

NEW JERSEY
INDIVIDUAL HEALTH COVERAGE PROGRAM

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IHC ADVISORY BULLETIN 95-08

Date: October 10, 1995

To: IHC Member Carriers That Offer the Standard IHC Plans

From: Ellen F. DeRosa, Assistant Director

Re: Child Only Coverage

Questions have been presented concerning the manner in which a Carrier issuing the standard Individual Health Benefits plans may provide coverage to more than one child in situations in which parent coverage is not requested.

The **Parent and Child(ren) Coverage** subsection of the **Types of Coverage** section of the **ELIGIBILITY** provision of the standard Individual Health Benefits policy forms states that **Parent and Child(ren) Coverage** may be provided under the following circumstances:

- a) coverage for the parent (primary insured) and all child dependents;
- b) coverage for multiple children residing within the same residence who share a common legal guardian; or
- c) coverage when there exists a valid support order requiring health benefits.

In circumstances "b" and "c", there need not be any adult covered under the policy.

The premium for the coverage in each circumstance would be Carrier's filed community rate for Parent and Child(ren) coverage.

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