

NEW JERSEY  
**INDIVIDUAL HEALTH COVERAGE PROGRAM**

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**IHC ADVISORY BULLETIN 95-07**

Date: August 30, 1995

To: IHC Member Carriers That Offer the Standard IHC Plans

From: Ellen F. DeRosa, Assistant Director

**Re: Open Enrollment Period  
Standard Application**

Item 5 of the Eligibility Requirements section of the **Application for Individual Health Benefits Plan for Individuals and Families** states that the “effective date of your coverage shall be no later than the first of the month following the month in which the completed application was dated and the premium payment is received.” The statement is correct *except* with respect to *Open Enrollment applications*, meaning applications submitted during the month of October by persons applying for more comprehensive individual plan benefits, or persons who are eligible for contributory group coverage which is not the same or similar as the requested individual coverage. With respect to Open Enrollment applications, coverage does not become effective until January 1 of the following year.

Since carriers will soon be taking applications from persons taking advantage of the opportunities available only during the Open Enrollment Period, and there is not sufficient time to propose and adopt changes to the standard application form prior to the time the form must be used for Open Enrollment purposes, the IHC Board offers the following suggestion.

Using an endorsement, stamp or sticker, attach the following text to the application:

**Item 5 of the Eligibility requirements is deleted and replaced with the following:**

**Generally, the effective date of your coverage shall be no later than the first of the month following the month in which the completed application was dated and the premium payment is received. However, with respect to applications submitted during the October Open Enrollment Period by persons who are eligible for group coverage and wish to enroll in an individual health benefits plan, or persons who wish to replace their current individual health benefits plan with a more comprehensive individual health benefits plan, the effective date of your coverage shall be January 1 of the following calendar year.**

If you have any questions, please contact me at the phone or fax numbers shown above.