

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

**Mark A. Aguon, Administrator**

1<sup>st</sup> Floor, Honorable Lorenzo I. Deleon Guerrero Retirement Fund Building, Isa Drive, Capital Hill  
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**PUBLIC NOTICE OF PROPOSED RULES AND 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 Northern Mariana Islands Retirement Fund ("NMIRF"), intends to adopt as permanent rules and regulations the attached Proposed 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). The Rules and Regulations would become effective 10 days after adoption and publication in the Commonwealth Register. (1 CMC § 9105(b)).

**AUTHORITY:** The Northern Mariana Islands Retirement Fund ("Retirement Fund") is empowered by the Legislature to adopt rules and regulations for the administration of the Government Health and Life Insurance Program. 1 CMC § 8424.

**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.

Furthermore, the following citations, statutes and regulations are affected by these proposed amendments: Article 2 – Definitions: Sections 2.13, 2.16, 2.58, 2.62 and 2.65, codified at NMIAC § 110-30.1-005; Article 3 – Eligibility: Sections 3.03, 3.07 and 3.15, codified at NMIAC § 110-30.1-110, 130 and 170; Article 4 - Enrollment: Sections 4.01, 4.10 and 4.15, codified at NMIAC § 110-30.1-201, 218 and 228; Article 5 - Benefits: Section 5.04, codified at NMIAC § 110-30.1-315; Article 8 - Exclusions: Section 8.01(G)(2)(h), (t1) and (r2), codified at NMIAC § 110-30.1-601; Article 10 - Premiums: Section 10.15, codified at NMIAC § 110-30.1-870; Article 11 - Claims and Payment for Services: Sections 11.05(B) and 11.06(A), codified at NMIAC § 110-30.1-920 and 925; Article 13 - Coordination of Benefits and Double Coverage, Section 13.04(A), codified at NMIAC § 110-30.1-1115; Article 15 - Changing Benefits and Enrollment: Section 15.01, codified at NMIAC § 110-30.1-1301; Article 19 - Termination: Section 19.01(K) and (L), codified at NMIAC § 110-30.1-1701; and the Rules and Regulations 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; and as further amended as

emergency as published in the Commonwealth Register Volume 31, Number 10, dated October 29, 2009 (effective October 29, 2009) and adopted as published in the Commonwealth Register Volume 31, Number 12, dated December 22, 2009 (effective January 1, 2010).

**THE SUBJECTS AND ISSUES INVOLVED:** These rules and regulations would:

1. Allow members to add to coverage for their domestic partners, provided the member pay 100% of the premium for the domestic partner (no government contribution toward the premium).

**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 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)).

Submitted by:

  
MARK A. AGUON  
Administrator, NMIRF/GHLITF

4/16/10  
Date

Received by:

ESTHER S. FLEMING  
Governor's Special Assistant for Administration

\_\_\_\_\_  
Date

Filed and  
Recorded by:

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 \_\_\_\_ day of \_\_\_\_\_ 2010.

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**EDWARD T. BUCKINGHAM**  
Attorney General

**Sangkattan Na Isla Marianas Fondon Ritiru**  
**COMMONWEALTH GI SANGKATTAN NA ISLAN MARIANAS SIHA**

**Mark A. Aguon, Atministradot**

Primet Bibienda, Honoráppli Lorenzo I. Guerrero Guma' Fondon Ritiru, Isa Drive, Capital Hill  
P.O. Box 501247 CK, Saipan, MP 96950-1247  
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**NOTISIAN PUBLIKU POT I MANMAPROPONEN AREKLAMENTO YAN  
REGULASION SIHA NI MANMA'AMENDA PARA I AREKLAMENTO YAN  
REGULASION SIHA GI PARA I PROGRAMAN GURUPON HINEMLO' NA INSURANCE**

**MA'INTENSIONA NA AKSION PARA U MA'ADÁPTA ESTE I MANMAPROPONE NA AREKLAMENTO YAN REGULASION SIHA:** I Sangkattan na Islan Marianas Fondon Ritiru ("NMIRF"), ha intensiona na para u adápta komu petmaniente i areklamento yan i regulasion siha ni mañechetton ni Manmapropone na Amendasion siha para i Areklamento yan Regulasion siha ni Ginibebetna i Prográman Gurupon Hinemlo'na Insurance, sigun gi manera siha gi Ákton i Administrative Procedure, 1 CMC § 9104(a). I Areklamento yan i Regulasion siha para u ifektibu gi dies(10) diha siha despues di ma'adápta yan mapublika gi halom i Rehistran Commonwealth. (1 CMC § 9105(b)).

**ÁTURIDÁT:** I Sangkattan na Islan Marianas Fondon Ritiru ("Retirement Fund") ináturisa ni Lehislatura na para u adápta i areklamento yan i regulasion siha para i atministrasion gi i Government Health Insurance yan i Prográman i Life Insurance. 1 CMC § 8424.

**I SUSTÂNSIAN I PALÁBRA SIHA:** Ginen i Gobetnamenton CNMI ha na'sahngi gi sampapa' i Prográma ni para u pribeniyi plánon health insurance ni affordable para i benifision i emple'aon gobetnamenton CNMI siha. I Prográma maplaneha na para u self sufficient, yan lão, debi na u ma'estapblesi sufisiente na ápas ni para u apási i atministrasion gi Prográma yan pattikulátmiante i claims incurred gi halom i Plánon i Enrollees.

Itmás, i sigiente na sitasion siha, estatua yan i regulasion siha maninafekta ginen este i manmapropone na amendasion siha: Attikulu 2 – Definisyon siha: Seksiona Siha 2.13, 2.16, 2.58, 2.62, yan 2.65, ni makodigu gi NMIAC § 110-30.1 -005; Attikulu 3 – Nombráyon: Seksiona Siha 3.03, 3.07 yan 3.15, ni makodigu gi NMIAC § 110-30.1-110, 130 yan 170; Attikulu 4 – Enrollment: Seksiona Siha 4.01, 4.10 yan 4.15, ni makodigu gi NMIAC § 110-30.1-201, 218 yan 228; Attikulu 5 – Benefisiu Siha: Seksiona 5.04, ni makodigu gi NMIAC § 110-30.1-315; Attikulu 8 – Exclusions: Seksiona Siha 8.01(G)(2)(h), (tl) yan (r2), ni makodigu gi NMIAC § 110-30.1-601; Attikulu 10 – Premiums: Seksiona 10.15, ni makodigu gi NMIAC § 110-30.1-870; Attikulu 11 – Claims yan Ápas para i Setbision Siha: Seksiona Siha 11.05(B) yan 11.06(A), ni makodigu gi NMIAC § 110-30.1-920 yan 925; Attikulu 13 – Coordination i Benefisiu. siha yan Dopbli na Coverage, Seksiona 13.04(A), ni makodigu gi NMIAC § 110-30.1-1115; Attikulu 15- Matulaikan Benefisiu siha yan Enrollment: Seksiona 15.01, ni makodigu gi NMIAC § 110-30.01-1301; Attikulu 19 – Tetminasion: Seksiona 19.01(K) yan (L), ni makodigu gi NMIAC § 110-30.1-1701; yan i

Areklamento yan i Regulasion siha ni mapupblika gi halom i Rehistran Commonwealth, Baluma 28, Numiru 08, ni mafecha gi Agosto 24, 2006, yan komu ma'amenda yan ma'adapta komu mapupblika gi halom i Rehistran Commonwealth Baluma 29, Numiru 07, ni mafecha gi Hului 18, 2007 yan Baluma 29, Numiru 08, ni mafecha gi Agosto 17, 2007 (umifektibu gi Agosto 27, 2007), kon respetu; yan itmâs mo'na ma'amenda yan ma'adapta komu mapupblika gi halom i Rehistran Commonwealth Baluma 29, Numiru 11, ni mafecha gi Nubembre 19, 2007 yan Baluma 29, Numiru 12, ni mafecha gi Disembre 18, 2007 (umifektibu gi Disembre 28, 2007), yan mâs mo'na ma'amenda komu emergency ya mapupblika gi halom i Rehistran Commonwealth Baluma 31, Numiru 10, ni mafecha gi Oktubri 29, 2009 (umifektibu gi Oktubri 29, 2009) yan ma'adapta komu mapupblika gi halom i Rehistran Commonwealth Baluma 31, Numiru 12, ni mafecha gi Disembre 22, 2009 umifektibu gi Ineru i, 2010).

**SUHETO NI MASUMARIA YAN ASUNTO NI TINEKKA:** Este i manma'amenda na areklamento yan regulasion siha para u:

1. U masedi i miembro siha na u mana'dañña' para i coverage para i iyon-ñiha domestic partners, mapribeniyi i miembro na u apâsi siento(100%) pot siento gi premium para i domestic partner (tâya' kontribusion gobetnamento kontra i premium).

**DIREKSION PARA U MAPO'LO YAN MAPUPBLIKA:** Este i Manmapropone na Areklamento yan Regulasion siha debi na u mapupblika gi halom i Rehistran Commonwealth gi halom i seksiona ni mapropone yan nuebu na ma'adapta na regulasion siha (1 CMC § 9102(a)(1) yan u mapega gi kombiniente na lugât siha gi halom i civic center yan gi halom i ofisinan gobetnamento gi kada distriton senadot, parehu English yan i lingguâhin natibu. (1 CMC § 9104(a)(1)).

**PARA U MAPRIBENIYI OPIÑON SIHA:** Na'hânao pat entrega i imfotmasion guatu gi as Mark A. Aguon, Atministradot, Attn: I Mapropone na Amendasion para i Areklamento yan Regulasion siha ni ginebebetna i apelan Administrative Process, gi sanhilo' na address, fax pat email address, yan i râyan suheto "Mapropone na Amendasion para i Areklamento yan Regulasion siha ni Ginebebetna i Apelan Administrative Process". Todu imfotmasion debi na u fanhâlom gi halom trenta(30) diha siha ginen i fechan este na notisian publikasion. Pot fabot na'hâlom i imfetmasion, hinasso pat testamofion kinentra siha. (1 CMC § 9104(a)(2)).

Nina'hâlom as:

  
Mark A. Aguon  
Atministradot, NMIRF

4/16/10  
Fecha

Rinisibi as: \_\_\_\_\_  
ESTHER S. FLEMING  
Espisiát Na Ayudánte Para I Atministrasion

\_\_\_\_\_  
Fecha

Pine 'lo Yan Rinekot as: \_\_\_\_\_  
ESTHER M. SAN NICOLAS  
Rehistran Commonwealth

\_\_\_\_\_  
Fecha

Sigun i 1 CMC § 2153(e) ( I Abugádu Henerát ha apreba i regulasion siha na para u macho'gue komu fotma) yan 1 CMC § 9104(a)(3) (ahentan inapreban Abugádu Henerát) i manmapropone na Areklamento yan Regulasion siha ni mañechetton guini ni manmarebisa yan manma'apreba komu fotma yan suficiente igát ginen i CNMI Abugádu Henerát yan debi na u mapupblika, 1 CMC § 2153(f) (publikasion areklamento yan regulasion siha).

Mafecha guini gi diha \_\_\_\_\_, \_\_\_\_\_, 2010.

\_\_\_\_\_  
EDWARD T. BUCKINGHAM  
Abugádu Henerát

**Northern Mariana Islands Retirement Fund Commonwealth Téél falúw kka**  
**falúwasch Efáng Marianas**

**Mark A. Aguon , Samwool**

**Mmwal pwó. Awóólingil Lorenzo I. Deleon Guererro Retirement Fund Building,**  
**Isa**

**Drive, Capital Hill**

**P.O.Box 591247 CK, Seipel, MP 96950 – 1247**

**Tilifoon, No. (670)322-3863-10; Fax No. (670)664-8080; E-mail:**

**Administrator01@nmiretirement.com**

**ARONGOL TOULAP REEL POMWOL ALLÉGH KKA E EBWE LIWELI GROUP HEALTH**  
**INSURANCE PROGRAM**

**MÁNGEMÁNGIL IGHA EBWE FILLÓÓY POMWOL ALLÉGH KKAAL:**

**Northern Mariana Islands Retirement Fund (('NMIRF'), e tipeli bwe ebwe schéschéél fillóóy pomwol Lliwel kkaal ngáli Alléghúl Adminstrative iye e lemeli Group Health Insurance Program, bwelle mwóghutul Administrsative Procedure Act, 1 CMC Tálil 9104(a). Allégh kkaal ebwe kkamall llól seigh (10)rááilil mwiril fillóól me akkatéél llól Commonwealth Register, (1CMC Talil 9105(b)).**

**BWÁNGIL: Northern Mariana Islands Retirment Funds ("Retirement Fund") nge e ngáleeey bwángil schóóy fféerúl Allégh (Legislature) rebwe fillóóy allégh ngáli administration reel Government Health Life Insurance Program. 1 CMC Tálil 8424.**

**AWEEWEL ME NGÚLÚWAL:** Sáangi plóónul gobennool CNMI nge ebwe alemweiló progróomal health insurance iye e fisch ngáliir schóóy angaangal llól gobenno. Progróoma yeel nge e ghi ghatch, me bwal, rebwe ayoora rate ye e ghatch ebwe obwóssuw ngáli administration bwele Progróoma yeel, schéschéél schóókka rebwe toolong llól plóóno yeel.

**SÓBWÓLÓÓL:** Tálil aweewe kkaal me allégh kka ebwe weires mereel pomwol lliwel kkaal: Peigh Article 2 – Aweewe:, Tálil 2.13, 2.2.16, 2.58, 2.62 me 2.62 me 2.65, codified mellól NMIAC Tálil 110-30,1-005; Tálil 3-Fillongol: Tálil 3.03, 3.07 me 3.15, codified mellól NMIAC Tálil 110-30.-201, 228; Article 5 – Salapial: Tálil 5.04, codified mellól NMIAC Tálil 110-30.1-601; Article 8 – Exclusions: Tálil 8.01(G)(2)(h), (t1) me (r2), codified mellól NMIAC Tálil 110-30.1-601; Article 10-Premiums: Tálil 10.15, codified mellól NMIAC Tálil 110-30.1-870; Article 11-Claims me Salapial alillis yeel: Tálil 11.05(B) me 11.06 (A), codified mellól NMIAC Tálil 110-30.1-920 me 925; Article 13- aweewel benefisio me Double Coverage, Tálil 13.04(A), codified llól NMIAC Tálil 110-30.1-1115; Article 15-Lliwel reel benefisio me schóól toolong (Enrollment): Tálil 15.01, codified mellól NMIAC Tálil 110-30.1-1301; Article 19-Akkayúulóól (Termination): Tálil 19.01(K) me (L), codified llól NMIAC Tálil 110-30.1-1701; me Allégh kka aa akkatééló llól Commonwealth Register, Volume 28 Numero 08, ótol Agosto 24, 2006, me iye aa lliwel me fillóól llól Commonwealth Register Volume 29, Numero 07, ótol Wuun 18, 2007 me Volume 29, Numero 08 ótol Agosto 17, 2007 (schéschéél Agosto 27, 2007), schéschéél; me sobwolóól yaal lliwel me filló llól Commonweath Register Volume 29, Numero 11, ótol Aremwoy 19, 2007 me Volume 29 Numero 12 ótol Tumwur 18, 2007 (schéschéél Tumwur 28, 2007), schéschéél; me iye e sobwosobwoló ghitipwotchol lliwel kkaal llól Commonwealth Register Volume 31, Numero 10, ótol Sarobwel 29, 2009 (schéschéél Sarobwel 29, 2009) me fillóól igha ebwe akkatééló Commonwealth Register Volume 31, Numero 12, ótol Tumwur 22, 2009 (schéschéél Schoow 1, 2010).

**AWEEWEL ME MILIKKA E TEETA:** Allégh ebwe :

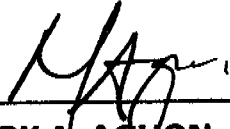
1. Emmwel bwe aramasal membro yeel rebwe toolong faal yaal coverage, ngáre malle e membro ebwe óbwóssuw yaal 100% premium (Essóbw yoor premium ye gobenno ibwe isisilong).

**AFALAFAL REEL AMMWEL ME MILIKKA E TÉÉTÁ:** Pomwol allégh kkaal ebwe akkatééló llól Commonwealth Register mellól Tálil ye rekke pomwoli me fillóól allégh kka e ffé me bawl llól bwulasiyool gobenno kkaal me senatorial district, e weewe schagh llól mwáliyeer Amerikkonu, Remeraalis me Refalúwasch. (1 CMC Tálil 9104(a)(1)).

**ISISILONGOL AGHIYEGH:** Afangaaló ischil mángemángúmw reel Mark A. Aguon, Samwool, Att: Proposed Amendments to the Rules and Regulations Governing the Group Health Insurance Program, reel address ye weiláng, fax me ngáre email reel address, fengál me kkapasal ye "Pomwol Lliwel kkaal reel Alléghúl ye elemeli Administrative Appeal Process". Aghiyegh ebwe atottoolong llól eliigh (30) ráálil sáangi schagh igha raa atééw arong yeel. Óutu ghal soong, ów ischilong mááfiyámi. (1 CMC Tálil 9104(a)(2)).

Pomwol allégh kkaal ebwe allégh me fillóól mereel Mwiischil Trustees wóól \_\_\_\_\_, 2010.

Isáliyallong: \_\_\_\_\_

  
MARK A. AGUON  
Samwoolul, NMIRF

  
Rál

Mwir sáangi: \_\_\_\_\_

**ESTHER S. FLEMING**  
**Sów Alillisil Sów Lemelem**

\_\_\_\_\_

**Rál**

Ammwel sáangi: \_\_\_\_\_

**ESTHER M. SAN NICOLAS**  
**Commonwealth Register**

\_\_\_\_\_

**Rál**

Sáangi alléh ye 1 CMC Tálil 2153(e)(alughulugh mereel AG reel allégh kka ebwe akkaté ighila) me 1 CMC 9104(a)(3) (bwughi yaa alughulugh AG), pomwol allégh kka e appasch ikka raa takkal amweri fischi me allégheio mereel CNMI Sów Bwungul Allégh Lapalap me ebwe akkatééló, 1 cmc Tálil 2153(f) (akkatéél alléh kkaal)

Rállil ye \_\_\_\_\_ llól maramal \_\_\_\_\_ 2010.

\_\_\_\_\_  
**EDWARD T.BUCKINGHAM**  
**Sów Bwungul Alléh Lapalap**

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

**Amendments to ARTICLE 2 – DEFINITIONS: Sections 2.13, 2.16, 2.58, 2.62 and 2.65:**

**2.13. “Dependent”** means a Subscriber's

- a. Spouse or Domestic Partner; and
- b. Eligible Child(ren).

**2.16.5 “Domestic Partner”** means an Employee's or Retiree's current partner where the Employee or Retiree and the partner satisfy all of the following:

- a. Both are at least eighteen (18) years of age and are mentally competent;
- b. They have cohabitated for two (2) or more years;
- c. They share the same regular and permanent residence, with the current intent to continue to do so indefinitely.
- d. They share a close personal and intimate relationship and are not related by blood closer than would bar marriage in the state where they legally reside.
- e. They assume responsibility for each other's welfare and financial well-being.
- f. Neither is married to another;

**2.58. “Retiree”** means a former Employee who is receiving annuity payments through the Northern Mariana Islands Retirement Fund as a result of service, age or disability. The term “Retiree” does not include a Spouse, or former Spouse, or Domestic Partner of a Retiree receiving an annuity as a result of a domestic relations court order.

**2.62. “Spouse”** means an Employee's or Retiree's current

- a. ~~legal husband or wife from whom the Employee or Retiree is not legally separated, or~~
- b. ~~common-law husband or wife, provided the marriage is recognized as valid and lawful in the jurisdiction where it was made.~~

**2.65. “Survivor”** means the Spouse or Domestic Partner of a deceased Retiree who is receiving Survivor's annuity benefits under the laws governing the NMI Retirement Fund and who has not remarried.