



The State of New Hampshire
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Medicare Advantage Changes in New Hampshire – 2026

Frequently Asked Questions (FAQ)

1. What changes are coming to Medicare Advantage in 2026?

New Hampshire's Medicare Advantage market is undergoing significant disruption in 2026. Several carriers are either withdrawing completely or reducing their plan offerings, leaving about **77,000 Granite Staters** directly affected.

- **Anthem and Martin's Point** will fully withdraw from New Hampshire.
- **Aetna** will exit **Belknap, Carroll, Cheshire, Grafton, Merrimack, Strafford, and Sullivan counties**, continuing only in **Hillsborough and Rockingham counties**.
- In **Coös County**, only **WellSense and Humana** will remain.
- **Humana** will introduce new plan options in **Belknap, Carroll, Hillsborough, Merrimack, Rockingham, and Strafford counties**, while discontinuing one plan in Carroll County.

Even in counties with stronger carrier presence, such as Hillsborough and Rockingham, plan choices will evolve as insurers adjust offerings and provider networks.

2. Why is this happening?

Medicare Advantage is a federal program, regulated by the federal government. States do not control plan rules, pricing, or benefits. Nationally, carriers are reassessing their participation due to:

- Reduced federal payment rates to insurers.
- Additional federal regulations and compliance requirements.
- Changes in federal administrative formulas that affect plan design.

As a result, carriers across the country are narrowing networks, consolidating products, or leaving certain states altogether. The changes in New Hampshire reflect this larger national trend.

3. Will Medicare beneficiaries lose coverage?

No. **Federal law guarantees that all beneficiaries will continue to have coverage.**

- If your plan is withdrawn or significantly changed, you qualify for a **Special Enrollment Period** to choose another Medicare Advantage plan or return to **Original Medicare**.
- If you return to Original Medicare, you may:
 - Enroll in a standalone Part D prescription drug plan.
 - In most cases, use a **guaranteed-issue right** to purchase a Medicare Supplement (Medigap) policy without medical underwriting.

These protections ensure continued access to care and prescription coverage.

4. What should affected seniors do?

- **Read all notices from your insurance carrier carefully.** These letters explain changes and include important deadlines.
- **Act promptly.** Delays could cause gaps in coverage, loss of access to providers, or higher drug costs.
- **Compare options** using Medicare's Plan Finder tool at www.medicare.gov or by calling **1-800-MEDICARE**.
- **Seek help early.** Free, unbiased counseling is available through the State Health Insurance Assistance Program (SHIP) and the New Hampshire Insurance Department's Consumer Services Unit.

5. What plan options will remain available?

Despite withdrawals, several insurers will continue serving New Hampshire:

- **Humana** will expand offerings with new plans in multiple counties, including Belknap, Carroll, Hillsborough, Merrimack, Rockingham, and Strafford.
- **WellSense** will maintain a statewide presence.
- **Aetna** will continue select plans in **Hillsborough and Rockingham counties**, including its Medicare Elite (HMO-POS) and Medicare Eagle Giveback (PPO) products.
- **UnitedHealthcare** will continue in much of the state but not in Coös County.

Plan availability will vary by county, but every county will continue to have at least one carrier.

6. Where can seniors get help?

Free, unbiased resources are available:

- **Medicare:** 1-800-MEDICARE or www.medicare.gov
- **NH Insurance Department Consumer Services Unit:** 1-800-852-3416 or consumerservices@ins.nh.gov
- **State Health Insurance Assistance Program (SHIP):** Local counselors provide one-on-one support for comparing plans and enrolling.

7. What is New Hampshire doing to help?

While the state cannot change federal rules, it has strengthened consumer protections:

- A **new law signed by Governor Ayotte** requires advance notice and reporting when carriers withdraw plans, giving the NHID greater insight into carrier decisions.
- The **NHID and SHIP** are working together on outreach and education to ensure Granite Staters receive timely, accurate information.

These steps provide more transparency, earlier warnings, and stronger protections for beneficiaries navigating the 2026 changes.

8. What is the bottom line for Medicare beneficiaries?

- **You will not lose coverage.** Alternatives are guaranteed by federal law.
- **Act quickly.** Review your notices, compare options, and make timely decisions.
- **Help is available.** The NHID, SHIP, and Medicare offer free, trusted guidance.
- **The state is on your side.** New Hampshire has taken proactive steps to increase transparency and protect Granite Staters.

The Insurance Department's priority is ensuring that no Granite Stater faces these changes alone. Call the New Hampshire Insurance Department if you have any questions or concerns.