VIA CERTIFIED MAIL

July 10, 2008

Carrier name & address

Re: Notice of “REVISED” 2007/2008 Minimum Enrollment Share (Targets) Exemption Request

PLEASE READ THIS ENTIRE BULLETIN CAREFULLY EXEMPTION REQUESTS MUST BE SUBMITTED WITHIN 30 DAYS

The New Jersey Individual Health Coverage Program (IHC) Board is authorized by N.J.S.A. 17B:27A-2 et seq. and N.J.A.C. 11:20 et seq. to administer the IHC Program and to assess members for their proportionate share of reimbursable losses and operating expenses. A “member” is a carrier that issues or has in force health benefits plans in New Jersey. This Advisory Bulletin is of particular import to members that had net earned premium from individual, small group or large group health benefits plans in either 2005 or 2006.

This Advisory Bulletin serves as the notice required by N.J.S.A. 17B:27A-12 and N.J.A.C. 11:20-9.3(a) of the “minimum number of non-group persons” each member will be required to enroll to be exempt from assessment for 2007/2008 reimbursable losses. This Advisory Bulletin revises Advisory Bulletin 07-IHC-04 issued October 16, 2007 for the “minimum number of non-group persons” each member will be required to enroll to be exempt from assessment for 2007/2008 reimbursable losses. All exemption requests submitted in response to Advisory Bulletin 07-IHC-04 have been voided. In Advisory Bulletin 08-IHC-01, carriers were notified of a change in the federal law that impacted the manner Medicare Advantage and Medicare Part D premium was reported. Six carriers revised their Exhibit K filings to properly exclude all Medicare Advantage and Medicare Part D premium. Such revisions necessitate issuance of the revised 2007/2008 minimum enrollment share.

Carriers seeking an exemption for 2007/2008 must submit a written request for an exemption by the Chief Financial Officer or other duly authorized officer that includes the affirmative statement set forth in N.J.A.C. 11:20-9.2(b)3. Carriers must submit the written request for exemption no later than 30 days following receipt of this Advisory Bulletin.

The Board will not consider late filings.

Please note that members not seeking an enrollment-based exemption are not required to make a filing in response to this Advisory Bulletin.

Please send the exemption requests to the attention of Ellen DeRosa, Executive Director, at the above address.

Revised Minimum Enrollment Share 2007/2008: # non-group person lives
If you have any questions, please contact me by email at ellen.derosa@dobi.state.nj.us or by phone at 609-633-1882 ext. 50302.

Sincerely,

Ellen F. DeRosa

Ellen F. DeRosa
Executive Director