

DEPARTMENT OF HEALTH & HUMAN SERVICES  
Centers for Medicare & Medicaid Services  
Center for Consumer Information and Insurance Oversight  
200 Independence Avenue SW  
Washington, DC 20201



July 13, 2018

**VIA ELECTRONIC MAIL:** marlene.caride@dobi.nj.gov

Marlene Caride

Commissioner

New Jersey Department of Banking and Insurance

20 West State Street

Trenton, NJ 08625

Dear Commissioner Caride:

Thank you for your submission on July 2, 2018 of New Jersey's application for a State Innovation Waiver under Section 1332 of the Patient Protection and Affordable Care Act (PPACA). New Jersey seeks to waive certain PPACA requirements and implement a reinsurance program called the New Jersey Reinsurance Program for 2019 through 2023. The Department of Health and Human Services and the Department of the Treasury (collectively, the Departments) have completed a preliminary review of the application in accordance with 45 CFR 155.1308(c), and we have made a preliminary determination that your application is complete.

Pursuant to 45 CFR 155.1308(d), the date of this letter marks the beginning of the Federal public notice process and 180-day Federal decision-making period. Public comments on the application will be accepted by the Departments from July 12, 2018 through August 12, 2018, and more information can be found on the CCHIO website.<sup>1</sup> The decision of the Departments regarding approval or denial of the waiver will be issued within 180 days in accordance with 45 CFR 155.1308(c) and other applicable regulations. We look forward to working with you on your application and will be in touch if we need additional information. Please do not hesitate to contact us if you have any questions.

Sincerely,

A handwritten signature in black ink, appearing to read "Randy Pate", is written over a faint, larger signature.

Randy Pate

Director, Center for Consumer Information & Insurance Oversight  
Deputy Administrator, Centers for Medicare & Medicaid Services

Cc: David Kautter, Assistant Secretary for Tax Policy, U.S. Department of the Treasury  
Phil Murphy, Governor, State of New Jersey  
Justin Zimmerman, Chief of Staff, New Jersey Department of Banking and Insurance  
Philip Gennace, Assistant Commissioner, New Jersey Department of Banking and Insurance

<sup>1</sup> [https://www.cms.gov/CCHIO/Programs-and-Initiatives/State-Innovation-Waivers/Section\\_1332\\_state\\_Innovation\\_Waivers-.html](https://www.cms.gov/CCHIO/Programs-and-Initiatives/State-Innovation-Waivers/Section_1332_state_Innovation_Waivers-.html)