

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

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**ADVISORY BULLETIN
99-JOINT-01**

June 30, 1999

To: IHC and SEH Program Member Carriers and Interested Parties
From: Ellen F. DeRosa, Deputy Executive Director
Re: **Compliance with New Jersey Law**

As you may be aware, two laws were recently enacted that affect coverage provided under the standard individual and small employer health benefit plans. In addition, the Department of Banking and Insurance released a Public Notice concerning the Health Wellness Promotion Act. The purpose of this Bulletin is twofold. First, Carriers are advised that the forms contain a Compliance with Law provision and therefore must comply with law regardless of the provisions in the standard plans. Second, both the IHC and SEH Boards are developing rule proposals that will amend the standard plans such that the provisions in the standard plans specifically satisfy the requirements of law. The Boards expect to file the proposals later this summer.

P.L. 1999, c. 106

This law, effective August 11, 1999, requires carriers to cover the treatment of a “biologically-based mental illness” under the same terms and conditions as provided for any other sickness under the plan.

P.L. 1999, c. 49

This law, effective June 10, 1999, requires carriers to cover certain dental services. Although the law does not specifically apply to coverage in the IHC and SEH markets, the Boards note that Certificate of Authority requirements applicable to HMO carriers require HMO carriers to comply with the law. In addition, both the IHC and SEH Boards intend to include provisions in the standard plans to comply with the law, for both HMO and non-HMO coverage.

Health Wellness Promotion Act

The Department of Banking and Insurance released a Public Notice earlier this spring concerning the adjustments to the dollar amounts for benefits or services that carriers are required to provide for services set forth in the Health Wellness Promotion Act.

Please refer to the actual laws and the notice for further information and guidance.

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