

INSURANCE  
NEW JERSEY INDIVIDUAL HEALTH COVERAGE PROGRAM BOARD  
Individual Health Coverage Program

Adopted Amendments: N.J.A.C. 11:20-3.1, and Appendix Exhibit G.

Proposed: May 20, 2002 at 34 NJR 1786(a).

Filed: \_\_\_\_\_ as R. 2002 d. \_\_\_\_ without change.

Authorized By: New Jersey Individual Health Coverage Program Board, Wardell Sanders, Executive Director.

Authority: N.J.S.A. 17B:27A-2 et seq.

Effective Date: October 7, 2002.

Expiration Date: August 7, 2003.

Summary of Hearing Officer Recommendations and Agency Responses:

The New Jersey Individual Health Coverage (“IHC”) Program Board held a hearing on Tuesday, July 17, 2002 at 10:00 A.M. at the Department of Banking and Insurance, Room 218, 20 West State Street, Trenton, New Jersey to receive testimony with respect to the proposed amendments to the standard health benefits plan application set forth in N.J.A.C. 11:20 as Appendix Exhibit G. Wardell Sanders served as hearing officer. No oral comments on the regulations were received. The hearing officer made no recommendations. No written comments on the regulations were received. The record of the public hearing may be reviewed by contacting Wardell Sanders, Executive Director, IHC Board, PO Box 325, Trenton, NJ 08625-0325.

Summary of Public Comments and Agency Responses:

No comments were received.

## Federal Standards Statement

The standard individual health benefits plans comply with the Federal Health Insurance Portability and Accountability Act of 1996, Pub. L. 104-191. The standard plans, and the rules describing the standard plans, do not expand upon the requirements set forth in the Federal law.

Full text of the adoption follows:

### **11:20-3.1 Benefits provided**

(a) (No Change)

(b) In accordance with N.J.A.C. 11:20-1.3, members that offer individual health benefits plans in this State shall offer standard health benefits Plans A/50, B, C, and D as set forth in Exhibits U, and B through D, respectively, with variable text as specified on the Explanation of Brackets, Exhibit T, in the Appendix.

1. – 3 (No change.)

4. Members offering Plan A/50 may offer the following annual deductible options to the policyholder for each plan:

i. \$5,000 per individual and \$10,000 per family unit; and

ii. \$10,000 per individual and \$20,000 per family unit.

(c) -(e) (No change.)

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Wardell Sanders, Executive Director

Date: September 13, 2002