



State of New Jersey  
DEPARTMENT OF BANKING AND INSURANCE  
LEGISLATIVE AND REGULATORY AFFAIRS  
PO Box 325  
TRENTON, NJ 08625-0325

JON S. CORZINE  
Governor

TEL (609) 984-3602  
FAX (609) 292-0896

STEVEN M. GOLDMAN  
Commissioner

**BULLETIN NO. 09-18**

**TO: ALL CARRIERS ISSUING STANDARD INDIVIDUAL HEALTH BENEFITS PLANS**

**FROM: STEVEN M. GOLDMAN, COMMISSIONER**

**RE: NOTIFICATION TO DEPARTMENT REQUIRED UNDER N.J.A.C. 11:20-18.8**

The Department of Banking and Insurance ("Department") recently adopted new rules to implement P.L. 2008, c. 38, which made several changes to the laws applicable to the individual health coverage ("IHC") market. See 41 N.J.R. 73(a) and 41 N.J.R. 1866(c). One of the new rules, N.J.A.C. 11:20-18.8(a)3, provides, in pertinent part, that a carrier issuing all of the standard individual plans in the IHC market on and before January 4, 2009 that elects to offer at least three but not all of the standard individual plans after January 4, 2009 as permitted by N.J.S.A. 17:27A-4b, and that has in-force business in the plan(s) that it elects to no longer offer may, as one of its options, make a one-time election to continue to renew the in-force business in the plan(s) it chooses to no longer offer. A carrier wishing to make such an election is required by the rule to notify the Department in writing on or before March 1, 2009 of the plan(s) for which it will renew in-force business but which it will no longer offer. The rule did not become effective until publication of the Notice of Adoption in the New Jersey Register on April 20, 2009, which was past the March 1, 2009 deadline referenced above. Thus, it was not possible for any insurer that wished to do so to meet the March 1, 2009 deadline. Consequently, the Department is hereby advising insurers that notifications pursuant to N.J.A.C. 11:20-18.8(a)3i received no later than July 1, 2009 shall be considered to be in compliance with the rule.

5/18/09  
Date

/s/ Steven M. Goldman  
Steven M. Goldman  
Commissioner

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