

**MINUTES OF THE MEETING OF THE
NEW JERSEY INDIVIDUAL HEALTH COVERAGE PROGRAM BOARD
HELD TELEPHONICALLY
August 4, 2026**

Directors participating: Sandi Kelly (Horizon); Angela McKeighan (Oxford); Adam Young (AmeriHealth); Michael Fahncke (DOBI)

Others participating: Jessica Lugo (Division of Law); Christy Brewer (Horizon)

I. Call to Order

S. Kelly called the meeting of the IHC Board to order at 9:32 A.M. She announced that notice of the meeting had been posted at the Department of Banking and Insurance (“DOBI”), on the DOBI website, at the Office of the Secretary of State, submitted to the State House Press Corps, and published in two newspapers of general circulation in accordance with the Open Public Meetings Act.

S. Kelly stated that the means by which the public could attend the meeting telephonically was posted on the Board’s website and issued electronically to all known interested parties.

S. Kelly determined a quorum was present. She stated that voting would be by roll call.

Members of the public were asked to identify themselves; public attendees, if any, are identified at the end of these minutes.

II. Draft Minutes – June 12, 2026

A. Young made a motion, seconded by A. McKeighan, to approve the June 12, 2026, minutes. By roll call vote, the motion unanimously carried.

III. Expenses

S. Kelly presented the expense report totaling \$2,763.00, comprising one bill from the Attorney General’s office for fourth quarter fiscal year 2026.

A. Young made a motion, seconded by M. Fahncke, to approve the expense report totaling \$2,763.00 and to authorize DOBI to initiate payment from Treasury. By roll call vote, the motion unanimously carried.

IV. Policy Form Amendments

The Board discussed the draft policy form amendments that were made to reflect recent changes in various laws. Two carriers had provided written feedback on the various drafts and these points were discussed.

- Newborn mandate – There was agreement that the 90-day enrollment period which applies to newborns, does not apply to adopted children and foster children who are not newborns.

- Special Enrollment Period (SEP) – there was agreement that the SEP when a person gains or becomes a dependent due to birth should remain at 60 days following the triggering event and that the changes to the New Jersey newborn coverage law did not implicate the laws governing SEPs.
- Preventive Care – there was agreement that the bracketed text limiting an annual wellness visit for persons over age three to once per calendar year was variable and each carrier can determine whether to apply the limit or not.
- HIV Prophylaxis – Carriers provided feedback that if they elect to limit coverage to one therapeutically equivalent drug, device or product, they would prefer to direct policyholders to the preferred drug formulary list for the current list of covered drugs, devices, and products as well as any coverage limitations, rather than hard code the coverages and limitations in the policy form.
- Terminology Question – there was agreement that the term “Plan Year,” which appears in a provision concerning terminations of catastrophic coverage and is not a defined term in the contract, should change to “Calendar Year,” as it had the same meaning in the context of an individual catastrophic plan termination.

M. Fahnce reviewed the next steps for the rule proposal using the expedited rulemaking process available to the Board.

V. Other

- M. Fahnce reminded the Board members that back-and-forth emails among a quorum of the full Board could constitute a Board meeting under OPMA. Board members should refrain from using “Reply All” on emails from the Chair, and should instead send any email or reply to S. Kelly as Board Chair, with a copy to M. Fahnce.
- M. Fahnce confirmed that the open enrollment period for New Jersey will remain November 1, 2026 through January 31, 2026.

VI. Close of Meeting

A. Young made a motion, seconded by S. Kelly, to adjourn the meeting. By roll call vote, the motion unanimously carried.

[The meeting ended at 10:08 A.M.]

Identified Public Attendees:

Laura Connolly – Oscar Garden State Insurance Company
Kristen Heckert – Centene