

**NEW JERSEY
SMALL EMPLOYER HEALTH BENEFITS PROGRAM**

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SEH Bulletin 95-04

TO: SEH PROGRAM MEMBERS
FROM: SEH PROGRAM BOARD
RE: Premium Comparison Survey; Enrollment Reporting
DATE: October 25, 1995

Premium Comparison Survey

The New Jersey Small Employer Health Benefits Program (“SEH”) Board is developing a Premium Comparison Survey for the small employer health benefits market using data filed with the New Jersey Department of Insurance (“DOI”) pursuant to N.J.A.C. 11:21-19. The SEH Board intends to make the Survey widely available to consumers and other interested parties, and may include the Survey as an insert to the *New Jersey Small Employer Health Benefits Plans Buyers’ Guide*.

Carriers’ premiums will not appear in the published Survey if they fail to promptly respond to the DOI’s premium comparison filing requirements, as set forth at N.J.A.C. 11:21-19 and Exhibit FF. The next filing deadline is **November 1, 1995**, which shall reflect the monthly premiums to be charged as of January 1, 1996. The SEH Board would like to list as many carriers as possible, but will not be responsible for omissions occurring as a result of untimely filings.

Enrollment Reporting

Pursuant to N.J.A.C. 11:21-7.13, carriers are required to provide quarterly and yearly enrollment reports to the SEH Board. The purpose of collecting the information required by the regulation is to provide statistical data to evaluate the effectiveness of reform in the small employer market, and to identify trends in the market over time. The Board believes the information is essential to responsibly monitor and regulate the small employer health benefits market.

While this rule has been effective for over one year, the Board continues to receive reports from carriers that are late, with missing information, or when compared with previously filed reports, indicate that the information being provided is not accurate. The Board asks that carriers compete the filing requirements accurately, completely and in a timely fashion. In the future, if enrollment reports are not compete or not timely filed, the matter will be referred to the DOI’s Enforcement and Consumer Protection Division for enforcement and assessment of appropriate penalties.