

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

**New Jersey Individual Health Coverage Program  
Relief from Obligations Imposed by the Individual Health Insurance Reform Act**

**Readoption with Amendments: N.J.A.C. 11:20-11**

Proposed: August 15, 2005 at 37 N.J.R. 3022(a).

Adopted: December 7, 2005 by Donald Bryan, Acting Commissioner, Department of Banking and Insurance.

Filed: December 7, 2005 as R. 2006 d. 16, **without change**.

Authority: N.J.S.A. 17:1-8.1 and 15e, and 17B:27A-2 et seq.

Effective Date: December 7, 2005, Readoption;  
January 3, 2006, Amendments

Expiration Date: December 7, 2010

**Summary** of Public Comment and Agency Response:

No comments were received.

**Federal Standards Statement**

The readopted rules and amendments comply with the Federal Health Insurance Portability and Accountability Act of 1996 (Pub. L. 104-192), and do not expand upon the requirements set forth in the Federal law.

**Full text** of the readopted rules can be found in the New Jersey Administrative Code at 11:20-11.

**Full text** of the adopted amendments follows: