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Bulletin 14-EX-1

TO: All Writers of Group Health Insurance

FROM: Ralph T. Hudgens
Insurance & Safety Fire Commissioner

DATE: September 30, 2014

RE: Employee Counting for Group Rating Purposes

It has come to my attention that there may be some confusion regarding the applicable employee counting rules for insurance rating purposes for insurance policies that are offered outside of the small business health options program ("SHOP"). I addressed this issue in Directive 12-EX-1 *Definition of small and large employer for the purposes of applying section 2718 of the public health services act*. Directive 12-EX-1 informed all health insurers writing or renewing comprehensive major medical group health insurance that "[f]or the purposes of Georgia law [] the Georgia definitions of small and large employer remain in effect."

Consequently, insurers in Georgia should consistently apply an employee counting method to determine whether an employer is a small employer group or a large employer group in a manner that is consistent with existing Georgia Law and Rules and Regulations.

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