

INSURANCE  
DEPARTMENT OF BANKING AND INSURANCE

INDIVIDUAL HEALTH COVERAGE PROGRAM

Amendments to Policy Forms to Comply with State and Federal Law and to Add and Optional Product Type

Adopted Amendments: Exhibits A, B, and F of the Appendix to N.J.A.C. 11:20

Authorized By: New Jersey Individual Health Coverage Program Board, Ellen DeRosa, Executive Director

Authority: N.J.S.A. 17B:27A-2 et seq.; P.L. 2011, c. 188

Proposed August 13, 2012 (See September 17, 2012 \_\_N.J.R. \_\_)

Adopted: September 11, 2012 by the New Jersey Individual Health Coverage Program Board, Ellen DeRosa, Executive Director.

Filed: September 13, 2012 as R. 2012 d. \_\_\_\_ with no changes

Effective Date: September 13, 2012

Operative Date: January 1, 2013

Expiration Date:

Summary of Hearing Officer Recommendations and Agency Responses:

The New Jersey Individual Health Coverage (IHC) Program Board held a hearing on Thursday August 30, 2012 at 9:00 A.M. at the Department of Banking and Insurance, 11<sup>th</sup> floor Conference Room, 20 West State Street, Trenton, New Jersey to receive testimony with respect to **the standard health benefits plans and specimen Basic and Essential plan, set forth in Exhibits A, B and F of the Appendix to N.J.A.C. 11:20.** Ellen DeRosa, Executive Director of the IHC Program Board, served as hearing officer. No testimony was provided during the hearing. The hearing officer made no recommendations regarding the proposed amendments.

The hearing record may be reviewed by contacting Ellen DeRosa, Executive Director, New Jersey Individual Health Benefits Coverage Board, P.O. Box 325, Trenton, NJ 08625-0325.

Summary of Public Comments and Agency Responses:

No comments were received.

#### Federal Standards Statement

The proposed amendments comply with PPACA. The rules do not expand upon the requirements set forth in the Federal law. There are no other Federal laws that apply to these amendments.