

INSURANCE

NEW JERSEY SMALL EMPLOYER HEALTH BENEFITS PROGRAM BOARD

Small Employer Health Benefits Plans

Adopted Amendments: N.J.A.C. 11:21 Appendix Exhibits F, G, W and Y

Proposed: October 27, 2025

Adopted: December 17, 2025, New Jersey Small Employer Health Benefits Program Board,
Margaret Koller, Chairperson.

Authority: N.J.S.A. 17B:27A-17 to -56

Filed: _____, 2025 as R. 2025 d. _____ **without change.**

Effective Date: January 1, 2026

Operative Date: April 1, 2026

Expiration Date: September 11, 2030

Summary of Hearing Officer's Recommendations and Agency Responses

The New Jersey Small Employer Health Benefits Program Board (SEH Board) held a hearing on Wednesday, November 12, 2025, by Zoom, to receive testimony with respect to the health benefits plans set forth in N.J.A.C. 11:21 Appendix Exhibits F, G, W and Y. John Rossakis, Regulatory Officer, served as the hearing officer. There was no testimony at the hearing.

The hearing officer made no recommendations regarding the proposed amendments. The hearing record may be reviewed by contacting the New Jersey Small Employer Health Benefits Program Board, P.O. Box 325, Trenton, NJ 08625-0325.

Summary of Public Comments and Agency Responses

No comments were received.

Agency-Initiated Changes

The SEH Board is not making any agency-initiated changes upon adoption.

Federal Standards Statement

State agencies that propose to adopt or amend State rules that exceed federal standards regarding the same subject matter are required to include in the rulemaking document a federal standards analysis. As discussed in the proposal, the proposed amendments are intended to comply with newly enacted State law, and are not being proposed under the authority of, or in order to implement, comply with or participate in, any program established under federal law or under a State statute that incorporates or refers to federal law, standards or requirements as set forth at N.J.A.C. 1:30-5.1(c)4. Accordingly, a federal standards analysis is not required.