

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

Actuarial Services

Readoption with Amendments: N.J.A.C. 11:4

Proposed: December 19, 2005 at 37 N.J.R. 4859(a).

Adopted: March 13, 2006 by Steven M. Goldman, Acting Commissioner.

Filed: March 14, 2006 as R. 2006 d.132, without change.

Authority: N.J.S.A. 17:1-8.1 and 17:1-15(e).

Effective Date: March 14, 2006, Readoption;
April 17, 2006, Amendments.

Expiration Date: March 14, 2011.

Summary of Public Comment and Agency Response:

No comments were received.

Federal Standards Statement

A Federal standards analysis is not necessary because, with the exception of Subchapters 16 and 23 as they relate to Medicare, the adopted rules contained in this chapter are not subject to any Federal requirements or standards. Minimum standards for individual health insurance at N.J.A.C. 11:4-16.5(m) (that is, Medicare supplement policies) reflect, but are no more restrictive than, existing Federal standards as set forth in the Medicare statute at 42 U.S.C. §1395. Additionally, Subchapter 23, relating to Medicare supplement coverage, complies with, but does not exceed, any Federal standards or requirements set forth at 42 U.S.C. §1395.

Full text of the readopted rules can be found in the New Jersey Administrative Code at N.J.A.C. 11:4.

Full text of the adopted amendments follows: