WellSense Clarity plans

Individual and Family plans for 2025

HSA FOR AMERICA

Learn more

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Section 1

2025 Open Enrollment for Individual & Family plans

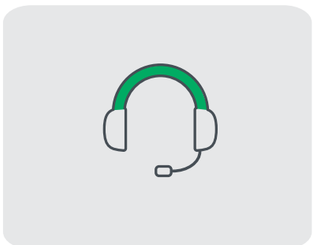
Mark your calendar for Open Enrollment, which takes place this year from November 1, 2024 through January 15, 2025.

Open Enrollment is the one time of year where you can purchase a new health plan or switch to a new health insurance company for any reason.

Your effective date will vary based on the date you submit an application. For example, applications submitted by or on December 15 will have an effective date of January 1, 2025. Applications submitted on December 16 through January 15 will have an effective date of February 1, 2025.

Ways to enroll in a WellSense Clarity plan

Enrolling in our plans is simple, and you always have options to best suit your needs.



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Section 2

Benefits, programs, services

WellSense Clarity plans focus on more than affordability. We know how important it is to have access to care and extra benefits that cover your whole health.

$0 preventive care

WellSense Clarity plans cover preventive health services for adults and children, including annual physical exams and immunizations, with no cost sharing.

Prescription drug coverage

Plans offer access to prescription drugs from network retail pharmacies and mail service pharmacies (up to a 90-day supply). Certain drugs are available at no cost to you.

Behavioral health services

Supporting emotional and social needs such as anxiety, depression and substance use by collaborating with providers, including behavioral health specialists and hospitals.

Help treating chronic conditions

In certain instances, our plans provide care management services, including disease management for chronic conditions, such as diabetes and asthma. Complex care management is also available for members with serious or multiple health issues and conditions.

Access to 24/7 nurse advice

Members can speak to a registered nurse at any time to get answers to health related questions.

Section 3

The New Hampshire Clarity network

WellSense Clarity plans are available to residents of Belknap, Strafford, Merrimack, Hillsborough and Rockingham counties. WellSense Clarity plans require no referrals for in-network specialists and also include providers who offer telehealth options.

By partnering with top hospitals in the region, Clarity plans also offer a diverse network of medical and behavioral health professionals to treat you and your family.

- Elliot Hospital
- Southern NH Medical Center
- Catholic Medical Center
- Wentworth Douglass Hospital
- Concord Hospital System
- Exeter Hospital

Other key providers that are a part of the New Hampshire Clarity Network include:

- Amoskeag
- Greater Seacoast
- HealthFirst
- Lamprey
- ClearChoiceMD Urgent Care
- Sports Medicine Atlantic Ortho
- Harbour Women's Health
- Laconia Eye
- Laconia Cardiology
- Adult & Pediatric Dermatology Associates

To search for in-network providers, visit wellsense.org/find-a-provider

It's important to seek care from in-network providers to receive your covered services at a lower cost than if you were to see an out-of-network provider.

Section 4

Pick the right plan for you or your family

If you're not sure where to begin or don't know what type of plan is right for your needs, you're not alone. We're here to help.

Individual and Family health insurance plans in New Hampshire are placed into three metal-named categories: Bronze, Silver and Gold. While some of the plans may look the similar at a glance, there are often differences in the overall costs, coverages, and access to doctors and specialists depending on which company and plan you choose.

Learn the cost structure of each type of plan

WellSense Clarity plans offer a variety of different deductibles, copays, and monthly premium prices for families of all sizes and needs. When choosing between different metal insurance plans, make sure you pay close attention to the coverage you need and how it fits within your budget.

	Bronze	Silver	Gold
Monthly premium	$	$$	$$$
Out-of-pocket costs	$$$	$$	$
Good fit for you if...	...you don't anticipate healthcare services other than routine checkups and preventive care.	...you are looking for a good balance between expected costs and out-of-pocket costs*	...you are okay with higher monthly premiums in exchange for lower out-of-pocket costs when you need healthcare services.

See if you qualify for savings

You may be eligible for healthcare subsidies (also called premium tax credits) based on your household income and family size. For those who qualify, subsidies may reduce your monthly premium and out-of-pocket costs. If you qualify, you may be able to lower your premium to as low as $0 per month.

Consider anticipated healthcare costs

Pay attention to important factors when comparing plans, such as the healthcare needs of you or your family. You should factor in age, pre-existing conditions, any upcoming medical care, and the cost of any regularly prescribed medications.

Section 5

Plan highlights

	Deductible (Individual/ Family)	Max out of pocket (Individual/Family)	Coinsurance	PCP/Specialist/ Urgent Care	ER	Prescription Drugs (generic/preferred brand/non-preferred brand/specialty)*
WellSense Clarity NH Gold 1500	$1,500/$3,000	$7,800/$15,600	25%	$30/$60/$45	25%	$15/ $30/$60/$250
WellSense Clarity NH Silver 5000	$5,000/$10,000	$8,000/$16,000	40%	$40/$80/$60	40%	$20/$40/ $80/$350
WellSense Clarity NH Silver 5800	$5,800/$11,600	$8,600/$17,200	40%	$30/$60/$50	40%	$20/$40/$80/$350
WellSense Clarity NH Silver 0 Deductible	$0/$0	$9,200/$18,400	50%	$50/$100/$60	$2,000	40%/40%/55%/55%
WellSense Clarity NH Bronze 7500	$7,500/$15,000	$9,200/$18,400	50%	$50/$100/$75	50%	$25/$50/$100/$500
WellSense Clarity NH Bronze 6500	$6,500/$13,000	$9,200/$18,400	40%	$45/$90/$70	40%	25%/35%/40%/40%
WellSense Clarity NH Bronze 7300 HSA	$7,300/$14,600	$7,300/$14,600	0%	0%/0%/0%	0%	0%/0%/0%/0%

Please note: You may be eligible for lower out-of-pocket costs on plans above if you qualify for cost share reductions. In addition, there is a corresponding American Indian & Alaska Native (AIAN) plan for every plan on the exchange all $0, 0% cost share.

*The cost-share amounts listed in the chart above are for 30-day retail. 90-day mail order cost-share amounts are 2.5x the amounts above. Please note that mail order is not available for specialty drugs.

Section 6

Supporting New Hampshire then and now

WellSense has been part of the community for over a decade between our Medicaid and Medicare Advantage health plan offerings. WellSense Health Plan was chosen in 2013 as one of the first managed care organizations to provide Medicaid coverage to New Hampshire's low-income, underserved and elderly populations. We are dedicated to helping you navigate your healthcare options, answering your questions, and ensuring that you get the most out of your plan.

We're here to help

Need assistance choosing the right option for you or your family? We can help answer your questions and even help you enroll.

Call us today

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