

HB 1813-FN - AS INTRODUCED

2026 SESSION

26-2811

05/08

HOUSE BILL            ***1813-FN***

AN ACT                relative to changes to health carrier contracts with providers.

SPONSORS:            Rep. Miles, Hills. 12; Rep. B. Boyd, Hills. 12; Rep. Cambrils, Merr. 4; Rep. W. MacDonald, Rock. 16; Rep. Mooney, Hills. 12; Rep. Mary Murphy, Hills. 27; Rep. L. Walsh, Rock. 15; Sen. McGough, Dist 11

COMMITTEE:          Commerce and Consumer Affairs

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ANALYSIS

This bill regulates the notice requirements regarding changes to contracts between health carriers and health care providers.

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Explanation:          Matter added to current law appears in ***bold italics***.  
Matter removed from current law appears ~~[in brackets and struckthrough.]~~  
Matter which is either (a) all new or (b) repealed and reenacted appears in regular type.

STATE OF NEW HAMPSHIRE

*In the Year of Our Lord Two Thousand Twenty-Six*

AN ACT relative to changes to health carrier contracts with providers.

*Be it Enacted by the Senate and House of Representatives in General Court convened:*

1 1 New Subparagraph; Managed Care Law; Provider Contract Standards. Amend RSA 420-J:8,  
2 VIII by inserting after subparagraph (f) the following new subparagraph:

3 (g)(1) A health carrier shall provide a participating provider or facility with 60 days  
4 notice of a proposed change to a contract, including any attachment, exhibit, and provider manual,  
5 only 4 times per calendar year effective on January 1, April 1, July 1, and October 1, except that at  
6 any time:

7 (A) The carrier and the participating provider or facility may mutually agree to  
8 waive the 60 day notice requirement;

9 (B) A carrier may file a notice of a proposed change in response to a requirement  
10 of the state or federal government; or

11 (C) A carrier may file a notice of a proposed change due to a change in current  
12 procedural terminology codes used by the American Medical Association.

13 (2) As part of the notice requirement under this subparagraph, a health carrier shall  
14 provide to the participating provider or facility, printed or electronically, a copy of the contract,  
15 including any attachment, exhibit, and provider manual, without the changes and a copy of the  
16 revised contract, attachment, exhibit, and/or provider manual with changes indicated by underlining  
17 and bolding added language and by visually striking through deleted language.

18 (3) If the change to a contract, attachment, exhibit, or provider manual results in an  
19 aggregate change in provider reimbursement of more than \$500,000 per calendar year across all  
20 participating providers or facilities in the state with whom the carrier has a provider contract, the  
21 carrier shall submit to each participating provider or facility a good faith estimate of the total annual  
22 aggregate financial impact of the changes to their contract. The estimate and an explanation for all  
23 financial impacts as a result of the change under this subparagraph shall be submitted annually to  
24 the commissioner of insurance to be published annually on the insurance department's official  
25 website or be made publicly available upon request of the department.

26 2 Effective Date. This act shall take effect 60 days after its passage.

**HB 1813-FN- FISCAL NOTE  
AS INTRODUCED**

AN ACT relative to changes to health carrier contracts with providers.

**FISCAL IMPACT:**

| <b>Estimated State Impact</b> |  |  |  |  |
|-------------------------------|--|--|--|--|
|                               | <b>FY 2026</b>                           | <b>FY 2027</b>                                   | <b>FY 2028</b>                                   | <b>FY 2029</b>                                   |
| <b>Revenue</b>                | \$0                                      | Indeterminable Increase (not provided by agency) | Indeterminable Increase (not provided by agency) | Indeterminable Increase (not provided by agency) |
| <i>Revenue Fund(s)</i>        | General Fund                             |  |  |  |
| <b>Expenditures*</b>          | \$0                                      | Under \$10,000                                   | Under \$10,000                                   | Under \$10,000                                   |
| <i>Funding Source(s)</i>      | NH Insurance Department Operating Budget |  |  |  |
| <b>Appropriations*</b>        | \$0                                      | \$0  | \$0  | \$0  |
| <i>Funding Source(s)</i>      | None                                     |  |  |  |

\*Expenditure = Cost of bill

\*Appropriation = Authorized funding to cover cost of bill

| <b>Estimated Political Subdivision Impact</b> |                |                |                |                |
|---|----------------|----------------|----------------|----------------|
|   | <b>FY 2026</b> | <b>FY 2027</b> | <b>FY 2028</b> | <b>FY 2029</b> |
| <b>County Revenue</b>                         | \$0            | \$0            | \$0            | \$0            |
| <b>County Expenditures</b>                    | \$0            | Indeterminable | Indeterminable | Indeterminable |
| <b>Local Revenue</b>                          | \$0            | \$0            | \$0            | \$0            |
| <b>Local Expenditures</b>                     | \$0            | Indeterminable | Indeterminable | Indeterminable |

The Office of Legislative Budget Assistant is unable to provide a complete fiscal note for this bill, as introduced, as it is awaiting information from the Department Health and Human Services. The Department was originally contacted on 10/23/25 for a fiscal note worksheet. When completed, a revised fiscal note will be forwarded to the House Clerk's Office.

**METHODOLOGY:**

This bill amends RSA 420-J:8 to require health carriers to provide at least 60 days' notice to participating providers or facilities before making certain contract changes. It limits such changes to four times per calendar year, requires carriers to provide redlined copies of affected documents, and to submit estimated financial impacts of contract changes exceeding \$500,000 to the Insurance Department for posting.

The Insurance Department states this bill will have an indeterminable fiscal impact on state revenues and expenditures. The Department may see a minor increase in workload related to collecting and publishing this information, which is estimated to be about \$10,000 or less a year. Insurance Premium Tax revenue could increase if carriers raise premiums to offset additional compliance costs, though the extent is indeterminable. Counties and municipalities that purchase group health insurance could also experience an indeterminable increase in premiums.

**AGENCIES CONTACTED:**

Insurance Department