

**INSURANCE
NEW JERSEY INDIVIDUAL HEALTH COVERAGE PROGRAM BOARD**

Individual Health Coverage Program

Adopted Amendments: N.J.A.C. 11:20-1, and Appendix Exhibits A, B and F.

Adopted New Rules: N.J.A.C. 11:20-3.4 and Appendix Exhibit G.

Proposed: (I filed it January 3, 2006. I believe it will not be published until March 6, 2006 so I do not have a citation to include.)

Adopted: February 24, 2006 by the New Jersey Individual Health Coverage Program Board, Ellen DeRosa, Deputy Executive Director.

Filed: February 24, 2006 as R.2006d. _____ **without change.**

Authority: N.J.S.A. 17B:27A-2 et seq.

Effective Date: February 24, 2006

Operative Date: July 1, 2006.

Expiration Date: December 7, 2010

Summary of Hearing Officer Recommendations and Agency Responses:

The New Jersey Individual Health Coverage (IHC) Program Board held a public hearing on February 14, 2006 to receive oral testimony with respect to the proposed amendments to the standard health benefits plans, set forth in Appendix Exhibits A, B, and F to N.J.A.C 20. Ellen DeRosa, the Deputy Executive Director of the IHC Board, served as hearing officer.

No persons provided comments during the hearing.

The record of the public hearing may be reviewed by contacting Ellen DeRosa, Deputy Executive Director, IHC Board, PO Box 325, Trenton, NJ 08625-0325. The hearing officer made no recommendations to the IHC Board as part of a review of the proposal.

Summary of Public Comments and Agency Responses:

Written comments were received from Horizon Blue Cross Blue Shield of New Jersey.

The proposed amendments to Appendix Exhibits A, B and F were limited to amendments to the definition of “Federally Defined Eligible Individual”, amendments to the “Coordination of Benefits and Services” provision, amendments to the “Term of the Policy – Renewal Privilege-Termination” provision in Exhibits A and F, the “Term of the Contract – Renewal Privilege – Termination” provision of Exhibit B, and amendments to the “Schedule of Insurance and Premium Rates” and the “Immunizations and Lead Screening” provision in Exhibit A. The comments submitted by the commenter addressed the definitions of “Creditable Coverage” “Public Health Plans” and “Medicare.” Since no amendments were proposed to those definitions, the comments are beyond the scope of the proposal.

Federal Standards Statement

The adopted amendments at N.J.A.C. 11:20 and the Exhibits A, B and F comply with the Federal Health Insurance Portability and Accountability Act of 1996, Pub. L. 104-191. The amendments do not expand upon the requirements set forth in Federal law.

The amendments do not expand upon the requirements set forth in these Federal laws. There are no other Federal laws that apply to these amendments.

Date

Ellen DeRosa, Deputy Executive Director