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Department of Insurance

FORMS AND RATES BULLETIN 12

AMENDMENTS TO 18 DEL. C., CHAPTER 7
SMALL EMPLOYER HEALTH INSURANCE

TO: All Life and Health Insurers, Health Maintenance Organization
and Health Service Coordinators Licensed to Sell Health
Insurance in Delaware

All Agents, Producers and Brokers Licensed to Sell Health
Insurance in Delaware

FROM: Donna Lee H. Williams, Insurance Commissioner

DATE: July 27, 1994

PURPOSE:

The purpose of this Bulletin is to notify agents and insurers that Chapter 72, Small Employer Health Insurance has been amended to:

1. Redefine the definition of a small employer from 'two (2) to twenty-five (25) eligible employees' to one (1) to fifty (50) eligible employees'.
2. Require that employees with 'other qualifying existing coverage,' as defined in Section 7202(24), shall not be counted by a small employer carrier with respect to minimum participation requirements.
3. Delete the requirements that the Insurance Commissioner give public notice and provide 60 days for a public comment prior to making a decision on the application of a small employer carrier electing to become a risk assumer.
4. Replace the Insurance Commissioner, or his or her designated representative, as a member of the Delaware Small Employer Health Reinsurance Program Board, and fill that position with a member appointed by the Governor.
5. Prohibit the use of 'gender' as a case characteristic in the determination of premium rates for small employers.

These changes became effective July 13, 1994. For copies of SB 365, contact Delaware Legislative Council (302) 739-5805, or your trade association.