

NEW JERSEY
SMALL EMPLOYER HEALTH BENEFITS PROGRAM

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ADVISORY BULLETIN
00-SEH-01

June 23, 2000

To: SEH Program Member Carriers
From: Ellen F. DeRosa, Deputy Executive Director
**Re: Adoption of Changes to Standard Small Employer Health Benefits Plans -
Option to offer \$30 Copayment and/or \$2500 Deductible**

On May 22, 2000, the SEH Board proposed amendments to N.J.A.C. 11:21-3.1 and 11:21 Appendix Exhibits F, G, N, W, Y, HH, and II to expand the options available under the standard small employer health benefit plans. No oral or written comments were received. The SEH Board adopted the proposed amendments effective June 23, 2000. A copy of the adoption summary, as filed with the Office of Administrative Law, is attached.

In addition to the \$5, \$10, \$15 and \$20 copayments for use with HMO plans, and the network portion of HMO-POS, indemnity POS and PPO plans, carriers may elect to offer a \$30 copayment with one or more of these plans. The corresponding hospital confinement copayment for the \$30 copayment option is \$300 per day, and is subject to the same 5 copayment limit per admission, 10 copayment limit per year, as for the existing copayments.

In addition to the required \$250, \$500 and \$1000 deductible options for use with Plans B, C and D, and the non-network portion of indemnity PPO and POS plans and HMO-POS plans, carriers may elect to offer a \$2500 deductible with one or more of these plans. The family deductible will be either 2 times or 3 times the individual deductible, consistent with the election the carrier has made for the other deductibles.

As required by N.J.A.C. 11:21-9, carriers must file rates for these new plan options before the new plan options may be marketed.

The standard employer application was amended to include the \$30 copayment and \$2500 deductible options.

The standard health benefit plans may be downloaded from the website for the Department of Banking and Insurance. Please visit www.NJDOBI.org.

If you have any questions regarding these new plan options, feel free to contact me.