

**MINUTES OF THE MEETING OF THE
NEW JERSEY SMALL EMPLOYER HEALTH BENEFITS PROGRAM BOARD
AT THE OFFICES OF THE
NEW JERSEY DEPARTMENT OF BANKING AND INSURANCE
TRENTON, NEW JERSEY
April 7, 2006**

Members participating by Telephone: Wilson Beebe; Thomas Collins; Gary Cupo; Darrel Farkus (United); John Foley (CIGNA); Jack Kalosy (HealthNet); Ulysses Lee (Guardian); Jim Stenger; Tony Taliaferro (AmeriHealth); Mary Taylor (Aetna Health Inc.); Mike Torrese (Horizon); Dr. Joseph Tricarico (DOHSS); Dutch Vanderhoof.

Members participating from Trenton: Gale Simon (DOBI).

Others participating: Ellen DeRosa, Deputy Executive Director; DAG Vicki Mangiaracina (DOL)

I. Call to Order

E. DeRosa called the meeting to order at 3:00 p.m. She announced that notice of the meeting had been published in two newspapers and posted at the Department of Banking and Insurance ("DOBI"), the DOBI website, and the Office of the Secretary of State in accordance with the Open Public Meetings Act. E. DeRosa took roll call. A quorum was present.

Since members were participating by telephone, E. DeRosa asked that everyone identify themselves when speaking.

II. Public Comments

No members of the public attended the meeting.

III. Draft Rule Proposal to Address the requirements of P.L. 2005, c.375

E. DeRosa asked for input from the Board regarding the timing of the Open Enrollment Period. She noted that the law did not specify when the 30-day period must occur. Since SEH plans are guaranteed issue there is not an already established open enrollment period. E. DeRosa explained that she originally drafted the continuation provision with an open enrollment period that would begin on the anniversary date of the plan. She said a carrier on the policy forms committee suggested a fixed 30-day period for all plans. After some discussion, the Board agreed that the 30-day period should begin on the anniversary date of the plan.

The Board briefly discussed the provision that explains that a Dependent does not have a right to elect COBRA or State continuation when the Over-Age Dependent continuation ends.

E. DeRosa explained that while the law did not state the effective date of the continued coverage, the draft provision addresses the effective date as the later of the date of enrollment; or the payment of premium, or reaching the limiting age.

M. Taylor offered a motion to approve the filing of the draft proposal using the anniversary date open enrollment period text. J. Stenger seconded the motion. By roll call vote, the Board voted unanimously in favor of the motion.

E. DeRosa explained that in order to file the proposal it is first necessary to receive approval from the Attorney General's Office and Governor's Counsel. Once those approvals have been given, E. DeRosa said she will file the proposal with the Office of Administrative Law and the 20-day comment period will commence. The dates for the public hearing and the due date for written comments will depend on the date the proposal can be filed.

IV. Executive Session Minutes

E. DeRosa said if there were no comments to the Executive Session minutes that the Board could vote on the minutes during Open Session. No Board member had comments.

M. Taylor offered a motion to approve the SEH Board Executive Session minutes for the March 22, 2006 meeting and to approve the Joint Board Executive Session minutes of the March 30, 2005 meeting. T. Collins seconded the motion. By roll call vote the Board voted in favor of the motion with W. Beebe and J. Tricarico abstaining.

V. Close of Meeting

D. Vanderhoof offered a motion to adjourn the Board meeting. G. Simon seconded the motion. By roll call vote, the Board voted unanimously in favor of the motion.

[The meeting adjourned at 3:35 p.m.]