

NEW JERSEY
**INDIVIDUAL HEALTH COVERAGE PROGRAM &
SMALL EMPLOYER HEALTH BENEFITS PROGRAM**

20 West State Street, 10th Floor

PO Box 325

Trenton, NJ 08625

Phone: 609-633-1882

Fax: 609-633-2030

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December 2, 1998

To: IHC and SEH Program Member Carriers and Interested Parties

From: Ellen F. DeRosa, Deputy Executive Director

Re: Source of PHCS Data

Coverage for Injuries Sustained as a Result of Domestic Violence

Source of PHCS Data

Carriers in both the Individual Health Coverage Program (IHC Program) and the Small Employer Health Benefits Program (SEH Program) are required to determine the reasonable and customary allowance for a charge based on Prevailing Healthcare Charges System (PHCS) data in circumstances where a negotiated fee schedule does not apply. The recently readopted regulations for both the IHC Program and the SEH Program specify the name and address of the Health Insurance Association of America (HIAA) as the entity that makes the PHCS data available. The Boards have been informed that the HIAA sold the PHCS data to Ingenix, Inc., a subsidiary of United HealthCare Corporation. The mailing address to secure PHCS data is: 11410 Isaac Newton Square, Reston, VA 20190-5004. The regulations for both the IHC and the SEH Programs will be amended to identify Ingenix, Inc. as the new provider of the PHCS data.

Coverage for Injuries Sustained as a Result of Domestic Violence

P.L. 1998, c. 97, effective, December 3, 1998, prohibits health benefits plans from containing a provision which could be used as a basis for the denial of benefits for expenses incurred in the treatment of an injury or injuries sustained as the result of domestic violence. The standard plans for the IHC Program and the standard plans for the SEH Program contain no provision that a carrier could use as a basis for denial of coverage for treatment of an injury or injuries sustained while covered under the plan which are the result of domestic violence. Therefore, carriers must cover treatment of a covered person or member for injuries sustained while covered under the plan as a result of domestic violence, subject to the applicable copayment, deductible, and/or coinsurance of the health benefits plan.

If you have any questions, feel free to contact me.