



State of New Jersey
DEPARTMENT OF BANKING AND INSURANCE
INDIVIDUAL HEALTH COVERAGE PROGRAM
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JON S. CORZINE
Governor

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STEVEN M. GOLDMAN
Commissioner

ADVISORY BULLETIN
07-IHC-04

VIA CERTIFIED MAIL

October 16, 2007

Carrier
Address
City, State Zip

**Re: Notice of 2007/2008 Minimum Enrollment Share
Exemption Request and Certification of Non-Group Lives**

**PLEASE READ THIS ENTIRE BULLETIN CAREFULLY
EXEMPTION REQUESTS MUST BE SUBMITTED WITHIN 30 DAYS**

The New Jersey Individual Health Coverage Program (IHC) Board is authorized by N.J.S.A. 17B:27A-2 et seq. and N.J.A.C. 11:20 et seq. to administer the IHC Program and to assess members for their proportionate share of reimbursable losses and operating expenses. A "member" is a carrier that issues or has in force health benefits plans in New Jersey. This Advisory Bulletin is of particular import to members that had net earned premium from individual, small group or large group health benefits plans in either 2005 or 2006.

This Advisory Bulletin serves as the notice required by N.J.S.A. 17B:27A-12 and N.J.A.C. 11:20-9.3(a) of the "minimum number of non-group persons" each member will be required to enroll to be exempt from assessment for 2007/2008 reimbursable losses. Because some carriers did not timely submit the Exhibit K Assessment Report by April 1, 2007 and other carriers submitted Exhibit K Assessment Reports with incomplete or inconsistent data, the completed Exhibit K Assessment Reports necessary to issue this Notice of 2007/2008 Minimum Enrollment Share were not available until September. Consistent with N.J.A.C. 11:20-9.3(a), this notice of the minimum enrollment share is being sent to carriers following the IHC Board's receipt of completed Exhibit K Assessment Reports.

Carriers seeking an exemption for 2007/2008 must submit a written request for an exemption by the Chief Financial Officer or other duly authorized officer that includes the affirmative statement set forth in N.J.A.C. 11:20-9.2(b)3. Carriers must submit the written request for exemption **no later than 30 days following receipt of this Advisory Bulletin.**

The Board will not consider late filings.

Please note that members not seeking an enrollment-based exemption are not required to make a filing in response to this Advisory Bulletin.

Please send the exemption requests to the attention of Ellen DeRosa, Executive Director, at the above address.

Minimum Enrollment Share 2007/2008: # non-group person lives
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If you have any questions, please contact me by email at ederosa@dobi.state.nj.us or by phone at 609-633-1882 ext. 50302.

Sincerely,

Ellen F. DeRosa

Ellen F. DeRosa
Executive Director