

NEW JERSEY
INDIVIDUAL HEALTH COVERAGE PROGRAM

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ADVISORY BULLETIN
98-IHC-04

September 16, 1998

To: IHC Program Member Carriers
From: Ellen F. DeRosa, Deputy Executive Director
Re: **FILING DATES**

N.J.A.C. 11:20 sets forth a number of filing requirements for IHC Program Member Carriers. In order to assist carriers with meeting their obligations to file reports on a timely basis, the IHC Program has compiled the following list and charts. For a complete description of each of the filing requirements, please refer to the appropriate provisions of the IHC Program Regulations. Please note that several of the filings are required only every two years rather than annually.

PLEASE DISTRIBUTE THIS BULLETIN TO ALL EMPLOYEES RESPONSIBLE FOR SUBMITTING IHC PROGRAM FILINGS.

Quarterly Enrollment Reports (Exhibit L Part 1)

N.J.A.C. 11:20-17.3(b)

Must be filed by all carriers that issue or renew IHC plans.

Due: 45 days following the close of each calendar quarter
May 15; August 15; November 15; February 15

Annual Enrollment Reports (Exhibit L Part 2)

N.J.A.C. 11:20-17.3(c)

Must be filed by all carriers that issue or renew IHC plans.

Due: 45 days following the close of each calendar year
February 15

Certification of Compliance (Exhibit Q)

N.J.A.C. 11:20-3.2

Must be filed by all carriers that issue or renew IHC plans.

Due: Prior to entering the IHC market and March 1 of each year thereafter

Market Share and Net Paid Gain/Loss Report (Exhibit K)

N.J.A.C. 11:20-8.2

Must be filed by all carriers that have net earned health benefit premium in New Jersey.

Due: March 1 of each odd numbered year (e.g., 1999, 2001, 2003, 2005, etc.)

Performance Report

N.J.A.C. 11:20-10.3

Must be filed by all carriers that seek reimbursement for reimbursable losses incurred during the previous two-year calculation period.

Due: April 1 of each odd numbered year (e.g., 1999, 2001, 2003, 2005, etc.)

Non-Member Certification

N.J.A.C. 11:20-13.3

Must be filed by all carriers that have reported A&H premium of which none is attributable to a health benefits plans issued or renewed in New Jersey.

Due: March 1 of each odd numbered year (e.g., 1999, 2001, 2003, 2005, etc.)

Exemption Requests

N.J.A.C. 11:20-9.2

Must be filed by all carriers that market IHC plans that would like to seek a conditional exemption from the payment of a reimbursable loss assessment for the two-year calculation period, in return for enrolling at least the target number of non-group persons as assigned by the IHC Program for the two-year calculation period, and not seeking reimbursement for any reimbursable losses that carrier may incur during the two-year calculation period.

Due: June 1 of each odd numbered year (e.g., 1999, 2001, 2003, 2005, etc.)

Non-Group Persons Enrollment Certification

N.J.A.C. 11:20-9.5

Must be filed by all carriers that received a conditional exemption in order to be considered for a final exemption.

Due: March 1 of each odd numbered year (e.g., 1999, 2001, 2003, 2005, etc.)

Good Faith Marketing Report

N.J.A.C. 11:20-9.6

Must be filed by all carriers that have sought and been granted a conditional exemption but enroll less than 50 percent of the target number of non-group persons as assigned by the IHC Program.

Due: July 1 of each odd numbered year (e.g., 1999, 2001, 2003, 2005, etc.)

Loss Ratio Report (Exhibit J) and Refund Plan, as appropriate

N.J.A.C. 11:20-7.3 - 7.5

Must be filed by all carriers that issue or renew IHC plans.

Due: August 15 of each year

Rate Filings

N.J.A.C. 11:20-6

Must be filed by all carriers that issue or renew IHC plans.

Due: BEFORE quoting rates for new or renewal business.

Odd Numbered Years

JAN	FEB	MAR	APR	MAY	JUN
	<i>15th</i> Exhibit L-1, L-2	<i>1st</i> Exhibit Q, Non-Group Persons Cert., Exhibit K or Non-Member,	<i>1st</i> Performance Report	<i>15th</i> Exhibit L-1	<i>1st</i> Exemption Request
JUL	AUG	SEP	OCT	NOV	DEC
<i>1st</i> Good Faith Marketing Report	<i>15th</i> Exhibit L-1, Exhibit J			<i>15th</i> Exhibit L-1	

Even Numbered Years

JAN	FEB	MAR	APR	MAY	JUN
	<i>15th</i> Exhibit L-1, L-2	<i>1st</i> Exhibit Q		<i>15th</i> Exhibit L-1	
JUL	AUG	SEP	OCT	NOV	DEC
	<i>15th</i> Exhibit L-1, Exhibit J			<i>15th</i> Exhibit L-1	