Harvard Pilgrim Health Care

a Point32Health company

2027 New Hampshire Individual & Family Plans

A quick summary to support your individual market sales efforts.

Plans available for enrollment directly from **Harvard Pilgrim** or through **Healthcare.gov**.

Important dates

November 1, 2026 through January 15, 2027

- Enroll by December 15, 2026 for coverage effective January 1, 2027.
- Enroll between December 16, 2026 and January 15, 2027 for coverage effective February 1, 2027

Plan Updates	Details
2027 Plan Updates	For a complete list of plan options and cost sharing scan the QR codes to view On Marketplace and Off Marketplace products: 2027 NH On Marketplace products; 2027 NH Off Marketplace products

Benefit Updates	Details
NEW Virtual-Only PCP	In the Effective 1/1/27, Members have access to convenient, ongoing primary care from the comfort of their home through Doctor On Demand. Members can choose a designated Virtual-Only PCP for primary care visits with no cost sharing. By selecting a designated Virtual-Only PCP, members can get ongoing primary care that supports easy access and better care navigation. *Cost sharing may apply for high-deductible plans. Members should check their plan documents for coverage details.*
Diabetic Supplies, infusion devices, and insulin pumps	Coverage has changed and may result in added or increased cost sharing. Please review 2027 plan documents for details.
NEW Hinge Health	Harvard Pilgrim Health Care is collaborating with Hinge Health, a market-leading,app-based, digital musculoskeletal (MSK) program that provides your employees with physical therapy, chronic pain management, rehabilitation support, and migraine relief.

NEW Increased Rewards for Mammograms and Colonoscopies Through Reduce My Costs	**Reduce My Costs** is a personalized concierge service that helps members find cost-effective care options for scheduled outpatient services, including MRIs, EKGs, and more. **Members can now earn increased cash rewards for eligible screening mammograms and colonoscopies** when they choose providers that generate qualifying savings. With one-on-one support from a dedicated nurse, members can compare providers, lower out-of-pocket costs, and earn cash rewards through Visa® gift cards.
Enhanced Caregiver Support	**Wellthy:** Supports members in managing the logistical and administrative responsibilities of caregiving —for both loved ones and themselves — across abroad spectrum of needs, including aging, childcare, mental health, pet care support, end of life care support, natural disaster planning and support.
Reminders	**Details**
Behavioral Health	Harvard Pilgrim offers an integrated behavioral health approach that combines broad access to care, personalized service navigation, and specialized resources to support a wide range of behavioral health needs, including anxiety, depression, stress, substance use concerns, pediatric behavioral health needs, therapy, medication management, virtual and digital behavioral health support. Examples of available resources may include **InStride Health**, **Meru Health**, **Grow Therapy**, and other behavioral health solutions. Through **Behavioral Health Service Navigation**, members can receive personalized guidance to help them understand their options and connect with the care and resources that may best meet their needs. This model gives employers a comprehensive behavioral health solution that can evolve as member needs and the care landscape change.
Maternal Health & Family Support	**ProgenyHealth:** Expanded NICU care management support services are expanded from 60 days to 365 days to support improved health and care for the infant. Included for all fully insured plans. **Virtual Pregnancy and Parenting Classes:** Get 1 month free followed by 25% off your annual membership. Learn everything you need to know when it comes to birth, baby and beyond. Learn from Tinyhood's expanding library of hundreds of lessons ranging from childbirth, baby care, infant and child CPR, sleep, potty training, toddler behavior and much more!
Pharmacy	**Oral Chemotherapy Drug Update:** To align with regulatory mandates and industry standards, the member cost sharing for oral chemotherapy drugs has been updated. Members will pay the cost sharing assigned to the drug tier, with a maximum of $200 per prescription. Cost sharing applies after deductible on HSA plans.
Weight Loss Medications	Harvard Pilgrim excludes coverage of all weight loss drugs, including GLP-1 drugs, (within the Core NH) to treat weight loss. Effective January 1, 2026, these medications are excluded from coverage when used to treat related conditions, such as cardiovascular disease. We remain committed to supporting overall health and wellness offering a wide range of resources — including wellness programs, weight management tools, and nutrition support services — to help members lead healthier lifestyles. **Please note** that GLP-1 medications continue to be covered only when prescribed for the treatment of diabetes.

Exclusive Member Perks	Enroll in the **Living Well Program** and earn up to $120 in gift cards by participating in fun and interactive well-being programs such as stress management classes, healthy eating, financial literacy, and self-care.
Health and Nutrition	**Healthy Weight Program:** Offers individualized coaching by registered dietitians for employees who want to eat healthier, lose weight or prevent or manage a nutrition-related health condition. The Healthy Weight program is available to fully insured members.

Cost Savings Programs

- Prescription drug coverage – including Tier 1 cost share for some over-the-counter (OTC) medications like cold, cough and allergy when prescribed by a provider
- Perks, discounts and more savings across a wide array of fitness and well-being products
- Wellness education, programs, services and fitness reimbursements up to $150 (individual subscriber) or up to $300 (family coverage)**

Contact Information for Brokers

New Business

Individual Market
New Hampshire Brokers and New Members
sales_info@point32health.org

Medicare
Over 65? Connect with one of our Medicare experts at
877-431-4742

Renewing Subscribers

Existing members
For claims questions, billing questions, to terminate a plan or add/remove dependents, send a secure email to Member Services via the member portal. Log in at **harvardpilgrim.org/member/member-dashboard**, or call **877-907-4742**

Broker relations
Commissions, credentialing, agent of record issues
800-424-7285 | **broker_relations@point32health.org**

* Rewards are considered taxable income; please consult with your tax advisor. Certain services may require a referral and/or prior authorization before you can receive services from the lower-cost provider. To ensure the services will be covered, refer to your plan documents or call us at **877-907-4742**.

** There is a $300 maximum reimbursement per family contract for up to two members on the Harvard Pilgrim policy with a maximum of $150 per member per calendar year. Restrictions apply. Reimbursement may be considered taxable income; consult your tax advisor.