay/test for laboratory outpatient & professional services; deductible does not apply; 40% <u>Coinsurance for x-ray and diagnostic imaging Not covered </u> | | Prior authorization may be required. Failure to obtain prior authorization for any service that requires prior authorization may result in reduction of benefits. See your policy for more details. | | |
| Imaging (CT/PET scans, MRIs)40% CoinsuranceNot covered | | Not covered | Prior authorization may be required. | | |

| | What You Will Pay | | | | |
|---|---|--|-------------|---|--|
| Common Medical Event | Services You May Need | Network Provider (You will pay the least)Out-of-Network Provider (You will pay the most) | | Limitation, Exceptions, & Other Important Information | |
| | Generic drugs (Tier 1) | Retail: \$20 <u>Copay</u> /prescription; Mail order: \$60 <u>Copay</u> /prescription; <u>deductible</u> does not apply | Not covered | <u>Prescription drugs</u> are provided up to 31 days retail and up to 90 days through mail order. Mail orders are subject to 3x retail <u>cost-sharing</u> amount. | |
| If you need drugs to treat your illness or condition More information about <u>prescription</u> <u>drug coverage</u> is available at <u>Preferred</u> <u>Drug List</u> . | Preferred brand drugs (Tier 2) | Retail: \$50 <u>Copay</u> /prescription; Mail order: \$150 <u>Copay</u> /prescription; <u>deductible</u> does not apply | Not covered | Prior authorization may be required. <u>Prescription</u> <u>drugs</u> are provided for up to 31 days retail and up to 90 days through mail order. Mail orders are subject to 3x retail <u>cost-sharing</u> amount. | |
| | Non-preferred brand drugs (Tier 3) | 40% <u>Coinsurance</u> | Not covered | Prior authorization may be required. <u>Prescription</u> <u>drugs</u> are provided for up to 31 days retail and up to 90 days through mail order. Mail orders are subject to 3x retail <u>cost-sharing</u> amount. | |
| | <u>Specialty drugs</u> (Tier 4) | 40% <u>Coinsurance</u> | Not covered | Prior authorization may be required. <u>Prescription</u> <u>drugs</u> are provided for up to 31 days retail and up to 90 days through mail order. Mail orders are subject to 3x retail <u>cost-sharing</u> amount. | |
| If you have outpatient surgery | Facility fee (e.g., ambulatory surgery center) | 40% Coinsurance | Not covered | Prior authorization may be required. | |
| outpatient surgery | Physician/surgeon fees | 40% Coinsurance | Not covered | Prior authorization may be required. | |

| | | What You Will Pay | | | |
|--|---|--|---|---|--|
| Common Medical Event | Services You May Need | Network Provider (You will pay the least) | Out-of-Network Provider (You will pay the most) | Limitation, Exceptions, & Other Important Information | |
| | Emergency room care | 40% Coinsurance | 40% Coinsurance | None | |
| lf you need immediate medical | Emergency Medical transportation | 40% Coinsurance | 40% Coinsurance | None | |
| attention | Urgent Care | \$100 <u>Copay</u> /visit; <u>deductible</u> does not apply | \$100 <u>copay</u> /visit; <u>deductible</u> does not apply | None | |
| lf you have a hospital stay | Facility fee (e.g., hospital room) | 40% Coinsurance | Not covered | Prior authorization may be required. | |
| nospital stay | Physician/surgeon fees 40% <u>Coinsurance</u> Not covered | Not covered | Prior authorization may be required. | | |
| If you need mental health, behavioral health, or substance abuse services | Outpatient services | \$30 <u>Copay</u> /office visit; <u>deductible</u> does not apply; 40% <u>Coinsurance</u> for all other outpatient services | Not covered | Prior authorization may be required. (PCP and other practitioner visits do not require prior authorization) | |
| | Inpatient services | 40% Coinsurance | Not covered | Prior authorization may be required. | |

| | | What You Will Pay | | | |
|-------------------------|--|--|--|---|--|
| Common Medical Event | Services You May Need | Network Provider (You will pay the least) | Out-of-Network Provider (You will pay the most) | Limitation, Exceptions, & Other Important Information | |
| If you are pregnant | Office visits | \$30 <u>Copay</u> /visit; <u>deductible</u> does not apply | Not covered | Prior authorization may be required. <u>Cost-sharing</u> does not apply for <u>preventive services</u> . Depending on the type of services a <u>copayment</u> , <u>coinsurance</u> , or <u>deductible</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound). Prior authorization may be required. <u>Cost-sharing</u> | |
| | Childbirth/delivery professional services | 40% <u>Coinsurance</u> | Not covered | does not apply for <u>preventive services</u> . Depending on the type of services a <u>copayment</u> , <u>coinsurance</u> , or <u>deductible</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound). | |
| | Childbirth/delivery facility services | 40% <u>Coinsurance</u> | Not covered | Prior authorization may be required. <u>Cost-sharing</u> does not apply for <u>preventive services</u> . Depending on the type of services a <u>copayment</u> , <u>coinsurance</u> , or <u>deductible</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound). | |

| | | What Yoเ | ı Will Pay | | |
|--|----------------------------|--|--|---|--|
| Common Medical Event Services You May Need | | Network Provider (You will pay the least) | Out-of-Network Provider (You will pay the most) | Limitation, Exceptions, & Other Important Information | |
| | <u>Home health care</u> | 40% Coinsurance | Not covered | Prior authorization may be required. | |
| If you need bein | Rehabilitation services | 40% Coinsurance | Not covered | 20 Visits per year per therapy. Includes physical therapy, speech therapy, and occupational therapy | |
| If you need help recovering or have other special health | Habilitation services | 40% Coinsurance | Not covered | 20 Visits per year per therapy. Includes physical therapy, speech therapy, and occupational therapy | |
| needs | Skilled nursing care | 40% Coinsurance | Not covered | Prior authorization may be required. 100 Days per year in a facility. | |
| | Durable medical equipment | 40% Coinsurance | Not covered | Prior authorization may be required. | |
| | Hospice services | 40% Coinsurance | Not covered | Prior authorization may be required. | |
| If your child needs dental or eye care | Children's eye exam | No charge | Not covered | 1 Visit per year. | |
| | Children's glasses | No charge | Not covered | 1 Item per year. | |
| dental of eye cale | Children's dental check-up | Not covered | Not covered | None | |

Excluded Services & Other Covered Services

| Services your Plan Generally Does NOT cover (Check your policy or plan documentation for more information and a list of any other excluded services.) | | | | |
|---|--------------------------------------|---|--|--|
| Abortion (Except in cases of | Cosmetic surgery | Non-emergency care when | Weight loss programs | |
| rape, incest, or when the life of | Dental care | traveling outside the U.S. | | |
| the mother is endangered) | | Private-duty nursing | | |

• Acupuncture

• Long-term care

• Routine eye care (Adult)

| Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <u>plan</u> document.) | | | |
|---|---|---|--|
| Bariatric surgery | Hearing aids (One hearing aid | Routine foot care (Related to | |
| Chiropractic care (Limited to 12 specialist visits per year) | per ear each time a hearing aid prescription changes)Infertility treatment (See policy for coverage details) | diabetes treatment) | |

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: Ambetter from New Hampshire Healthy Families at 1-844-265-1278 (TTY/TDD 1-855-742-0123); New Hampshire Insurance Department , 21 South Fruit Street, Suite 14, Concord, NH 03301, Phone No. 1-800-852-3416. Other coverage options may be available to you too, including buying individual insurance coverage through the <u>Health</u> Insurance Marketplace. For more information about the <u>Marketplace</u>, <u>visit www.HealthCare.gov</u> or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your <u>plan</u> for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information to submit a <u>claim</u>, <u>appeal</u>, or a <u>grievance</u> for any reason to your <u>plan</u>. For more information about your rights, this notice, or assistance, contact: New Hampshire Insurance Department, 21 South Fruit Street, Suite 14, Concord, NH 03301, Phone No. 1-800-852-3416.

Does this plan provide Minimum Essential Coverage? Yes

If you don't have <u>Minimum Essential Coverage</u> for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

Does this plan meet the Minimum Value Standards? Yes

If your plan doesn't meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace.

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-844-265-1278, TTY/TDD 1-855-742-0123 Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-844-265-1278, TTY/TDD 1-855-742-0123 Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-844-265-1278, TTY/TDD 1-855-742-0123 Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-844-265-1278, TTY/TDD 1-855-742-0123

-To see examples of how this <u>plan</u> might cover costs for a sample medical situation, see the next section.-

About these Coverage Examples:



This is not a cost estimator. Treatments shown are just examples of how this <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your providers charge, and many other factors. Focus on the cost sharing amounts (deductibles, copayments and coinsurance) and excluded services under the plan. Use this information to compare the portion of costs you might pay under different health plans. Please note these coverage examples are based on self-only coverage

| Peg is Having | a baby |
|---------------|--------|
|---------------|--------|

(9 months of in-network prenatal care and a hospital delivery)

- The plan's overall deductible \$6.000 Specialist copayment \$60 Hospital (facility) coinsurance 40% 40%
- Other coinsurance

This EXAMPLE even includes services like: Specialist office visits (prenatal care) Childbirth/Delivery Professional Services Childbirth/Delivery facility Services Diagnostic test (ultrasounds and blood work) Specialist visit (anesthesia)

| ٦ | Fotal Example Cost | \$12,800 |
|----|------------------------------|----------|
| | | |
| In | this example, Peg would pay: | |
| | Cost Sharing | |
| [| Deductibles | \$3,300 |
| (| Copayments | \$900 |
| (| Coinsurance | \$3,600 |
| | What isn't covered | |
| L | imits or exclusions | \$60 |

\$7.860

| • | |
|---|------------|
| Managing Joe's type 2 Diab | oetes |
| (a year of routine in-network care controlled condition) | of a well- |
| The <u>plan's</u> overall <u>deductible</u> | \$6,000 |
| <u>Specialist</u> copayment | \$60 |
| Hospital (facility) <u>coinsurance</u> | 40% |
| • Other <u>coinsurance</u> | 40% |
| This EXAMPLE even includes service Primary care physician office visits (in disease education) Diagnostic tests (blood work) Prescription Drugs Durable medical equipment (glucose | cludes |
| Total Example Cost | \$7,400 |

In this example. Joe would pay:

| \$1,000 |
|---------|
| \$2,100 |
| \$700 |
| |
| \$60 |
| \$3,860 |
| |

Mia's Simple Fracture

(in-network emergency room visit and follow up care)

| The <u>plan's</u> overall <u>deductible</u> | \$6,000 |
|--|---------|
| <u>Specialist</u> copayment | \$60 |
| Hospital (facility) <u>coinsurance</u> | 40% |
| • Other <u>coinsurance</u> | 40% |
| | |

This EXAMPLE even includes services like: Emergency room care (including medical supplies) Diagnostic test (x-ray) Durable medical equipment (crutches) Rehabilitation services (Physical therapy)

| Total Example Cost | \$1,900 |
|--------------------|---------|
|--------------------|---------|

In this example, Mia would pay:

| \$1,000 | | |
|--------------------|--|--|
| \$50 | | |
| \$50 | | |
| What isn't covered | | |
| \$0 | | |
| \$1,900 | | |
| | | |

The plan would be responsible for the other costs of these EXAMPLE covered services.

The total Peg would pay is

Statement of Non-Discrimination

Ambetter from NH Healthy Families complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Ambetter from NH Healthy Families does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Ambetter from NH Healthy Families:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need these services, contact Ambetter from NH Healthy Families at 1-844-265-1278 (TTY/TDD 1-855-742-0123).

If you believe that Ambetter from NH Healthy Families has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with: NH Healthy Families Appeal Department, 2 Executive Park Drive, Bedford, NH 03110, 1-844-265-1278 (TTY/TDD 1-855-742-0123), Fax 1-877-851-3992. You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, Ambetter from NH Healthy Families is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at https://ocrportal/lobby.jsf, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, 1-800-368-1019, 800-537-7697 (TDD).

Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html.

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| Spanish: | Si usted, o alguien a quien está ayudando, tiene preguntas acerca de Ambetter de NH Healthy Families, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 1-844-265-1278 (TTY/TDD 1-855-742-0123). |
|---------------------|---|
| French: | Si vous-même ou une personne que vous aidez avez des questions à propos d'Ambetter from NH Healthy Families, vous avez le droit de bénéficier gratuitement d'aide et d'informations dans votre langue. Pour parler à un interprète, appelez le 1-844-265-1278 (TTY/TDD 1-855-742-0123). |
| Chinese: | 如果您,或是您正在協助的對象,有關於 Ambetter from NH Healthy Families 方面的問題,您有權利免費以您的母語得到幫助和訊息。如果要與一位翻譯員講話,請撥電話 1-844-265-1278 (TTY/TDD 1-855-742-0123)。 |
| Nepali: | यदि तपाई वा तपाईले मदत गरिरहनुभएको कोही व्यक्तिसँग Ambetter from NH Healthy Families सम्बन्धी कुनै प्रश्नहरू भएको खण्डमा तपाईहरूसँग आफ्नै भाषामा निःशुल्क मद्दत र जानकारी प्राप्त गर्ने अधिकार छ। दोभाषेसँग कुरा गर्नका लागि 1-844-265-1278 (TTY/TDD 1-855-742-0123) नम्बरमा कल गर्नुहोस्। |
| Vietnamese: | Nếu quý vị, hay người mà quý vị đang giúp đỡ, có câu hỏi về Ambetter from NH Healthy Families, quý vị sẽ có quyền được giúp và có thêm thông tin bằng ngôn ngữ của mình miễn phí. Để nói chuyện với một thông dịch viên, xin gọi 1-844-265-1278 (TTY/TDD 1-855-742-0123). |
| Portuguese: | Se você, ou alguém a quem você está ajudando, tem perguntas sobre o Ambetter from NH Healthy Families, você tem o direito de obter ajuda e informação em seu idioma e sem custos. Para falar com um intérprete, ligue para 1-844-265-1278 (TTY/TDD 1-855-742-0123). |
| Greek: | Εάν εσείς ή κάποιος που βοηθάτε, έχετε ερωτήσεις σχετικά με την Ambetter from NH Healthy Families, έχετε το δικαίωμα να ζητήσετε βοήθεια και πληροφορίες στη γλώσσα σας, χωρίς χρέωση. Για να μιλήσετε με διερμηνέα, καλέστε το 1-844-265-1278 (TTY/TDD 1-855-742-0123). |
| Arabic: | إذا كان لديك أو لدى شخص تساعد أستلة حول Ambetter from NH Healthy Families، لديك الحق في المصول على المساعدة والمعلومات الضرورية بلغتك من دون أوة نكفة. للتحث مع مترجم اتصل بـ (TTY/TDD 1-855-742-0123) 1-844-265-1278). |
| Serbo- Croatian: | Ako Vi, ili neko kome pomažete, imate pitanja u vezi Ambetter from NH Healthy Families, imate pravo na besplatnu pomoć i informaciju na sopstvenom jeziku. Ukoliko želite da pričate sa prevodiocem, pozovite broj 1-844-265-1278 (TTY/TDD 1-855-742-0123). |
| Indonesian: | Jika Anda, atau orang yang Anda bantu, memiliki pertanyaan tentang Ambetter from NH Healthy Families, Anda berhak mendapatkan bantuan dan informasi dalam bahasa Anda tanpa dikenakan biaya. Untuk berbicara dengan juru bicara, hubungi 1-844-265-1278 (TTY/TDD 1-855-742-0123). |
| Korean: | 만약 귀하 또는 귀하가 돕고 있는 어떤 사람이 Ambetter from NH Healthy Families 에 관해서 질문이 있다면 귀하는 그러한 도움과 정보를 귀하의 언어로 비용 부담없이 얻을 수 있는 권리가 있습니다. 그렇게 통역사와 얘기하기 위해서는 1-844-265-1278 (TTY/TDD 1-855-742-0123) 로 전회하십시오. |
| Russian: | В случае возникновения у вас или у лица, которому вы помогаете, каких-либо вопросов о программе страхования Ambetter from NH Healthy Families вы имеете право получить бесплатную помощь и информацию на своем родном языке. Чтобы поговорить с переводчиком, позвоните по телефону 1-844-265-1278 (TTY/TDD 1-855-742-0123). |
| French Creole: | Si oumenm, oubyen yon moun w ap ede, gen kesyon nou ta renmen poze sou Ambetter from NH Healthy Families, ou gen tout dwa pou w jwenn èd ak enfòmasyon nan lang manman w san sa pa koute w anyen. Pou w pale avèk yon entèprèt, sonnen nimewo 1-844-265-1278 (TTY/TDD 1-855-742-0123). |
| Bantu: | Niba wowe cyangwa undi muntu wese uri gufasha yaba afite ikibazo kijyanye na Ambetter from NH Healthy Families, ufite uburenganzira bwo guhabwa amakuru mu rurimi wunva utishyuye. Kugira ngo uvugane n'umusobanuzi, Hamagara 1-844-265-1278 (TTY/TDD 1-855-742-0123). |
| Polish: | Jeżeli ty lub osoba, której pomagasz, macie pytania na temat planów oferowanych za pośrednictwem Ambetter from NH Healthy Families, macie prawo poprosić o bezpłatną pomoc i informacje w języku ojczystym. Aby skorzystać z pomocy tłumacza, zadzwoń pod numer 1-844-265-1278 (TTY/TDD 1-855-742-0123). |

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