



State of New Jersey
DEPARTMENT OF BANKING AND INSURANCE
INDIVIDUAL HEALTH COVERAGE PROGRAM

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ADVISORY BULLETIN
05-IHC-02

March 10, 2005

To: IHC Program Members

From: Wardell Sanders, IHC Program Executive Director

Re: 2003/2004 Certification of Non-Group Persons

Pursuant to N.J.A.C. 11:20-9.5(b), a carrier granted a conditional exemption for a two-year calculation period is required to submit a Certification of Non-Group Persons on or before March 1 of the year immediately following the calculation period. The purpose of the filing is to provide data to the Board so that it can evaluate a carrier's satisfaction of its assigned non-group market target. IHC Member Carriers not seeking an enrollment-based exemption are not required to make this filing.

In Advisory Bulletin No. 04-IHC-02 issued on March 23, 2004, the IHC Board provided notice of the 2003/2004 minimum enrollment share but did not ask carriers to submit an application for a conditional exemption for the 2003/2004 period due to a then-pending legal challenge to the regulations governing the Board's assessment procedures. Since, pursuant to the Board's instructions, applications have not been submitted for the 2003/2004 two-year period, the IHC Board has decided that there is no reason for carriers to submit the Certification of Non-Group Persons pursuant to N.J.A.C. 11:20-9.5(b) at this time.

In the future, the Board will issue a Bulletin advising carriers of the timing to apply for an exemption for the 2003/2004 two-year period. Carriers will be advised that if they elect to apply for an exemption, they will also be required to submit a Certification of Non-Group Persons along with their applications. Carriers will be given a specific time frame in which to provide the exemption election and the Certification of Non-Group Persons.

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

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