This bulletin contains a preliminary estimate of your share of 1999/2000 reimbursable losses. Attached is a spreadsheet showing the calculation of each carrier's loss assessment and a memorandum explaining the calculation. Eight carriers have sought reimbursement of their 1999/2000 reimbursable losses. The dollar amount of the reimbursable loss assessment for 1999/2000 shown on the attached spreadsheet reflects losses of $7,555,769, down from $29,771,141 from the previous two-year calculation period. The estimated loss assessment is subject to change, and the Board is in the process of auditing the reimbursement requests of all carriers. Further, each carrier's ultimate assessment liability may be affected by a number of matters, including the results of the loss audits and revised filings.

This Bulletin also shall serve as notice, required by N.J.A.C. 11:20-9.3(a), of the "minimum number of non-group persons" each carrier would have to enroll to be exempt from assessment for 2001/2002 reimbursable losses. Please note that NJ FamilyCare Part A lives are counted as Medicaid lives for purposes of determining non-group persons; NJ FamilyCare Parts B, C and D are not considered Medicaid lives.

EXEMPTIONS FROM ASSESSMENT ARE ONLY AVAILABLE TO CARRIERS ACTIVELY OFFERING STANDARD INDIVIDUAL HEALTH BENEFITS PLANS IN NEW JERSEY. IF A CARRIER WISHES TO APPLY FOR A CONDITIONAL

This notice is not a bill. You will receive a bill in 60 days for the 1999/2000 Program losses as well as an administrative assessment. If you are aware of a carrier that should be assessed, but is not listed, or if the net earned premium on the attached spreadsheet does not reflect your total net earned premium for both 1999 and 2000, please contact me immediately.


Estimated Loss Share: [varies by carrier]

Minimum Enrollment Share 2001/2002: [varies by carrier]

[Carrier specific information is available by calling the IHC Program at the number above]

Wardell Sanders

Executive Director