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OF INSURANCE
NM OFFICE OF

TO: EVERY INSURER, NONPROFIT HEALTH CARE PLAN, HEALTH
MAINTENANCE ORGANIZATION AND PRE-PAID DENTAL PLAN,
TRANSACTIONING BUSINESS IN NEW MEXICO

FROM: JOHN G. FRANCHINI, SUPERINTENDENT OF INSURANCE

DATE: NOVEMBER 16, 2015

RE: CLARIFICATION OF SMALL GROUP SALES GOING FORWARD

This Bulletin is issued pursuant to Section 59A-2-8 NMSA 1978 of the New Mexico Insurance Code, 13.1.2 *et seq.* NMAC

It is the desire of NM OSI to see all groups of 51-100 enrolled in large group plans.

Carriers quoting some groups of 51-100 a small group price, while allowing other groups of 51-100 to enroll in a large group, is a violation of OSI Bulletin 2015 - 024. However, groups of 51-100 that have already been enrolled in a small group plan to begin Nov. 1 will be allowed to continue until their renewal date, at which time they must enroll into a large group plan. NM OSI acknowledges that moving them into a large group plan at this time would be disruptive to the consumer, so we see the consumer-protective value in this decision.

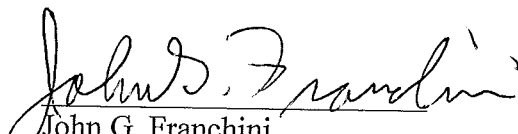
These actions will not be allowed:

- Enrolling or re-enrolling groups of 51-100 into a small group plan will not be allowed at all beginning today. The groups that are being allowed to go forward must already have been enrolled before today.
- Plans effective November 2, 2015 or thereafter must only sell large group plans to groups of 51-100.

- Any other action that results in an unenrolled group of 51-100 being enrolled in a small group plan that was not enrolled in such a plan on October 26, 2015 will be considered a violation.

ISSUED at Santa Fe, New Mexico on November 16, 2015.

OFFICE OF NEW MEXICO SUPERINTENDENT OF INSURANCE


John G. Franchini
Superintendent of Insurance