

**NEW JERSEY
INDIVIDUAL HEALTH COVERAGE PROGRAM &
SMALL EMPLOYER HEALTH BENEFITS PROGRAM**

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JOINT ADVISORY BULLETIN NUMBER 95-07

TO: ALL MEMBERS OF THE IHC & SEH PROGRAMS
FROM: IHC & SEH PROGRAM BOARDS
RE: 1996 Amendments to Policy Forms
DATE: December 21, 1995

As you know, the Individual Health Coverage (“IHC”) Program Board and the Small Employer Health Benefits (“SEH”) Program Board recently adopted changes to the standard health benefits plans. The Boards sent copies of both the proposals and the adoptions to Members of the respective Programs. The proposals appear in the August 21, 1995 edition of the *New Jersey Register*, and the adoptions appear in the November 6, 1995 *New Jersey Register*. As was noted in Joint Bulletin 95-04, all newly issued plans on or after January 1, 1996 were to include the amended text. With respect to in force policies, carriers were to use the new text no later than the first anniversary occurring on or after January 1, 1996; however, carriers were permitted to choose to incorporate all the changes to all in force policies on January 1, 1996.

The Boards had originally indicated that carriers would be required to incorporate all policy form amendments as of the dates outlined above and required carriers to issue new policies, contracts, certificates, and evidences of coverage as appropriate. However, after discussing the matter with a number of carriers who have contacted the Boards, the Boards have agreed to permit all carriers the option to effectuate the amendments to the standard health benefits plans via a rider. For newly issued plans, carriers may use a compliance rider until **March 1, 1996**. No carrier may newly issue a standard plan using the rider on or after March 1, 1996; only amended forms will be permitted. For renewal business, carriers may use the rider until further notice from the Boards. Carriers that choose to use the rider must provide small employers with a letter explaining why the compliance rider is necessary. Further, carriers must use the riders developed by the Boards. Carriers that wish to use a rider to effectuate the policy form changes must call (609)633-1882 for a copy of the riders on computer disk. Please provide the Board with your Federal Express account number if you would like to receive the disk by express mail.