



State of New Jersey

DEPARTMENT OF BANKING AND INSURANCE
FINANCE AND ADMINISTRATION

PO BOX 325
TRENTON, NJ 08625-0325

TEL (609) 292-9026
FAX (609) 292-4063

MARLENE CARIDE
Acting Commissioner

PHIL MURPHY
Governor

SHEILA OLIVER
Lt. Governor

May 30, 2018

The Honorable Paul A. Sarlo
c/o Frank Haines
Legislative Budget and Finance Officer
Office of Legislative Services
State House Annex
P.O. Box 068
Trenton, New Jersey 08625-0068

Dear Chairman Sarlo:

Please accept the following response to your letter of April 26, 2018 which contained questions that arose from the Department of Banking and Insurance's budget hearing on April 24, 2018.

Senator Singleton:

Question 1

Please provide an analysis, by carrier, of the department's assessment of the impact on the individual health insurance market of rates changes from calendar year 2017 to 2018 as a result of the then-threatened repeal of the individual mandate at the federal level.

Response:

The uncertainty in Washington regarding the Affordable Care Act has caused, and the Department expects will continue to cause, health insurance rates to increase. Specifically, the threat to stop enforcing the individual mandate contributed to higher rates in 2018.

Carriers determine their rates through statistical and mathematical calculations that include numerous projections of consumer buying and usage behavior. The most significant factors in determining health insurance premium rates are the cost of the medical services and how often policyholders seek to use those medical services, namely the rate of utilization. Other factors taken into account when determining rates for 2018 included the then-threatened repeal of the individual mandate and the failure to fund cost-sharing reduction subsidies at the federal level. The factors a carrier includes when determining rates and the weight they place on those

Visit us on the Web at dobi.nj.gov

New Jersey is an Equal Opportunity Employer • Printed on Recycled Paper and Recyclable

factors will vary by carrier, to the extent permissible under law. Both Oscar and AmeriHealth did not take the threat of the elimination of the individual mandate into account when developing the 2018 rates. It is possible that those carriers may factor it in for future rate filings. The three other carriers offering plans in 2018 increased their rates as a result of the threat of the loss of the individual mandate at the federal level. Horizon increased its rates by 8.5% and Oxford and Cigna, which both only sold policies off the federally-facilitated exchange, increased rates for 2018 by 21.7% and 20% respectively. The Department has attached the rates for the individual market for the years 2017 and 2018 for your reference.

Question 2

Please provide information clarifying the department's reasoning regarding the decrease in the FY 2019 performance target for the number of consumer fraud investigations completed with cooperation of regulators and law enforcement agencies, and the need to fill in the 16 vacancies within the Bureau of Fraud Deterrence.

During the course of the year, the Bureau of Fraud Deterrence (Bureau) receives thousands of referrals from the Attorney General's Office and insurance companies. In general, cases vary in number from year to year and from one type to another. Specifically, the Bureau has established a major fraud unit, and given the nature of its work this unit's cases require a longer investigation period. The Department also needs to fill the vacant funded positions in order to reduce the exhaustive case load per investigator and to complete its work in a timelier manner than is possible with the current staffing level.

Senator O'Scanlon

Question 1

In the bulletin, then Commissioner Considine noted that the department would issue regulations to clarify that issuing stop-loss coverage for self-insured small employers was prohibited, but these regulations were never proposed. Given that such regulations are urgently needed to protect the small employer market, is the department considering issuing such regulations in the foreseeable future?

Response:

Bulletin 11-20, issued in 2011 by then Commissioner Considine, stated that the Department intended to issue regulations to clarify that it is an impermissible trade practice for carriers to medically underwrite small employer groups for the issuance of stop loss coverage. Please note that the bulletin did not contemplate prohibiting the sale of stop loss to small employer groups. Given that regulations were not adopted under the bulletin, the Department will gather the appropriate data and again consider issuing rules.

Question 2

In 2017, the New York Department of Financial Services fined a health insurance company \$2.0 million for engaging in practices that destabilize the small employer market by selectively marketing stop-loss coverage to small employers based upon the health status of an employer's workers. Will the department investigate companies that engage in similar practices in the State of New Jersey?

Response:

New York updated its law in 2015 to prohibit the sale of stop-loss insurance to any group subject to community rating. As such, New York was able to take action against a company for selling stop-loss, regardless of the presence of medical underwriting. The sale of stop-loss to a small employer is prohibited in New York. The Department does not have the statutory authority to permit it to take such action; however, the Department is exploring the possibility that it has regulatory authority to prohibit and enforce medically underwritten stop loss if it obtains appropriate evidence.

Question 3

Please provide information on the department's estimated small employer market percentage decline due to small employers being lured out of the fully-insured marketplace by carriers that sell stop-loss coverage. If this decline continues, small employers will have fewer and fewer options for affordable coverage in the fully-insured marketplace, and those employers with a higher claims experience will see their premiums increase. Please provide the committee with examples of initiatives that the department believes would help to counteract this decline.

Response

Data regarding the decline in enrollment in the small employer market is posted on the Department's website and is attached for your review. Since self-funded plans are not required to report enrollment to the Department, the Department does not have the data to estimate what percentage of the decline is due to employers leaving the small employer market in favor of securing self-funded coverage. Maintaining the health of the individual and small employer market is important to the Department, and the Department is working on efforts to stabilize rates and create a comprehensive outreach effort to ensure all New Jerseyans have access to affordable and quality healthcare.

Question 4

The state of New York already bans the practice of underwriting stop-loss coverage for small employers based upon the health status of the employer's employees. Do you believe that New Jersey should adopt its own statutory prohibition on this practice? If not, what regulatory steps can DOBI take to address this issue?

Response

New York law §§ 3231(h) and 4317(e) prohibits the sale of stop-loss insurance to any group subject to community rating. Under the law, New York prohibited the sale of stop-loss insurance in its entirety for small employer groups. The New York law does not limit the prohibition to only those that medically underwrite. The Department is exploring the possibility that it has regulatory authority to prohibit and enforce medically underwritten stop loss.

Very truly yours,



Marlene Caride
Acting Commissioner

Individual Health Coverage Program

Historical Comparison of Enrollment

Small Employer Health Benefits Program

Quarter	Individual Health Coverage Program							Small Employer Health Benefits Program							Combined		
	Plans	Covered Lives						Plans	Covered Lives						Lives		
		Pre-Ref	Standard	B&E	Total	Change	% +/-		Non-Std	Standard	EEs	Dps	Total	Change	% +/-	Total	% +/-
4Q93		134,837	21,728		156,565												
1Q94		121,097	51,648		172,745	16,180	10.33%										
2Q94		111,687	71,982		183,669	10,924	6.32%										
3Q94		106,726	84,832		191,558	7,889	4.30%										
4Q94		97,889	112,964		210,853	19,295	10.07%		504,662	189,650	340,184	354,128	694,312		905,165		
1Q95		69,444	136,949		206,393	-4,460	-2.12%		496,021	248,749	355,647	389,123	744,770	50,458	7.27%	951,163	0.00%
2Q95		60,496	146,038		206,534	141	0.07%		435,208	314,846	357,659	392,395	750,054	5,284	0.71%	956,588	0.00%
3Q95		40,000	168,000		208,000	1,466	0.71%		398,289	377,239	371,668	403,860	775,528	25,474	3.40%	983,528	0.00%
4Q95		34,254	186,130		220,384	12,384	5.95%		353,534	425,765	375,169	404,130	779,299	3,771	0.49%	999,683	1.64%
1Q96 ⁽¹⁾		28,568	184,729		213,297	-7,087	-3.22%		294,379	482,689	373,020	404,048	777,068	-2,231	-0.29%	990,365	-0.93%
2Q96		21,575	182,977		204,552	-8,745	-4.10%		282,811	538,316	393,953	427,174	821,127	44,059	5.67%	1,025,679	3.57%
3Q96		18,391	179,495		197,886	-6,666	-3.26%		235,025	581,545	392,719	423,851	816,570	-4,557	-0.55%	1,014,456	-1.09%
4Q96		16,487	166,101		182,588	-15,298	-7.73%		216,677	600,039	397,788	418,928	816,716	146	0.02%	999,304	-1.49%
1Q97	97,706	10,864	168,233		179,097	-3,491	-1.91%	91,565	181,252	679,077	420,144	440,185	860,329	43,613	5.34%	1,039,426	4.01%
2Q97	97,236	9,084	165,238		174,322	-4,775	-2.67%	94,188	162,203	680,864	419,138	423,929	843,067	-17,262	-2.01%	1,017,389	-2.12%
3Q97	95,151	7,820	160,967		168,787	-5,535	-3.18%	95,609	144,752	698,571	420,953	422,370	843,323	256	0.03%	1,012,110	-0.52%
4Q97	92,195	6,952	154,255		161,207	-7,580	-4.49%	97,173	124,006	724,540	416,234	432,312	848,546	5,223	0.62%	1,009,753	-0.23%
1Q98	89,790	6,240	146,792		153,032	-8,175	-5.07%	99,605	92,111	768,140	421,216	439,035	860,251	11,705	1.38%	1,013,283	0.35%
2Q98	87,797	5,772	141,931		147,703	-5,329	-3.48%	102,492	86,997	800,110	429,877	457,230	887,107	26,856	3.12%	1,034,810	2.12%
3Q98	86,250	5,136	137,149		142,285	-5,418	-3.67%	103,586	70,230	804,787	427,962	447,055	875,017	-12,090	-1.36%	1,017,302	-1.69%
4Q98	83,177	4,659	131,168		135,827	-6,458	-4.54%	105,982	57,696	811,898	430,894	438,700	869,594	-5,423	-0.62%	1,005,421	-1.17%
1Q99 ⁽²⁾	75,772	4,044	118,054		122,098	-13,729	-10.11%	107,597	54,085	837,071	443,888	447,268	891,156	21,562	2.48%	1,013,254	0.78%
2Q99	79,760	3,802	121,560		125,362	3,264	2.67%	108,344	46,149	844,334	419,479	424,855	890,483	-673	-0.08%	1,015,845	0.26%
3Q99	77,810	3,561	116,952		120,513	-4,849	-3.87%	111,345	38,082	860,294	450,112	448,264	898,376	7,893	0.89%	1,018,889	0.30%
4Q99	76,005	3,347	112,948		116,295	-4,218	-3.50%	113,619	34,513	892,149	462,882	463,780	926,662	28,286	3.15%	1,042,957	2.36%
1Q00	74,065	3,051	109,047		112,098	-4,197	-3.61%	118,654	26,255	871,935	445,397	445,086	898,190	-28,472	-3.07%	1,010,288	-3.13%
2Q00	73,702	2,862	107,459		110,321	-1,777	-1.59%	116,490	25,003	905,136	456,418	473,721	930,139	31,949	3.56%	1,040,460	2.99%
3Q00	71,991	2,580	104,448		107,028	-3,293	-2.98%	114,385	21,164	883,150	449,069	455,245	904,314	-25,825	-2.78%	1,011,342	-2.80%
4Q00	68,712	2,334	98,769		101,103	-5,925	-5.54%	114,215	20,129	879,033	448,629	450,533	899,162	-5,152	-0.57%	1,000,265	-1.10%
1Q01 ⁽³⁾	67,160	2,159	95,631		97,790	-3,313	-3.28%	116,733	18,854	872,298	480,615	440,537	891,152	-8,010	-0.89%	988,942	-1.13%
2Q01	65,938	2,003	92,933		94,936	-2,854	-2.92%	115,074	17,156	868,954	449,691	436,419	886,110	-5,042	-0.57%	981,046	-0.80%
3Q01	63,904	1,796	89,653		91,449	-3,487	-3.67%	113,596	16,185	867,919	449,159	434,945	884,104	-2,006	-0.23%	975,553	-0.56%
4Q01	60,926	1,687	84,968		86,655	-4,794	-5.24%	113,665	14,733	869,288	449,789	434,232	884,021	-83	-0.01%	970,676	-0.50%
1Q02	59,397	1,513	82,383		83,896	-2,759	-3.18%	113,016	13,702	861,604	448,158	427,148	875,306	-8,715	-0.99%	959,202	-1.18%
2Q02	58,562	1,352	80,901		82,253	-1,643	-1.96%	113,331	12,851	858,470	446,805	424,516	871,321	-3,985	-0.46%	953,574	-0.59%
3Q02	57,865	1,261	79,682		80,943	-1,310	-1.59%	117,545	11,730	852,672	443,073	421,329	864,402	-6,919	-0.79%	945,345	-0.86%
4Q02	57,418	1,172	78,698		79,870	-1,073	-1.33%	115,097	11,419	859,353	445,490	425,282	870,772	6,370	0.74%	950,642	0.56%
1Q03	56,935	1,091	77,352	1	78,444	-1,426	-1.79%	121,227	11,109	885,082	460,479	435,712	896,191	25,419	2.92%	974,635	2.52%
2Q03	56,631	990	77,601	159	78,750	306	0.39%	118,231	9,245	874,387	460,452	423,180	883,632	-12,559	-1.40%	962,382	-1.26%
3Q03	56,913	904	76,937	503	78,344	-406	-0.52%	119,624	9,201	887,680	461,695	435,186	896,881	13,249	1.50%	975,225	1.33%
4Q03	56,447	812	75,839	814	77,465	-879	-1.12%	120,350	8,884	890,746	463,848	435,782	899,630	2,749	0.31%	977,095	0.19%
1Q04	56,784	767	75,542	1,175	77,484	19	0.02%	121,913	7,390	896,925	468,692	435,623	904,315	4,685	0.52%	981,799	0.48%
2Q04	56,954	730	75,440	1,387	77,557	73	0.09%	122,479	7,113	895,281	468,244	434,150	902,394	-1,921	-0.21%	979,951	-0.19%
3Q04	57,557	689	75,662	2,135	78,486	929	1.20%	123,193	6,606	908,715	474,610	440,711	915,321	12,927	1.43%	993,807	1.41%
4Q04	57,756	649	75,047	2,817	78,513	27	0.03%	125,351	6,747	911,915	477,130	441,532	918,662	3,341	0.37%	997,175	0.34%
1Q05	58,101	618	74,212	3,652	78,482	-31	-0.04%	126,915	6,301	909,325	479,412	436,214	915,626	-3,036	-0.33%	994,108	-0.31%
2Q05	58,168	584	73,651	4,198	78,433	-49	-0.06%	127,436	6,030	909,394	479,900	435,524	915,424	-202	-0.02%	993,857	-0.03%
3Q05	58,330	554	71,398	5,786	77,738	-695	-0.89%	130,486	6,628	914,658	479,871	441,415	921,286	5,862	0.64%	999,024	0.52%
4Q05	58,566	529	69,197	7,845	77,571	-167	-0.21%	130,742	6,409	913,544	478,769	441,184	919,953	-1,333	-0.14%	997,524	-0.15%
1Q06	60,944	471	66,884	11,814	79,169	1,598	2.06%	132,213	10,110	896,955	476,417	430,648	907,065	-12,888	-1.40%	986,234	-1.13%
2Q06	63,214	443	65,477	15,755	81,675	2,506	3.17%	132,337	9,999	896,926	475,508	431,417	906,925	-140	-0.02%	988,600	0.24%
3Q06	63,553	411	64,316	17,588	82,315	640	0.78%	133,556	9,952	890,181	473,946	426,187	900,133	-6,792	-0.75%	982,448	-0.62%
4Q06	63,796	396	63,634	18,605	82,635	320	0.39%	133,877	9,556	893,226	473,223	429,559	902,782	2,649	0.29%	985,417	0.30%

Individual Health Coverage Program

Historical Comparison of Enrollment

Small Employer Health Benefits Program

Quarter	Individual Health Coverage Program							Small Employer Health Benefits Program							Combined		
	Covered Lives							Covered Lives							Lives		
	Plans	Pre-Ref	Standard	B&E	Total	Change	% +/-	Plans	Non-Std	Standard	EEs	Dps	Total	Change	% +/-	Total	% +/-
1Q07	65,678	380	63,780	20,919	85,079	2,444	2.96%	135,929	9,975	889,622	475,081	424,516	899,597	-3,185	-0.35%	984,676	-0.08%
2Q07	66,480	366	63,127	23,035	86,528	1,449	1.70%	136,761	9,637	884,572	472,856	421,353	894,209	-5,388	-0.60%	980,737	-0.40%
3Q07	67,720	358	62,035	25,186	87,579	1,051	1.21%	136,943	8,782	883,103	470,958	420,927	891,885	-2,324	-0.26%	979,464	-0.13%
4Q07	67,836	336	60,522	26,883	87,741	162	0.18%	137,168	8,535	878,018	468,440	418,113	886,553	-5,332	-0.60%	974,294	-0.53%
1Q08	70,077	330	59,177	30,853	90,360	2,619	2.98%	137,983	8,323	869,312	467,330	410,305	877,635	-8,918	-1.01%	967,995	-0.65%
2Q08	72,175	313	57,783	34,566	92,662	2,302	2.55%	138,769	8,336	865,398	465,900	407,834	873,734	-3,901	-0.44%	966,396	-0.17%
3Q08	73,987	298	56,126	38,575	94,999	2,337	2.52%	139,054	7,932	862,412	463,002	407,342	870,344	-3,390	-0.39%	965,343	-0.11%
4Q08	74,792	288	54,205	41,892	96,385	1,386	1.46%	137,013	7,563	843,052	452,025	398,590	850,615	-19,729	-2.27%	947,000	-1.90%
1Q09	79,116	257	52,913	48,669	101,839	5,454	5.66%	136,258	7,192	822,220	444,817	384,595	829,412	-21,203	-2.49%	931,251	-1.66%
2Q09	82,213	239	52,250	53,003	105,492	3,653	3.59%	137,017	6,869	794,142	437,445	382,997	820,442	-8,970	-1.08%	925,934	-0.57%
3Q09	85,091	229	51,982	56,688	108,899	3,407	3.23%	136,088	6,612	802,109	429,614	379,107	808,721	-11,721	-1.43%	917,620	-0.90%
4Q09	87,336	222	51,866	59,828	111,916	3,017	2.77%	133,934	6,450	787,021	421,374	372,097	793,471	-15,250	-1.89%	905,387	-1.33%
1Q10	91,603	209	52,058	64,918	117,185	5,269	4.71%	132,039	5,964	771,003	414,910	362,057	776,967	-16,504	-2.08%	894,152	-1.24%
2Q10	94,046	203	51,872	68,434	120,509	3,324	2.84%	134,374	5,761	763,198	408,501	360,458	768,959	-8,008	-1.03%	889,468	-0.52%
3Q10	97,633	193	50,304	75,575	126,072	5,563	4.62%	130,824	5,710	754,575	400,101	360,184	760,285	-8,674	-1.13%	886,357	-0.35%
4Q10	98,092	186	50,183	78,456	128,825	2,753	2.18%	122,903	6,412	740,850	390,672	356,590	747,262	-13,023	-1.71%	876,087	-1.16%
1Q11	97,840	183	49,696	80,886	130,765	1,940	1.51%	117,798	2,516	726,182	376,483	350,657	727,140	-20,122	-2.69%	857,905	-2.08%
2Q11	99,336	176	48,951	84,972	134,099	3,334	2.55%	112,904	2,503	713,250	366,787	347,319	714,106	-13,034	-1.79%	848,205	-1.13%
3Q11	100,674	176	48,377	88,131	136,684	2,585	1.93%	110,391	2,325	706,898	360,698	346,971	707,669	-6,437	-0.90%	844,353	-0.45%
4Q11	100,761	166	46,556	90,159	136,881	197	0.14%	108,463	2,317	701,732	357,119	345,314	702,433	-5,236	-0.74%	839,314	-0.60%
1Q12	102,667	149	45,645	94,209	140,003	3,122	2.28%	107,550	1,998	692,098	352,569	340,132	692,701	-9,732	-1.39%	832,704	-0.79%
2Q12	103,733	138	44,655	97,136	141,929	1,926	1.38%	106,276	1,849	686,588	348,221	338,787	687,008	-5,693	-0.82%	828,937	-0.45%
3Q12	104,221	54	43,979	99,223	143,256	1,327	0.93%	105,540	1,650	678,293	342,496	336,012	678,508	-8,500	-1.24%	821,764	-0.87%
4Q12	104,494	5	43,070	101,161	144,236	980	0.68%	103,511	943	670,583	337,492	333,102	670,594	-7,914	-1.17%	814,830	-0.84%
1Q13	106,827	3	42,316	105,248	147,567	3,331	2.31%	102,432	676	659,420	332,201	327,895	660,096	-10,498	-1.57%	807,663	-0.88%
2Q13	108,029	2	41,005	108,417	149,424	1,857	1.26%	101,643	0	652,148	327,223	324,925	652,148	-7,948	-1.20%	801,572	-0.75%
3Q13	109,050	2	41,186	110,130	151,318	1,894	1.27%	100,931	0	654,029	327,953	326,076	654,029	1,881	0.29%	805,347	0.47%
4Q13	104,389	2	39,212	106,881	146,095	-5,223	-3.45%	98,699	0	647,374	324,935	322,439	647,374	-6,655	-1.02%	793,469	-1.47%
1Q14	128,207	2	118,974	67,426	186,402	40,307	27.59%	95,722	0	599,037	310,441	288,596	599,037	-48,337	-7.47%	785,439	-1.01%
2Q14	175,221	2	217,226	42,221	259,449	73,047	39.19%	82,255	0	562,398	292,260	270,138	562,398	-36,639	-6.12%	821,847	4.64%
3Q14	169,806	2	247,778	11,220	259,000	-449	-0.17%	76,634	0	521,146	271,542	249,604	521,146	-41,252	-7.34%	780,146	-5.07%
4Q14	160,531	1	230,629	11,220	241,850	-17,150	-6.62%	72,764	0	503,018	262,909	240,109	503,018	-18,128	-3.48%	744,868	-4.52%
1Q15	210,627	0	326,528	0	326,528	84,678	35.01%	70,295	0	491,205	258,183	233,022	491,205	-11,813	-2.35%	817,733	9.78%
2Q15	200,043	0	316,113	0	316,113	-10,415	-3.19%	68,447	0	482,066	253,839	228,227	482,066	-9,139	-1.86%	798,179	-2.39%
3Q15	190,913	0	306,574	0	306,574	-9,539	-3.02%	67,230	0	474,681	250,475	224,206	474,681	-7,385	-1.53%	781,255	-2.12%
4Q15	184,053	0	290,913	0	290,913	-15,661	-5.11%	66,496	0	463,762	245,523	218,239	463,762	-10,919	-2.30%	754,675	-3.40%
1Q16	234,065	0	359,173	0	359,173	68,260	23.46%	64,883	0	456,163	243,465	212,698	456,163	-7,599	-1.64%	815,336	8.04%
2Q16	222,815	0	344,502	0	344,502	-14,671	-4.08%	63,786	0	449,570	240,124	209,446	449,570	-6,593	-1.45%	794,072	-2.61%
3Q16	216,059	0	335,925	0	335,925	-8,577	-2.49%	60,263	0	437,017	233,248	203,769	437,017	-12,553	-2.79%	772,942	-2.66%
4Q16	198,625	0	308,821	0	308,821	-27,104	-8.07%	59,615	0	430,861	230,372	200,489	430,861	-6,156	-1.41%	739,682	-4.30%
1Q17	241,595	0	368,619	0	368,619	59,798	19.36%	60,108	0	417,250	225,239	192,011	417,250	-13,611	-3.16%	785,869	6.24%
2Q17	220,771	0	340,522	0	340,522	-28,097	-7.62%	58,287	0	404,980	219,559	185,421	404,980	-12,270	-2.94%	745,502	-5.14%
3Q17	208,183	0	324,421	0	324,421	-16,101	-4.73%	56,159	0	390,670	211,703	178,967	390,670	-14,310	-3.53%	715,091	-4.08%
4Q17	197,782	0	309,521	0	309,521	-14,900	-4.59%	53,643	0	371,544	202,274	169,270	371,544	-19,126	-4.90%	681,065	-4.76%
IHC Change from 4Q93 to 4Q17							97.69%	SEH Change from 4Q94 to 4Q17							-46.49%		

2017 New Jersey Individual Health Benefits Plans and Rates *

Metal Level ⁽¹⁾	Carrier	Base Rate ⁽²⁾ (multiply by Age Rating Factor ⁽³⁾)	Plan Type ⁽⁴⁾	Plan Name	Available to Purchase through...		Visit the carrier's web site for details about plans and coverage options:
					Carrier ⁽⁵⁾	Marketplace ⁽⁵⁾	
Gold	Horizon Healthcare of NJ	\$470.98	HMO	Horizon HMO Gold	C	-	www.horizonblue.com
Gold	Horizon Healthcare Services	\$473.97	EPO	OMNIA Gold	C	M	www.horizonblue.com
Gold	AmeriHealth Ins. Co.	\$488.46	EPO	IHC Gold EPO AmeriHealth Advantage \$10/\$20 ⁽⁶⁾	C	M	www.amerhealth.com
Gold	AmeriHealth HMO	\$526.44	HMO	IHC Gold HMO Local Value \$15/\$30 ⁽⁷⁾	C	M	www.amerhealth.com
Gold	AmeriHealth HMO	\$595.97	HMO	IHC Gold HMO Regional Preferred \$15/\$30	C	M	www.amerhealth.com
Gold	AmeriHealth Ins. Co.	\$598.12	EPO	IHC Gold EPO HSA Local Value 80%/80% ⁽⁶⁾⁽⁷⁾	C	M	www.amerhealth.com
Gold	AmeriHealth Ins. Co.	\$602.02	EPO	IHC Gold EPO Local Value \$30/\$50; 80% Coins ⁽⁷⁾	C	-	www.amerhealth.com
Gold	AmeriHealth Ins. Co.	\$664.58	EPO	IHC Gold EPO HSA Regional Preferred 80%/80% ⁽⁶⁾	C	-	www.amerhealth.com
Gold	AmeriHealth Ins. Co.	\$668.89	EPO	IHC Gold EPO Regional Preferred \$30/\$50; 80% Coins	C	M	www.amerhealth.com
Gold	Cigna Healthcare	\$671.18	HMO	HMO Individual \$30 Copay	C	-	www.cigna.com
Gold	Aetna Life Ins. Co.	\$743.95	EPO	NJ Aetna Gold 1000 Savings Plus EPO PD	C	-	www.aetna.com
Silver	AmeriHealth Ins. Co.	\$264.10	EPO	IHC Silver EPO AmeriHealth Advantage \$15/\$35 ⁽⁶⁾	C	M	www.amerhealth.com
Silver	AmeriHealth Ins. Co.	\$264.88	EPO	IHC Silver EPO HSA Tier 1 Advantage \$50/\$75 ⁽⁶⁾⁽⁷⁾	C	M	www.amerhealth.com
Silver	Horizon Healthcare Services	\$275.98	EPO	OMNIA Silver HSA ⁽⁶⁾	C	M	www.horizonblue.com
Silver	AmeriHealth HMO	\$280.07	HMO	IHC Silver HMO Local Value \$50/\$75 ⁽⁷⁾	C	M	www.amerhealth.com
Silver	Horizon Healthcare Services	\$310.65	EPO	OMNIA Silver	C	M	www.horizonblue.com
Silver	AmeriHealth Ins. Co.	\$335.39	EPO	IHC Silver EPO HSA Local Value \$50/\$75 ⁽⁶⁾⁽⁷⁾	C	M	www.amerhealth.com
Silver	AmeriHealth HMO	\$349.63	HMO	IHC Silver HMO Regional Preferred \$50/\$75	C	M	www.amerhealth.com
Silver	AmeriHealth Ins. Co.	\$357.29	EPO	IHC Silver EPO Local Value \$25/\$45 ⁽⁷⁾	C	-	www.amerhealth.com
Silver	Horizon Healthcare Services	\$371.90	EPO	Advantage EPO Silver	C	M	www.horizonblue.com
Silver	AmeriHealth Ins. Co.	\$372.66	EPO	IHC Silver EPO HSA Regional Preferred \$50/\$75 ⁽⁶⁾	C	-	www.amerhealth.com
Silver	AmeriHealth Ins. Co.	\$391.32	EPO	IHC Silver EPO HSA Local Value 90%/90% ⁽⁶⁾⁽⁷⁾	C	-	www.amerhealth.com
Silver	AmeriHealth Ins. Co.	\$393.57	EPO	IHC Silver EPO Regional Preferred \$25/\$50	C	M	www.amerhealth.com
Silver	AmeriHealth Ins. Co.	\$396.98	EPO	IHC Silver EPO Regional Preferred \$25/\$45	C	-	www.amerhealth.com
Silver	AmeriHealth Ins. Co.	\$434.80	EPO	IHC Silver EPO HSA Regional Preferred 90%/90% ⁽⁶⁾	C	-	www.amerhealth.com
Silver	Oxford Health Ins.	\$524.56	EPO	Silver Copay Select 70	C	-	www.oxhp.com
Silver	Aetna Life Ins. Co.	\$603.92	EPO	NJ Aetna Silver 2500 Savings Plus EPO PD	C	-	www.aetna.com
Bronze	AmeriHealth Ins. Co.	\$225.39	EPO	IHC Bronze EPO AmeriHealth Advantage \$25/\$50 ⁽⁶⁾	C	M	www.amerhealth.com
Bronze	AmeriHealth Ins. Co.	\$237.38	EPO	IHC Bronze EPO Tier 1 Advantage \$50/\$75 ⁽⁷⁾	C	M	www.amerhealth.com
Bronze	Horizon Healthcare Services	\$240.23	EPO	OMNIA Bronze	C	M	www.horizonblue.com
Bronze	AmeriHealth Ins. Co.	\$266.54	EPO	IHC Bronze EPO Local Value \$50/\$75 ⁽⁷⁾	C	-	www.amerhealth.com
Bronze	AmeriHealth Ins. Co.	\$274.94	EPO	IHC Bronze EPO HSA Local Value \$50/\$75 ⁽⁶⁾⁽⁷⁾	C	M	www.amerhealth.com
Bronze	AmeriHealth Ins. Co.	\$296.13	EPO	IHC Bronze EPO Regional Preferred \$50/\$75	C	-	www.amerhealth.com
Bronze	AmeriHealth Ins. Co.	\$305.47	EPO	IHC Bronze EPO HSA Regional Preferred \$50/\$75 ⁽⁶⁾	C	M	www.amerhealth.com
Bronze	Horizon Healthcare Services	\$330.83	EPO	Advantage EPO Bronze	C	M	www.horizonblue.com
Bronze	Cigna Healthcare	\$371.23	HMO	HMO Individual 3000	C	-	www.cigna.com
Bronze	Oxford Health Ins.	\$485.97	EPO	Bronze Copay Select 50	C	-	www.oxhp.com
Bronze	Aetna Life Ins. Co.	\$493.56	EPO	NJ Aetna Bronze 3000 Savings Plus EPO PD	C	-	www.aetna.com
Bronze	Oxford Health Ins.	\$494.63	EPO	Bronze HSA 50 ⁽⁶⁾	C	-	www.oxhp.com
Catastrophic	Horizon Healthcare Services	\$214.63	EPO	Advantage EPO Essentials ⁽⁹⁾	C	M	www.horizonblue.com
Catastrophic	AmeriHealth Ins. Co.	\$245.23	EPO	IHC Local Value Simple Saver ⁽⁷⁾⁽⁹⁾	C	M	www.amerhealth.com
Catastrophic	AmeriHealth Ins. Co.	\$269.29	EPO	IHC Regional Preferred Simple Saver ⁽⁹⁾	C	M	www.amerhealth.com
Catastrophic	Oxford Health Ins.	\$399.33	EPO	Catastrophic Select Saver 100 ⁽⁹⁾	C	-	www.oxhp.com

Age	Age Rating Factor ⁽³⁾	Age	Age Rating Factor ⁽³⁾
0 to 20	0.635	42	1.325
21	1.000	43	1.357
22	1.000	44	1.397
23	1.000	45	1.444
24	1.000	46	1.500
25	1.004	47	1.563
26	1.024	48	1.635
27	1.048	49	1.706
28	1.087	50	1.786
29	1.119	51	1.865
30	1.135	52	1.952
31	1.159	53	2.040
32	1.183	54	2.135
33	1.198	55	2.230
34	1.214	56	2.333
35	1.222	57	2.437
36	1.230	58	2.548
37	1.238	59	2.603
38	1.246	60	2.714
39	1.262	61	2.810
40	1.278	62	2.873
41	1.302	63	2.952
		64 and older	3.000

⁽¹⁾ **Metal Level** indicates the actuarial value of the plan. Each metal level is designed to cover an expected percentage of the covered charges: Bronze 60%, Silver 70%, Gold 80%, and Platinum 90%. Catastrophic plans are available only to those individuals who are under 30 years old, or who have received an exemption from the personal responsibility requirement on the Marketplace.

⁽²⁾ **Base Rate** is multiplied by the **Age Rating Factor** ⁽³⁾ to determine the premium for each person to be covered.

⁽³⁾ **Age Rating Factor**
Premium per person = (Base Rate ⁽²⁾ x Age Rating Factor ⁽³⁾).
Premium per family = The sum of the premiums for each family member to be covered.
 Note: For **dependent children under age 20**, the premium is capped at the sum of the premiums for three children.
 Consumers may also use the **IHC Premium Calculator** at:
www.state.nj.us/dobi/division_insurance/ihcseh/IHC_Calculator_2017/IHC.HTM

⁽⁴⁾ **Plan Types** HMO and EPO are network-only plans with **no option to use out-of-network providers, except in the case of emergency or urgent care.**

⁽⁵⁾ **Carrier (C) and Marketplace (M)**
 Plans are available to purchase directly from a **Carrier** or through the **Marketplace**.
 Consumers who purchase plans directly from a **Carrier** are not eligible for subsidies.
 Consumers who purchase plans through the **Marketplace** may be eligible for subsidies.
 For information regarding subsidies (Premium Tax Credits and Cost-Sharing Reductions) visit:
www.healthcare.gov

⁽⁶⁾ These are high deductible health plans and are compatible with **Health Savings Accounts (HSA)**. Contact the Carrier for additional information.

⁽⁷⁾ **AmeriHealth Local Value Plans** and **Tier 1 Advantage Plans** are available in all counties except Hunterdon County.

⁽⁸⁾ **AmeriHealth Advantage Plans** are available in only Atlantic, Burlington, Camden, Cape May, Gloucester, Monmouth and Ocean counties and are not available in any other counties.

⁽⁹⁾ **Catastrophic Plans** are available only to those individuals who are under 30 years old, or who have received an exemption from the personal responsibility requirement on the Marketplace.

* For details about plans and coverage options please contact the Carriers directly.

2018 New Jersey Individual Health Benefits Plans and Rates [Effective 01/01/2018 through 12/31/2018]*

Carrier / Entity Name	Plan Name ⁽¹⁾	Plan Type ⁽²⁾	Metal Level ⁽³⁾⁽⁶⁾	Base Rate ⁽⁴⁾ (multiply by Age Rating Factor)	Available to Purchase through...		Visit the carrier's web site for details about plans and coverage options:
					Carrier	Marketplace	
Horizon Healthcare of New Jersey, Inc.	Horizon HMO Gold	HMO	Gold	\$495.50	C	-	www.horizonblue.com
Oscar Garden State Insurance Corporation	Oscar Classic Gold ⁽⁶⁾	EPO	Gold	\$505.77	C	M	www.hioscar.com
Horizon Healthcare Services, Inc.	OMNIA Gold	EPO	Gold	\$540.23	C	M	www.horizonblue.com
AmeriHealth HMO, Inc.	IHC Gold HMO Regional Preferred \$15/\$30	HMO	Gold	\$651.09	C	M	www.amerhealth.com
AmeriHealth Insurance Company	IHC Gold EPO Regional Preferred \$30/\$50/80% Coins	EPO	Gold	\$730.78	C	M	www.amerhealth.com
AmeriHealth Insurance Company	IHC Silver EPO AmeriHealth Advantage \$15/\$35 ⁽⁶⁾	EPO	Silver	\$311.86	C	M	www.amerhealth.com
AmeriHealth Insurance Company	IHC Silver EPO HSA Tier 1 Advantage \$50/\$75 ⁽⁷⁾⁽⁶⁾	EPO	Silver	\$321.36	C	M	www.amerhealth.com
AmeriHealth HMO, Inc.	IHC Silver HMO Local Value \$50/\$75 ⁽⁶⁾	HMO	Silver	\$327.07	C	M	www.amerhealth.com
Horizon Healthcare Services, Inc.	OMNIA Silver HSA ⁽⁷⁾	EPO	Silver	\$346.72	C	M	www.horizonblue.com
Oscar Garden State Insurance Corporation	Oscar Backup Silver ⁽⁶⁾	EPO	Silver	\$349.30	C	M	www.hioscar.com
Oscar Garden State Insurance Corporation	Oscar Classic Silver ⁽⁶⁾	EPO	Silver	\$357.29	C	M	www.hioscar.com
Horizon Healthcare Services, Inc.	OMNIA Silver	EPO	Silver	\$371.98	C	M	www.horizonblue.com
AmeriHealth Insurance Company	IHC Silver EPO HSA Local Value \$50/\$75 ⁽⁷⁾⁽⁶⁾	EPO	Silver	\$402.84	C	M	www.amerhealth.com
Horizon Healthcare Services, Inc.	Horizon Advantage EPO Silver	EPO	Silver	\$463.18	C	M	www.horizonblue.com
AmeriHealth HMO, Inc.	IHC Silver HMO Regional Preferred \$50/\$75	HMO	Silver	\$538.90	C	M	www.amerhealth.com
AmeriHealth Insurance Company	IHC Silver EPO Regional Preferred \$30/\$60	EPO	Silver	\$695.08	C	M	www.amerhealth.com
Cigna Healthcare	Individual HMO 2500	HMO	Silver	\$719.80	C	-	www.cigna.com
Oxford Health Ins.	Silver Copay Select 70	EPO	Silver	\$770.53	C	-	www.oxhp.com
Oxford Health Ins.	Silver Copay Select 80	EPO	Silver	\$795.87	C	-	www.oxhp.com
AmeriHealth Insurance Company	IHC Bronze HSA EPO AmeriHealth Advantage \$25/\$50 ⁽⁷⁾⁽⁶⁾	EPO	Bronze	\$251.63	C	M	www.amerhealth.com
AmeriHealth Insurance Company	IHC Bronze HSA EPO Tier 1 Advantage \$50/\$75 ⁽⁷⁾⁽⁶⁾	EPO	Bronze	\$268.96	C	M	www.amerhealth.com
Oscar Garden State Insurance Corporation	Oscar Classic Bronze ⁽⁶⁾	EPO	Bronze	\$267.39	C	M	www.hioscar.com
Horizon Healthcare Services, Inc.	OMNIA Bronze HSA ⁽⁷⁾	EPO	Bronze	\$298.26	C	M	www.horizonblue.com
Horizon Healthcare Services, Inc.	Horizon Advantage EPO Bronze	EPO	Bronze	\$376.26	C	M	www.horizonblue.com
Oxford Health Ins.	Bronze Copay Select 50	EPO	Bronze	\$709.49	C	-	www.oxhp.com
Oscar Garden State Insurance Corporation	Oscar Classic Secure ⁽⁶⁾⁽⁹⁾	EPO	Catastrophic	\$180.54	C	M	www.hioscar.com
Horizon Healthcare Services, Inc.	Horizon Advantage EPO Essentials ⁽⁶⁾	EPO	Catastrophic	\$263.48	C	M	www.horizonblue.com
AmeriHealth Insurance Company	IHC Local Value Simple Saver ⁽⁶⁾⁽⁹⁾	EPO	Catastrophic	\$272.04	C	M	www.amerhealth.com

Footnotes	Ages	Age Rating Factors ⁽⁶⁾	Ages	Age Rating Factors ⁽⁶⁾	Age Rating Factors ⁽⁶⁾
⁽¹⁾ Plan Names were supplied by the Carrier. Please contact the Carrier for explanations of the abbreviations used in the plan names.	0-14	0.765	40	1.278	1.278
	15	0.833	41	1.302	1.302
⁽²⁾ Plan Types HMO and EPO are network-only plans with no option to use out-of-network providers, except in the case of emergency or urgent care.	16	0.859	42	1.325	1.325
	17	0.885	43	1.357	1.357
⁽³⁾ Metal Level indicates the actuarial value of the plan. Each metal level is designed to cover an expected percentage of the covered charges: Bronze 60%, Silver 70%, Gold 80%, and Platinum 90%.	18	0.913	44	1.397	1.397
	19	0.941	45	1.444	1.444
	20	0.970	46	1.500	1.500
⁽⁴⁾ Base Rate is multiplied by the Age Rating Factor ⁽⁵⁾ to determine the premium for each person to be covered.	21	1.000	47	1.563	1.563
	22	1.000	48	1.635	1.635
⁽⁵⁾ Age Rating Factor is used to calculate the premium for each person to be covered.	23	1.000	49	1.706	1.706
⁽⁶⁾ Catastrophic Plans are available only to those individuals who are under 30 years old, or who have received an exemption from the personal responsibility requirement on the Marketplace.	24	1.000	50	1.786	1.786
	25	1.004	51	1.865	1.865
	26	1.024	52	1.952	1.952
⁽⁷⁾ These are high deductible health plans and are compatible with Health Savings Accounts (HSA). Contact the Carrier for additional information.	27	1.048	53	2.040	2.040
	28	1.087	54	2.135	2.135
⁽⁸⁾ These plans are not available in all counties. Contact the Carrier for additional information.	29	1.119	55	2.230	2.230
	30	1.135	56	2.333	2.333
*For details about plans, abbreviations used in the plan names, and coverage options, please contact the Carrier directly.	31	1.159	57	2.437	2.437
	32	1.183	58	2.548	2.548
For information regarding subsidies (Premium Tax Credits and Cost-Sharing Reductions) visit: www.healthcare.gov.	33	1.198	59	2.603	2.603
	34	1.214	60	2.714	2.714
Premium Calculation	35	1.222	61	2.810	2.810
Premium per person = (Base Rate ⁽⁴⁾ x Age Rating Factor ⁽⁵⁾). Premium per family = The sum of the premiums for each family member to be covered. Note: For dependent children under age 20, the premium is capped at the sum of the premiums for three children.	36	1.230	62	2.873	2.873
	37	1.238	63	2.952	2.952
	38	1.246	64+	3.000	3.000
	39	1.282			