



NAMI New Hampshire

January 13, 2026

Honorable Chairman James Gray
Senate Finance Committee
NH State House Room 103
107 N Main St., Concord, NH 03301

RE: NAMI NH Support for SB 484, prohibiting Medicaid premiums and limiting Medicaid expansion cost sharing.

Chairman Gray and Committee Members:

On behalf of NAMI NH, the National Alliance on Mental Illness, I write in support of SB 484, prohibiting Medicaid premiums and limiting Medicaid expansion cost sharing.

Here in New Hampshire and throughout the country, the healthcare landscape is changing rapidly, especially for those covered under state Medicaid Expansion programs. Between the federal “One Big Beautiful Bill Act” and the 2026-2027 NH State Budget, individuals and families have been faced with confusion and uncertainty amidst significant, duplicative, and sometimes contradictory policies impacting Medicaid eligibility and cost-sharing. Over the past year, we have repeatedly heard stories of panic and confusion from the Granite Staters we serve. Time and again, our community has shared their fears – that they may lose access to the services that keep them and their families safe, happy, and well.

We have long discussed the crucial benefits of adequate healthcare access for our state and communities. When people have access to the care they need, when and where they need it, fewer folks will end up homeless, hospitalized, or incarcerated. Easy access to affordable care is critical to the health and well-being of all Granite Staters and often prevents the need for costly higher levels of care.

In New Hampshire, 71,000 adults reported needing mental health treatment but not receiving it, with cost as a prevailing factor in not receiving treatment, according to data from 2018-2019¹. For the tens of thousands of adults enrolled in the NH Granite Advantage Health Care Program, premiums and cost-sharing may make it impossible to afford the care they and their families need. It is essential that we work to protect and promote access to care. SB 484, by repealing premium requirements and limiting cost-sharing, does just that.

Find Help, Find Hope.

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Amidst the rapidly developing policy changes and challenges occurring within NH and at the federal level, SB 484 provides a step towards certainty and security for individuals and families. At this time, it is unclear if NH's policy regarding premiums will conflict with federal cost-sharing policies outlined in the "One Big Beautiful Bill Act" (OBBBA). Additionally, as the OBBBA exempts mental health and substance use disorder services from any cost sharing, NH's cost sharing policy, which includes premiums on **all** individuals, even those seeking mental health and substance use disorder services, may be in direct conflict with the intent of the federal policy exempting these services from cost sharing. With all of this in mind, this bill can serve to help the state prepare for the changes and guidance still coming from the federal government as a result of the OBBBA that may conflict with policies adopted in the most recent state budget.

For these reasons, NAMI NH urges the committee to recommend Ought to Pass for SB 484.

Sincerely,



Sam Hawkins

¹*Mental Health In New Hampshire*, NAMI (2025)