

**INSURANCE
DEPARTMENT OF BANKING AND INSURANCE
DIVISION OF INSURANCE**

**Health Benefit Plans
Electronic Receipt and Transmission of Health Insurance Claims**

**Actuarial Services
Minimum Standards for Individual Health Insurance**

Adopted Amendments: N.J.A.C. 11:4-16.7 and 11:22-3, Appendix Exhibits 1A and 1B

Proposed: July 5, 2005 at 37 N.J.R. 2291(a).

Adopted: September 30, 2005 by Donald Bryan, Acting Commissioner, Department of Banking and Insurance.

Filed: September 30, 2005 as R. 2005 d.365, **without change**.

Authority: N.J.S.A. 17:1-8.1, 17:1-15e, 17B:30-23 and 17B:26-45.

Effective Date: November 7, 2005.

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Summary of Public Comment and Agency Response:

The Department received no comments.

Federal Standards Statement

Federal law neither prohibits nor mandates the collection of racial and ethnic data by health carriers. Accordingly, a Federal standards analysis is not required because the adopted amendments are not subject to any Federal standards or requirements.

Full text of the adoption follows:

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