

HB 507-FN - AS INTRODUCED

2025 SESSION

25-0575

05/02

HOUSE BILL

507-FN

AN ACT relative to the timeline for credentialing of mental health care providers.

SPONSORS: Rep. Gregg, Hills. 7; Rep. Grossman, Rock. 11; Rep. Kuttub, Rock. 17

COMMITTEE: Commerce and Consumer Affairs

ANALYSIS

This bill requires health carriers to process credentialing applications by mental health providers within 30 days of submission of a complete application. The bill also requires a health carrier to cover treatments as in-network retroactively from the date of credentialing package submission by a health care provider.

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 Matter which is either (a) all new or (b) repealed and reenacted appears in regular type.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 Five

AN ACT relative to the timeline for credentialing of mental health care providers.

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

1 1 Managed Care Law; Credentialing Verification Procedures; Mental Health Care Providers.
2 Amend RSA 420-J:4, I(h) to read as follows:

3 (h) Act upon and finalize the credentialing process within 30 calendar days ***of receipt of***
4 ***a clean and complete application*** for primary care physicians ***and mental health providers***
5 and ***within*** 45 days [~~for specialists~~] of receipt of a clean and complete application ***for specialists***.
6 In this section, "clean and complete" means an application signed and appropriately dated by the
7 health care provider, that includes all of the applicable information required in paragraph II and any
8 affirmative responses on questions related to quality and clinical competence shall contain
9 explanations satisfactory to the carrier.

10 2 New Paragraph; Credentialing Verification Procedures. Amend RSA 420-J:4 by inserting
11 after paragraph VII the following new paragraph:

12 VIII. A health carrier shall cover health care services and treatments as in-network
13 retroactively from the date of credentialing application submission by the health care provider.

14 3 Effective Date. This act shall take effect 60 days after its passage.

**HB 507-FN- FISCAL NOTE
AS INTRODUCED**

AN ACT relative to the time line for credentialing of mental health care providers.

FISCAL IMPACT: This bill does not provide funding.

Estimated State Impact				
	FY 2025	FY 2026	FY 2027	FY 2028
Revenue	Indeterminable Increase	Indeterminable Increase	Indeterminable Increase	Indeterminable Increase
<i>Revenue Fund(s)</i>	General Fund			
Expenditures*	\$0	\$0	\$0	\$0
<i>Funding Source(s)</i>	General Fund			
Appropriations*	\$0	\$0	\$0	\$0
<i>Funding Source(s)</i>	None			

*Expenditure = Cost of bill

*Appropriation = Authorized funding to cover cost of bill

Estimated Political Subdivision Impact				
	FY 2025	FY 2026	FY 2027	FY 2028
County Revenue	\$0	\$0	\$0	\$0
County Expenditures	Indeterminable	Indeterminable	Indeterminable	Indeterminable
Local Revenue	\$0	\$0	\$0	\$0
Local Expenditures	Indeterminable	Indeterminable	Indeterminable	Indeterminable

METHODOLOGY:

This bill requires health carriers to process credentialing applications by mental health providers within 30 days of submission of a complete application. The bill also requires a health carrier to cover treatments as in-network retroactively from the date of credentialing package submission by a health care provider.

The Insurance Department states expanding mental health coverage could increase claims costs and administrative expenses, potentially raising insurance premiums and having an indeterminable impact on Insurance Premium Tax revenue.

Additionally, health insurers may face additional costs for staffing and system upgrades to comply with new requirements. While improved mental health access could reduce long-term

healthcare costs and attract more providers to networks, the overall financial impact on local and county governments that purchase health insurance is indeterminable.

AGENCIES CONTACTED:

Insurance Department