WellSense Clarity plans in New Hampshire

Individual and Family plans for 2027



Learn more:
wellsense.org/nhclarity

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WellSense HEALTH PLAN

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Section 1

2027 Open Enrollment for Individual & Family plans

Mark your calendar for Open Enrollment, which takes place this year from Nov. 1, 2026 through Jan. 15, 2027.

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 Dec. 15 will have an effective date of Jan. 1, 2027. Applications submitted on Dec. 16 through Jan. 15 will have an effective date of Feb. 1, 2027.

Ways to enroll in a WellSense Clarity plan

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



Compare WellSense Clarity plans and enroll directly on our website at **wellsense.org/nhclarity.**



Call **866-498-4966** to speak with a WellSense licensed sales agent.



Reach out to your insurance broker who can help you pick and purchase your plan at no cost to you.



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.

National urgent care access

If you are outside of the service area and get hurt or sick, you can access urgent care services and pay the same as you would at home. This coverage provides peace of mind when you travel, when dependents are away at college and when you need care quickly.

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.



Top network hospitals:

- Boston Medical Center
- Concord Hospitals (Concord, Franklin, Laconia)
- Elliot Hospital
- Encompass Health Rehab of Concord
- Exeter Hospital
- Monadnock Community Hospital
- Southern NH Medical Center
- Speare Memorial Hospital
- Wentworth Douglass Hospital

Top network provider groups:

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



- Ammonoosuc Community Health Services
- Amoskeag Health
- ClearChoice MD Urgent Care Centers
- Concord Hospital Medical Groups
- Core Physicians (Exeter)
- Elliot Physician Network
- Exeter Counseling Center
- Foundation Medical Partners
- Fusion Health Services
- Greater Seacoast Community Health
- Green Mountain Treatment Center
- Habour Women's Health
- Harbor Homes
- HealthFirst Family Care Center
- Laconia Laconia Eye and Laser Center
- Lamprey Health Care
- Mid-State Health Center
- Northeast Dermatology Associates
- Northern Human Services
- Northeast Orthopedic Alliance
- The Mental Health Center of Greater Manchester
- Wentworth Douglass Physicians



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.

Please note: this is not a comprehensive list of the providers in our network.
For a complete listing, please refer to the plan's Provider Directory at **wellsense.org/find-a-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 financial assistance

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 payment to as low as $0—and may reduce your out-of-pocket costs, too. If you don't qualify for financial assistance, a WellSense Clarity Silver plan may still be a good way to lower your costs. Our Silver plans contain the lowest deductibles and PCP copays, and when purchased directly through WellSense, have a slightly lower monthly premium.

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.

*Additional financial assistance may be available on Silver plans to further reduce your healthcare expenses. Call **866-498-4966** or visit **wellsense.org** to see if you're eligible.



Section 5

Plan highlights

	Deductible (Individual/Family)	Max out of pocket (Individual/Family)	Plan Coinsurance	PCP/Specialist/ Urgent Care	ER	Prescription Drugs (generic/ preferred brand)*
WellSense Clarity NH Gold 2500	$2,500/$5,000	$8,600/$17,200	25%	$30/ $60/ $45	25% after deductible	$15/$30
WellSense Clarity NH Silver 0 Deductible	$0/$0	$11,000/$22,000	50%	$50/$100/$60	$2,750	$25/$50
WellSense Clarity NH Silver 2000 (exclusively off-exchange)	$2,000/$4,000	$12,000/$24,000	30%	$35/$70/$50	30% after deductible	$30/$60
WellSense Clarity NH Silver 4000	$4,000/$8,000	$11,600/$23,200	50%	$15/$90/$50	50% after deductible	$10/30% after deductible
WellSense Clarity NH Silver 6400	$6,400/$12,800	$10,300/$20,600	40%	$40/$80/$60	40% after deductible	$20/$40
WellSense Clarity NH Bronze 0 HSA	$0/$0	$12,000/$24,000	50%	$75/$120/$75	$3,000	$30/$60
WellSense Clarity NH Bronze 6500 HSA	$6,500/$13,000	$12,000/$24,000	40%	$45/$90/$70	40% after deductible	25% after deductible/ 35% after deductible
WellSense Clarity NH Bronze 7500 HSA	$7,500/$15,000	$12,000/$24,000	50%	$50/$100/$75	50% after deductible	$25/$50 after deductible

Please note: You may be eligible for lower out-of-pocket costs on Silver plans above if you qualify for cost share reductions. All Silver plans are available both on- and off-exchange (except the Silver 2000 which is exclusively offered off-exchange). If you don't qualify for subsidies, WellSense offers off-exchange plan options, including silver plans, that are slightly less expensive than those sold on the marketplace. 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.

Please see the appropriate Evidence of Coverage for Covered Services and additional information, including which benefits, services and medications are covered or noncovered on our plan and any restrictions or guidelines we must follow before providing them.

This policy has exclusions, limitations, and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, call WellSense Health Plan at **866-498-4966 (TTY:711)** or visit **wellsense.org/nhclaritybenefits**.

Section 6

Supporting New Hampshire then and now

WellSense has been part of the community for over a decade. In 2013 we were chosen 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? No longer eligible for Medicaid? We can help you review your eligibility and find the right fit.

Call us today



Call 866-498-4966 to speak with a WellSense licensed sales agent, or reach out to your broker.

Learn more
about our plans

WellSense
HEALTH PLAN

We revolve around you.