

STATE OF NEW JERSEY
DEPARTMENT OF BANKING AND INSURANCE

IN THE MATTER OF AMENDMENTS TO)
THE HEALTH INFORMATION)
ELECTRONIC DATA INTERCHANGE) ORDER
TECHNOLOGY ACT (“HINT”) NON-GROUP)
ENROLLMENT/CHANGE REQUEST)
FORM)

This matter having been opened by the Commissioner of the Department of Banking and Insurance (“the Commissioner”) pursuant to N.J.S.A. 17B:30-23, and all powers expressed or implied therein; and

IT APPEARING that pursuant to N.J.S.A. 17B:30-23 and regulations promulgated thereunder, specifically N.J.A.C. 11:22-3, the Department of Banking and Insurance (“the Department”) has revised the HINT Non-Group Enrollment/Change Request Form; and

IT FURTHER APPEARING that N.J.S.A. 17B:30-23 provides that the Commissioner, in consultation with the Commissioner of Health, shall adopt, by regulation for each type of contract as he deems appropriate, one set of standard health care enrollment and claim forms in paper and electronic formats to be used by each hospital, medical, or health service corporation, individual and group health insurer, health maintenance organization, dental service corporation, dental plan organization, and prepaid prescription service organization, and a subsidiary of such corporation, insurer, or organization that processes health care benefits claims as a third party administrator, authorized to do business in New Jersey; and

IT FURTHER APPEARING that N.J.S.A. 11:22-3.3(c) provides that the paper standard formats for universal enrollment/change request forms and application/change request forms for

health insurance coverage shall contain certain information and shall be made available for use through the Department's website; and

IT FURTHER APPEARING that the Department has determined it is necessary to revise the HINT Non-Group Enrollment/Change Request Form to comply with revisions made to Federal law and, in some instances, to provide for administrative ease; and

IT FURTHER APPEARING that the changes to the HINT Non-Group Enrollment/Change Request Form are as follows:

1. Change to the optional text to direct the applicant to provide evidence of the triggering event;
2. Expansion of the variable text concerning email to explain that providing an email address constitutes consent to receipt of information via email;
3. Expansion of the coverage section to determine if a person to be covered is enrolled in Medicare along with an explanation regarding eligibility for Medicare;
4. Direction to include plan option information to address plans that exclude coverage for services for which Federal funding is prohibited;
5. The opportunity to include plan option information for additional benefits, if any;
6. Inclusion of optional text in the payment information to direct the applicant to a website to authorize payment via credit or debit card;
7. Expansion of the instruction to include information regarding eligibility for Medicare and to include a court order as a triggering event;
8. Modification of the eligibility section to state that the person must not be enrolled in Medicare Parts A or B;

9. Elimination of the dates for the open enrollment period and instead referring to the “designated period of time” during each year; and

10. Addition of optional text for the carrier to include eligibility requirements for additional benefits; and

IT FURTHER APPEARING that this HINT Non-Group Enrollment/Change Request Form may be accessed via the Department’s website pursuant to N.J.A.C. 11:22-3.3(c) at <http://www.state.nj.us/dobi/formlist.htm>;

THEREFORE, IT IS on this 25th day of August, 2015:

ORDERED that, on or before November 1, 2015, to coincide with the open enrollment period beginning on that same date, all New Jersey health insurance companies, hospital service corporations, medical service corporations, health service corporations, individual and group health insurers, health maintenance organizations, dental service corporations, dental plan organizations and prepaid prescription service organizations shall utilize the revised HINT Enrollment Forms as provided on the Department’s website.

IT IS FURTHER ORDERED that failure to comply with the terms of this Order shall result in the imposition of penalties as authorized by law.



Richard J. Badolato
Acting Commissioner