



CITY OF PORTSMOUTH

RESOLUTION IN SUPPORT OF HOUSE BILL 1491

WHEREAS: The City of Portsmouth is a participating member of a non-assessable municipal risk pool created by political subdivisions to reduce risk and provide stable, cost-effective health insurance coverage for municipalities and other public entities; and

WHEREAS: Risk pools nationally operate under two recognized models—assessable and non-assessable—and both models are widely accepted as viable tools for managing municipal risk and controlling costs; and

WHEREAS: House Bill 1491 establishes a statutory framework allowing non-assessable risk pools to operate under the oversight of the New Hampshire Department of Insurance, creating a pathway for municipalities to continue participating in this model; and

WHEREAS: The bill introduces Chapter 420-R, which sets forth reasonable and clearly defined standards for governance, financial reporting, solvency, and fiduciary responsibility, promoting transparency and accountability while preserving operational flexibility; and

WHEREAS: The legislation allows municipalities to retain local-decision making and flexibility by preserving the ability to choose between assessable and non-assessable risk pool structures, or to pursue alternative risk management strategies; and

WHEREAS: Maintaining access to non-assessable risk pools supports predictable budgeting, financial stability, and long-term planning for municipalities by avoiding unexpected assessments and minimizing volatility in insurance costs; and


WHEREAS: The continued availability of multiple risk pool models strengthens the overall municipal health insurance marketplace in New Hampshire and helps ensure continued access to affordable coverage for local governments and their employees;

NOW, THEREFORE, BE IT RESOLVED BY THE CITY COUNCIL OF THE CITY OF PORTSMOUTH THAT: The City Council hereby expresses its support for House Bill 1491 and its establishment of an updated regulatory framework for political subdivision risk management programs; and

BE IT FURTHER RESOLVED: that the City Council respectfully urges the Governor to sign House Bill 1491 into law to preserve municipal choice, promote financial stability, and ensure the continued availability of effective risk management options for New Hampshire municipalities; and

BE IT FURTHER RESOLVED: that a copy of this resolution be transmitted to the Office of the Governor, the municipality's legislative delegation, and appropriate state officials.

This Resolution was adopted by the Portsmouth City Council on June 8, 2026.


Sally Kellar, City Clerk