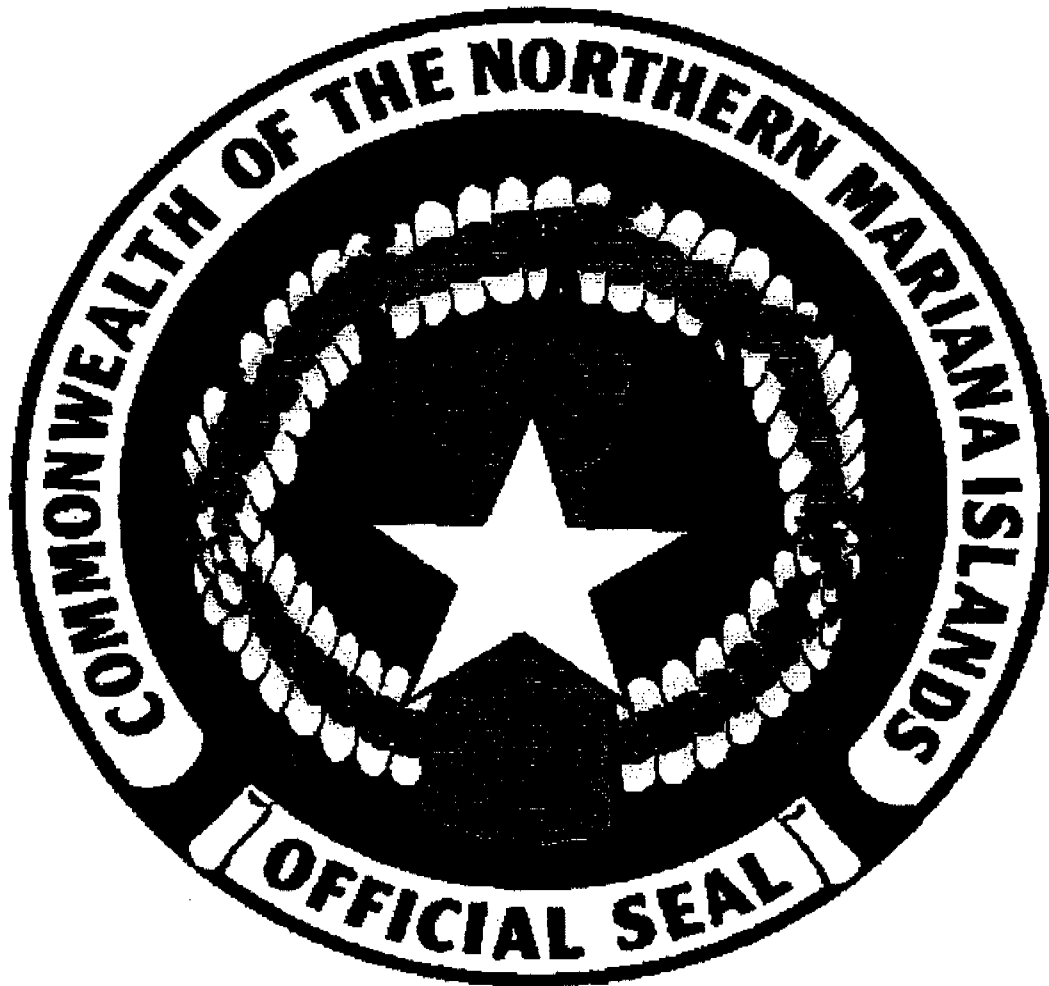


*GHIP Premium
Rates - Emergency
Effective 10/30/09
for 120 days or
2/28/2010 or
if adopted sooner
or on 11/29/09.
W*

**COMMONWEALTH OF THE NORTHERN MARIANA ISLANDS
SAIPAN, TINIAN, ROTA and NORTHERN ISLANDS**



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OCTOBER 30, 2009

**ADDENDUM
TO**

**COMMONWEALTH REGISTER
VOLUME 31
NUMBER 10
OCTOBER 29, 2009**

COMMONWEALTH REGISTER

10.30.09

ADDENDUM TO

VOLUME 31
NUMBER 10
OCTOBER 29, 2009

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**Group Health Insurance Program
Commonwealth of the Northern Mariana Islands**

Mark A. Aguon, Administrator

1st Floor, Honorable Lorenzo L. DeLeon Guerrero Retirement Fund Building, Isa Drive, Capital Hill
P.O. Box 501247 CK, Saipan, MP 96950-1247
Tel. No. (670) 322-3863~10; Fax No. (670) 664-8080; E-mail: administrator01@amiretirement.com

**PUBLIC NOTICE OF EMERGENCY REGULATIONS
WHICH ARE AMENDMENTS TO THE RULES AND REGULATIONS OF THE
GROUP HEALTH INSURANCE PROGRAM**

INTENDED ACTION TO ADOPT THESE PROPOSED RULES AND REGULATIONS: The Board of Trustees of the Northern Mariana Islands Retirement Fund ("NMIRF"), Commonwealth of the Northern Mariana Islands, intends to adopt as permanent rules and regulations the attached emergency amendments to the Rules and Regulations Governing the Group Health Insurance Program, pursuant to the procedures of the Administrative Procedure Act, 1 CMC § 9104(a)(1) and (2).

AUTHORITY: The Board of Trustees ("Board") of the Northern Mariana Islands Retirement Fund ("Retirement Fund") has statutory power to promulgate and effect the CNMI Group Health and Life Insurance Rules and Regulations (Plan Description) pursuant to 1 CMC § 8424-27. *See also* NMIAC § 110-30.1-1401.

THE TERMS AND SUBSTANCE: The Program is underwritten exclusively by the CNMI Government to provide an affordable health insurance plan for the benefit of CNMI government employees. The Program is designed to be self sufficient, and therefore, must establish rates sufficient to pay for administration of the Program and particularly claims incurred by Enrollees in the Plan.

The Board finds that, pursuant to § 9104(b), the public interest and imminent peril to the public welfare requires the adoption, on an emergency basis, of amendments to the Rules and Regulations Governing the Group Health Insurance Program, as published in the Commonwealth Register, Volume 28, Number 08, dated August 24, 2006, and as amended and adopted as published in the Commonwealth Register Volume 29, Number 07, dated July 18, 2007 and Volume 29, Number 08, dated August 17, 2007 (effective August 27, 2007), respectively; and as further amended and adopted as published in the Commonwealth Register Volume 29, Number 11, dated November 19, 2007 and Volume 29, Number 12, dated December 18, 2007 (effective December 28, 2007), respectively.

The Board further finds that the public interest and this imminent peril to the public welfare mandates adoption of these amendments to the Rules and Regulations Governing the Group Health Insurance Program upon fewer than thirty (30) days notice, and that these amendments shall become effective immediately after filing with the Commonwealth Register, subject to the approval of the Attorney General and the concurrence of the Governor and shall remain effective for a period of 120 days, unless sooner adopted as permanent regulations.

THE SUBJECTS AND ISSUES INVOLVED: These rules and regulations:

1. Address the renewal of Aetna Global Benefits as the Carrier of the Fully Insured Health Program, of which effective date is November 1, 2009. Open Enrollment Period is scheduled also from November 1, 2009 through November 30, 2009. Nevertheless, the normal Notice and Comment Period for promulgation of regulations is unavailable, as the earliest possible regulatory adoption would be November 15, 2007—fully 15 days following the requisite implementation of the renewed Fully Insured Program, and risks the health, safety, and welfare of thousands of members at risk for being potentially uninsured during that 15 day period. This “window of uninsurable risk,” will dissipate upon promulgation of these Emergency Regulations. Additional concerns are the consistent mounting of health care costs which would normally arise during the requisite period of time incumbent with the normal Notice and Comment Period for promulgation of regulations. Along with this renewal, a concomitant increase in Premiums, as well as Enhanced Medical Coverage, under the Fully Insured Program arises, the Board of Trustees being aware that this emergency exists, acts immediately to address the situation.

2. Recognize that failure to immediately implement these Rules and Regulations will result in:

- Medical Providers denying enrollees treatment and necessary prescription drugs;
- Confusion to enrollees regarding premiums;
- Confusion in accounting of government agencies and entities regarding the amounts to be deducted for employee premiums;
- Confusion in accountability of government agencies and entities regarding the enrollment procedures of existing and new enrollees;
- Duplication of efforts should the Rules and Regulations be implemented at a later date, resulting in additional costs and *further deterioration of the fragile financial condition of the Program and risk of jeopardizing termination by Carrier,*
- Enrollees risking the inability to receive the proper and necessary medical treatment for which the Program was designed to provide; and
- Potential Liability for the Program and Government for failing to act.

3. Implement Revised Medical Coverage (NMIAC § 110-30.1-305), Revised Premium Rates (NMIAC § 110-30.1-870), and the renewed Administration of the Group Health Insurance Program by Aetna Global Benefits as a Fully Insured Health Program.

4. The adoption of these emergency amendments to the Rules and Regulations Governing the Group Health Insurance Program will *effectuate critical changes* to the Group Health Insurance Program, *crucial to the proper operation and survival of the Program*, the public interest, and serve the best interests of the members and the public.


CONCURRENT ADOPTION OF EMERGENCY REGULATIONS FOR 120 DAYS: The Board has followed the procedures of 1 CMC § 9104(b) and (c) to adopt these Proposed Regulations on an emergency basis for 120 days. The Governor signed the emergency regulations on Dec. 30, 2009. The emergency regulations are now in effect.

DIRECTIONS FOR FILING AND PUBLICATION: These Proposed Rules and Regulations shall be published in the Commonwealth Register in the section on proposed and newly adopted regulations (1 CMC § 9102(a)(1)) and posted in convenient places in the civic center and in local government offices in each senatorial district, both in English and in the principal vernacular. (1 CMC § 9104(a)(1)).


TO PROVIDE COMMENTS: Send or deliver your comments to Mark A. Aguon, Administrator, Attn: Proposed Amendments (Emergency) to the Rules and Regulations Governing the Group Health Insurance Program, at the above address, fax or email address, with the subject line "Proposed Amendments to Rules and Regulations Governing Group Health Insurance Program". Comments are due within 30 days from the date of publication of this notice. Please submit your data, views or arguments. (1 CMC § 9104(a)(2)).

These Proposed Rules and Regulations were duly approved and adopted by the Board of Trustees on October 30th, 2009.

Submitted by:  10/30/09
MARK A. AGUON
Administrator, NMIRE/GHLTF Date

Received by:  10/30/09
ESTHER S. FLEMING
Governor's Special Assistant for Administration Date

Concurred by:  10/30/09
BENIGNO R. FITIAL
Governor Date

Filed and Recorded by:  10.30.09
ESTHER M. SAN NICOLAS
Commonwealth Register Date

Pursuant to 1 CMC § 2153(e) (AG approval of regulations to be promulgated as to form) and 1 CMC § 9104(a)(3) (obtain AG approval) the Proposed Rules and Regulations attached hereto have been reviewed and approved as to form and legal sufficiency by the CNMI Attorney General and shall be published, 1 CMC § 2153(f) (publication of rules and regulations).

Dated this 30 day of oct 2009.


EDWARD T. BUCKINGHAM
Attorney General

**EMERGENCY AMENDMENTS TO THE RULES AND REGULATIONS
GOVERNING THE GROUP HEALTH INSURANCE PROGRAM**

Amendments to ARTICLE 10 – Premiums, Section 10.15: [Codified as NMIAC § 110-30.1-870]

10.15. The Chart below details the monthly Contributions required from Subscribers and the Government, and the total Premium, beginning on the Effective Date of this Plan Document, which Effective Date is ~~November 1, 2007~~ **November 1, 2009**. Beginning with the Plan Year that commences ~~November 1, 2007~~ **November 1, 2009**, the Government Contribution and total Premium for each category and coverage shall be as follows (see next page).

Unless determined otherwise by actuarial study and recommendation, the Government Contribution to Premiums shall increase by ~~five percent (5%)~~ annually, each such increase to become to fifty percent (50%) effective at the beginning of the Plan Year, commencing November 1, 2009 with the first such increase being effective in January 2003. The automatic increases shall continue annually until such time the Government's Contribution is equal to the Subscriber's Contribution. The Government shall pay no subsidized premium to any carrier not competitively selected as the exclusive carrier(s) for the Government Plan. The issuance of a Request for Proposals will be the subject of an annual review process commencing in the third quarter of each Fiscal Year.

Contribution Rates

Rates Effective November 1, 2007 Pay Period Starting November 8, 2009

Level of Enrollment	Number of Dependents	Category of Enrollment	Government Contribution Subscriber Contribution Bi-Weekly	Retiree Semi-Monthly
Single	1	Government Contribution	\$62.00 \$64.72	\$ 70.11
		Subscriber Contribution	\$147.90 \$ 64.72	\$ 70.11
		Total Premium	\$169.90 \$129.44	\$140.22
Couple	2	Government Contribution	\$104.50 \$132.68	\$143.73
		Subscriber Contribution	\$243.82 \$132.68	\$143.73
		Total Premium	\$348.32 \$265.36	\$287.46
Family	3	Government Contribution	\$163.12 \$207.10	\$224.36
		Subscriber Contribution	\$380.50 \$207.10	\$224.36
		Total Premium	\$543.74 \$414.20	\$448.72

Enrollees' premium rates may vary from time to time. In the event an increase in premiums is necessary, the Board of Trustees of the NMI Retirement Fund will promulgate this increase in the Commonwealth Register pursuant to the Administrative Procedures Act.