

State-Mandated Policies: Approved Applications for Waiver of the Annual Limits Requirements

Updated March 4, 2011

In some States, issuers are required to offer standardized policies with specific annual dollar limits established by State law. These State-mandated annual limits are below the minimum annual limit set by HHS. In such instances, States may apply for a waiver of the annual dollar limit requirements on behalf of issuers of State-mandated policies if State law required the policies to be offered by the issuers prior to September 23, 2010. Although the State may apply on the issuers' behalf, the application must still satisfy the standard that compliance of the annual dollar limit requirements by the issuers would result in a "significant decrease in access to benefits" or a "significant increase in premiums."

	Applicant	Application Received	Plan Effective Date	Number of Enrollees	Application Completed by Applicant	Waiver Approved
1	New Jersey Basic and Essential Plans					
	Aetna	11/19/2010	9/23/2010	285	11/19/2010	12/17/2010
	Amerihealth	11/19/2010	9/23/2010	4,111	11/19/2010	12/17/2010
	Celtic Insurance Company	11/19/2010	9/23/2010	1	11/19/2010	12/17/2010
	CIGNA	11/19/2010	9/23/2010	2	11/19/2010	12/17/2010
	HealthNet	11/29/2010	9/23/2010	13	11/19/2010	12/17/2010
	Horizon BC/BS of NJ	11/19/2010	9/23/2010	55,127	11/19/2010	12/17/2010
	Oxford Health Insurance	11/19/2010	9/23/2010	8,896	11/19/2010	12/17/2010
2	Ohio Basic and Standard Policies					
	Aetna Health Inc	11/23/2010	1/1/2011	231	11/23/2010	12/17/2010
	American Medical Security Life Ins Co.	11/23/2010	1/1/2011	2	11/23/2010	12/17/2010
	American Natl Life Ins Co of TX	11/23/2010	1/1/2011	1	11/23/2010	12/17/2010
	American Republic Insurance Company	11/23/2010	1/1/2011	5	11/23/2010	12/17/2010
	Celtic Insurance Company	11/23/2010	1/1/2011	1	11/23/2010	12/17/2010
	Community Ins. Co.	11/23/2010	1/1/2011	92	11/23/2010	12/17/2010
	Companion Life Ins. Co.	11/23/2010	1/1/2011	0	11/23/2010	12/17/2010
	Coventry Health & Life Ins. Co.	11/23/2010	1/1/2011	18	11/23/2010	12/17/2010

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	Freedom Life Ins. Co. of America	11/23/2010	1/1/2011	3	11/23/2010	12/17/2010
	Golden Rule Ins. Co.	11/23/2010	1/1/2011	25	11/23/2010	12/17/2010
	Health Plan the Upper OH Valley	11/23/2010	1/1/2011	57	11/23/2010	12/17/2010
	Humana Ins. Co.	11/23/2010	1/1/2011	46	11/23/2010	12/17/2010
	Independence American Ins. Co.	11/23/2010	1/1/2011	2	11/23/2010	12/17/2010
	John Alden Life Ins. Co.	11/23/2010	1/1/2011	0	11/23/2010	12/17/2010
	Kaiser Foundation Health Plan of Ohio	11/23/2010	1/1/2011	347	11/23/2010	12/17/2010
	Madison National Life Ins. Co.	11/23/2010	1/1/2011	4	11/23/2010	12/17/2010
	McKinley Life Ins. Co.	11/23/2010	1/1/2011	25	11/23/2010	12/17/2010
	Medical Mutual of OH	11/23/2010	1/1/2011	74	11/23/2010	12/17/2010
	Mennonite Mutual Aid Association	11/23/2010	1/1/2011	3	11/23/2010	12/17/2010
	Mid West National Life Ins Co. of TN	11/23/2010	1/1/2011	0	11/23/2010	12/17/2010
	National Found Life Ins. Co.	11/23/2010	1/1/2011	0	11/23/2010	12/17/2010
	Pekin Life Ins. Co.	11/23/2010	1/1/2011	161	11/23/2010	12/17/2010
	Reserve National Ins. Co.	11/23/2010	1/1/2011	0	11/23/2010	12/17/2010
	Standard Life & Accident Ins. Co.	11/23/2010	1/1/2011	0	11/23/2010	12/17/2010
	Standard Security Life Ins. Co. of NY	11/23/2010	1/1/2011	4	11/23/2010	12/17/2010
	Summa Ins Co. Inc.	11/23/2010	1/1/2011	154	11/23/2010	12/17/2010
Time Ins. Co.	11/23/2010	1/1/2011	13	11/23/2010	12/17/2010	
World Ins. Co.	11/23/2010	1/1/2011	18	11/23/2010	12/17/2010	
3	CoverTN					
	Blue Cross Blue Shield of TN	9/17/2010	1/1/2011	20,205	9/17/2010	12/17/2010
4	Cover Florida					
	Blue Cross Blue Shield	11/4/2010	Multiple effective dates	4,550	12/16/2010	2/18/2011
	Florida Health Care Plans	11/4/2010	Multiple effective dates	260	12/16/2010	2/18/2011
	JMH	11/4/2010	Multiple effective dates	121	12/16/2010	2/18/2011

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	Medica	11/4/2010	Multiple effective dates	637	12/16/2010	2/18/2011
	Total Health Choice	11/4/2010	Multiple effective dates	26	12/16/2010	2/18/2011
	United Health Care	11/4/2010	Multiple effective dates	794	12/16/2010	2/18/2011
	Total Enrollees			96,314		