SENATE, No. 4418

STATE OF NEW JERSEY

221st LEGISLATURE

INTRODUCED MAY 19, 2025

Sponsored by:
Senator SHIRLEY K. TURNER
District 15 (Hunterdon and Mercer)
Senator ANGELA V. MCKNIGHT
District 31 (Hudson)

SYNOPSIS

Establishes 60-day special enrollment period to initiate when provider in carrier's network of providers is leaving carrier's network.

CURRENT VERSION OF TEXT

As introduced.

(Sponsorship Updated As Of: 5/19/2025)

AN ACT concerning special enrollment in health insurance and supplementing P.L.1997, c.192 (C.26:2S-1 et seq.).

BE IT ENACTED *by the Senate and General Assembly of the State of New Jersey:*

1. a. A special enrollment period shall be initiated if a provider in a carrier's network of providers is to become out-of-network. The special enrollment period shall begin 60 days prior to the expiration of the contract between the carrier and the provider in the carrier's network of providers.

b. Notice of the special enrollment period shall be issued to insured individuals of a carrier in a form and manner as determined by the Department of Banking and Insurance.

2. This act shall take effect immediately.

STATEMENT

This bill requires a special enrollment period to be initiated if a provider in a carrier's network of providers is to become out-of-network. Under the bill, the special enrollment period is to begin 60 days prior to the expiration of the contract between the carrier and the provider in the carrier's network of providers. Notice of the special enrollment period is to be issued to insured individuals of a carrier in a form and manner as determined by the Department of Banking and Insurance.