

**NEW JERSEY
SMALL EMPLOYER HEALTH BENEFITS PROGRAM**

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SEH ADVISORY BULLETIN NUMBER 95-01

TO: ALL MEMBERS OF THE SEH PROGRAM
FROM: SEH PROGRAM BOARD
RE: CARRIER FILING DEADLINES; IMPORTANT DATES
DATE: MARCH 2, 1995

This bulletin is to remind members of the New Jersey Small Employer Health Benefits ("SEH") Program of important filing deadlines established by statute or by the SEH Board through rulemaking, and to remind carriers of other important dates. For a complete description of the filing requirements, please refer to the appropriate provisions of the New Jersey Small Employer Health Benefits Act ("SEH Act"), N.J.S.A. 17B:27A-17 et seq., as amended by P.L.1994, c. 11 and P.L.1994, c.97, and the SEH Board's regulations, N.J.A.C. 11:21-1 et seq.

I. Yearly Filing Dates

February 14: Quarterly enrollment report
N.J.A.C. 11:21-7.13(b)

March 1: Market share report
N.J.A.C. 11:21-10 and Exhibit CC

March 1: Certification of promotional and marketing material
N.J.A.C. 11:21-17.3 and Exhibit DD¹

March 1: Certification of non-member status
N.J.A.C. 11:21-8

March 15: Yearly enrollment report
N.J.A.C. 11:21-7.13(a)

¹ The SEH Board has proposed amendments to Exhibit BB, Part 2, redesignating it Exhibit DD. The proposal is scheduled to appear in the March 6, 1995 edition of the New Jersey Register. Please note that the proposal changes the filing deadline of the certification to March 1 of each year. Until March 1, 1996, carriers should provide the certification on the anniversary date of its original filing as required by the existing regulation.

- May 15:** Quarterly enrollment report
N.J.A.C. 11:21-7.13(b)
- August 1:** Loss ratio filing
N.J.S.A. 17B: 27A-25g(2); DOI regulations to be developed
- August 14:** Quarterly enrollment report
N.J.A.C. 11:21-7.13(b)
- November 15:** Quarterly enrollment report
N.J.A.C. 11:21-7.13(b)
- December 31:** Loss ratio disbursement of dividends and credits
N.J.S.A. 17B:27A-25g(2); DOI regulations to be developed
- December 31:** Notification to Commissioner regarding MEAs
N.J.S.A. 17B:27A-48

II. Other Filing Requirements and Important Dates

- A. Certification of Compliance [N.J.A.C. 11:21-4.2 and Exhibit BB, Part 1]
- B. Alternative Method of Utilization Review Filings [N.J.A.C. 11:21-4]
- C. Optional Benefit Rider Filings [N.J.S.A. 17B:27A-19i; N.J.A.C. 11:21-3.2(d)]
- D. Rate Filings [N.J.A.C. 11:21-9]
- E. Rating Requirements [N.J.S.A. 17B:27A-25; N.J.A.C. 11:21-9.3(a)4v]
 - Upon issue or renewal in calendar year 1994 and 1995: 3 to 1 rating ban
 - Upon issue or renewal in calendar year 1996: 2 to 1 rating ban
 - Upon issue or renewal in calendar year 1997: community rating

September 11, 1994: Beginning on the first anniversary date after September 11, 1994, all nonstandard plans must comply with the provisions of N.J.S.A. 17B:27A-18, -19b, -22, -23, -24, -25, and -27. Carriers, associations, multiple employer arrangements or out-of-state trusts must renew or continue nonstandard health benefits plans, at the option of the small employer.

March 1, 1996: Beginning on this date, small employers may no longer continue to renew nonstandard health benefits plans that were in effect prior to January 1, 1994 [N.J.S.A. 17B:27A-19j].