



# OFFICE OF INSURANCE AND SAFETY FIRE COMMISSIONER

**RALPH T. HUDGENS**  
COMMISSIONER OF INSURANCE  
SAFETY FIRE COMMISSIONER  
INDUSTRIAL LOAN COMMISSIONER

SEVENTH FLOOR, WEST TOWER  
FLOYD BUILDING  
2 MARTIN LUTHER KING, JR. DRIVE  
ATLANTA, GA 30334  
(404) 656-2056  
[www.oci.ga.gov](http://www.oci.ga.gov)

## 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.

---

RALPH T. HUDGENS  
INSURANCE AND SAFETY FIRE COMMISSIONER  
STATE OF GEORGIA