



State of New Jersey

DEPARTMENT OF BANKING AND INSURANCE

DIVISION OF INSURANCE

LIFE & HEALTH

PO BOX 325

TRENTON, NJ 08625

CHRIS CHRISTIE
Governor

KIM GUADAGNO
Lt. Governor

RICHARD J. BADOLATO
Acting Commissioner

PETER L. HARTT
Director

TRANSMITTED VIA EMAIL

May 17, 2016

Ms. Lisa Levine
Associate General Counsel
UnitedHealthcare

Re: Oxford Health Plans, (NJ), Inc. Individual Market Withdrawal
Your letter of March 15, 2016
Revisions of Letters on May 2, 2016 and May 9, 2016

Dear Ms. Levine:

The Department received from you, on behalf of Oxford Health Plans, (NJ), Inc. ("Oxford HMO"), the letter providing notice of Oxford HMO's intent to exit the individual market. Oxford HMO will cease issuing all individual products, both on and off the Health Insurance Marketplace, effective January 1, 2017.

Pursuant to N.J.A.C. 11-20-18.5 (d) 3. i., the Department approves Oxford HMO's application for market withdrawal of all individual products, on and off the Health Insurance Marketplace, effective January 1, 2017.

The Department reviewed and approves the following letters submitted in accordance with N.J.S.A. 17B:27A-6 c. (4) and N.J.A.C. 11:20-18.5: the Marketplace letter submitted May 9, 2016; and (b) the Off-Marketplace and Producer letters submitted May 2, 2016.

Further, as a result of the withdrawal from the individual market, Oxford HMO may not provide for the issuance of any health benefits plan in the individual market during the five-year period beginning upon the expiration of December 31, 2016 (i.e., the date of termination of the last health benefits plan not renewed by Oxford HMO) pursuant to N.J.S.A. 17B:27A-6. c. (4).

Very truly yours,

Lila J. Tyson

Digitally signed by Lila J. Tyson
DN: cn=Lila J. Tyson, o=DOBI,
ou=Health,
email=lila.tyson@dobi.state.nj.us, c=US
Date: 2016.05.17 13:05:50 -04'00'

Lila J. Tyson, Chief, Health Bureau
for Richard J. Badolato, Acting Commissioner