

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

**Small Employer Health Benefits Program**

**Readoption: N.J.A.C. 11:21-7, 9 and 13 and 11:21 Appendix Exhibits BB, FF and GG**

**Readoption with Amendments: N.J.A.C. 11:21-11, 15, 16 and 19**

Proposed: October 6, 2003 at 35 N.J.R. 4438(a).

Adopted: February 18, 2004 by Holly C. Bakke, Commissioner, Department of Banking and Insurance.

Filed: February 19, 2004 as R. 2004 d.108, without change.

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

Effective Date: February 19, 2004, Readoption;  
March 15, 2004, Amendments

Expiration Date: February 19, 2009

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

No comments were received.

**Federal Standards Statement**

The rules readopted with amendments comply with the Federal Health Insurance Portability and Accountability Act of 1996, P.L. 104-191, and do not expand upon the requirements set forth in the Federal law.

**Full text** of the readoption can be found in the New Jersey Administrative Code at N.J.A.C. 11:21-7A, 9, 11, 13, 15, 16 and 19 and Appendix Exhibits BB, FF and GG.

Full text of the adopted amendments follows:

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