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Bulletin No. 15-06

TO: ALL DENTAL PLAN ORGANIZATIONS
FROM: RICHARD J. BADOLATO, ACTING COMMISSIONER
SUBJECT: UPDATE TO N.J.A.C. 11:10-1.9 EXPENSE LIMITATION

Dental Plan Organizations are subject to the loss ratio requirements specified in N.J.S.A. 17:48D-14 and regulation N.J.A.C. 11:10. The purpose of this Bulletin is to inform DPOs that the Department of Banking and Insurance (“Department”) plans to update its regulation to recognize that the current rules do not account for new taxes and fees established by the 2010 Patient Protection and Affordable Care Act.

The revised regulation will clarify that new Federal fees and taxes should be excluded from premium for purposes of determining the expense limits in N.J.A.C. 11:10-1.9. The exclusion of new Federal fees and taxes is intended to maintain the status quo in expense limitations. This treatment is consistent with the Department’s amendments to the IHC and SEH rating rules, previously explained (see [Bulletin 13-14](#)).

9/15/15
Date

Richard J. Badolato
Acting Commissioner

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