

INSURANCE

DEPARTMENT OF BANKING AND INSURANCE

INDIVIDUAL HEALTH COVERAGE PROGRAM BOARD

Individual Health Coverage Program

Individual Health Benefits Plans

Adopted Amendments: N.J.A.C. 11:20 Appendix Exhibits A and B.

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

Authority: N.J.S.A. 17B:27A-17 et seq.

Proposed: April 20, 2015

Adopted: May 12, 2015 by the New Jersey Individual Health Coverage Program Board, Ellen DeRosa, Executive Director

Filed: as R. 2015 d. ____ **without change.**

Effective Date: May 12, 2015

Expiration Date:

Summary of Hearing Officer Recommendations and Agency Responses:

The New Jersey Individual Health Coverage Program Board (IHC Board) held a hearing on Wednesday April 29, 2015 at 9:00 A.M. at the Department of Banking and Insurance, 11th floor Conference Room, 20 West State Street, Trenton, New Jersey to receive testimony with respect to the standard health benefits plans, set forth in Exhibits A and B. Ellen DeRosa, Executive Director of the IHC Board, served as hearing officer.

No persons attended the hearing and thus 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 Coverage Program Board, P.O. Box 325, Trenton, NJ 08625-0325.

Summary of Public Comments and Agency Responses

The IHC Board received comments from the New Jersey Hospital Association.

COMMENT 1: The Commenter expressed support for the Department's efforts to ensure consistency between the federal requirements and state requirements.

RESPONSE: The IHC Board appreciates the Commenter's support.

Agency-Initiated Changes

The IHC Board is making no changes on adoption.

Federal Standards Statement

State agencies that propose to adopt or amend State rules that exceed Federal standards regarding the same subject matter are required to include in the rulemaking document a Federal standards analysis. These proposed amendments are subject to Federal requirements addressing certain standards for health insurance contracts in the Patient Protection and Affordable Care Act ("PPACA"). As stated in the proposal summary, the adopted amendments comply with Section 1334 of PPACA which governs Multi-State Plans. IHC Board does not believe the proposed amendments exceed the Federal standards. Consequently, the IHC Board does not believe a Federal standards analysis is required.