



Governor Phil Murphy

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Newark, N.J.

Governor Murphy and Legislative Partners Introduce Bill Package to Protect the Affordable Care Act in New Jersey

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PATERSON – Standing alongside his partners in the Legislature, Governor Phil Murphy today announced a package of bills to safeguard the principles of the Affordable Care Act (ACA) in New Jersey, as well as establish and fund a State-Based Exchange (SBE). The bills will write into state law the basic protections for health care consumers that are part of the Affordable Care Act, including protections for no-cost preventative care, prohibiting exclusions for preexisting conditions, allowing children to stay on their parents' plan until age 26, and protecting maternity care as essential health benefits, among others. A key bill in the package authorizes the Department of Banking and Insurance to create a SBE and establishes the assessments to fund the SBE.

"At a time when the Affordable Care Act is under constant attack in Washington, we have a responsibility to provide access to high-quality, affordable health care coverage for all New Jersey residents," **said Governor Murphy**. "I am honored to work with our legislative partners to ensure that New Jersey sets a higher standard in our nation's health care discussion by enshrining the principles of the Affordable Care Act into state law."

"Having a Governor and a legislature implementing policies to support the health and well-being of New Jersey residents is refreshing," **said U.S. Congressman Bill Pascrell, Jr.** "Rather than blocking access to health care, today New Jersey is rightly building on the tremendous benefits provided for in the Affordable Care Act. Thank you Governor Murphy for your decisive action to protect health care here in the Garden State against Trump and Republicans' arson and sabotage."

"Finding ways to make health care more affordable is a top priority, and I'm proud to stand alongside our leaders in New Jersey to lower costs," **said U.S. Congressman Andy Kim**. "These positive steps aren't positive, they're personal for the millions who are struggling to pay their bills. I'm proud to have introduced and passed bipartisan health care legislation to help lower costs for New Jersey's working families."

"We have taken significant steps in New Jersey to protect access to health care coverage, but it is clear that we need to do more," **said New Jersey Department of Banking and Insurance Commissioner Marlene Caride**. "Creating a State-Based Exchange will allow New Jersey to establish policies that provide greater stability in the market, improved access to coverage for residents and increased protections against federal efforts to destabilize the market. I look forward to continuing the work of the Murphy administration, in partnership with the Legislature, to ensure residents have access to the care and health care coverage they deserve through the preservation of protections afforded by the ACA including the development of a State-Based Exchange." [Back to top](#)

"As physician, I have seen first-hand how important health coverage is to an individual's health outcomes," **said**

New Jersey Department of Health Commissioner Dr. Shereef Elnahal. "That's why we've enlisted as many hospitals, clinics, and health care institutions as possible to enroll more folks into coverage. Governor Murphy's commitment to protecting the gains made under the ACA will certainly result in a stronger and healthier New Jersey."

"Today is another important milestone in the Murphy Administration's work to ensure affordable health care for New Jerseyans. From lowering premiums to strengthening Medicaid to fighting back against Washington's attempts to dismantle the Affordable Care Act, the Murphy Administration is standing up for the health care needs of our residents," **said New Jersey Department of Human Services Commissioner Carole Johnson**, who worked on the Affordable Care Act as a senior health policy advisor in the Obama White House. "We are proud to stand together with leaders in the Legislature who are committed to affordable health care coverage, protecting New Jerseyans with preexisting conditions, and ensuring free preventive benefits like contraception coverage."

The Governor and members of the Legislature announced the following bills:

- **A5499/S3807 (Conaway, McKeon/Gill, Vitale)** – Authorizes DOBI to establish State-based exchange for certain health benefits plans.
- **A5500/S3809 (Greenwald, Lopez/Pou, Lagana)** – Expands rate review process in DOBI for certain individual and small employer health benefits plans.
- **A5501/S3802 (McKeon, Vainieri Huttle/Pou, Weinberg)** – Requires continuation of health benefits dependent coverage until child turns 26 years of age.
- **A5502/S3811 (Sumter, Verrelli, Reynolds-Jackson/Gopal, Diegnan)** – Revises definition of small employer under New Jersey Small Employer Health Benefits Program.
- **A5503/S3806 (Reynolds-Jackson, Swain/Vitale, Cryan)** – Establishes open enrollment period under Individual Health Coverage Program.
- **A5504/S3812 (Benson, Schaer/Cryan, Diegnan)** – Applies 85 percent loss ratio requirement to large group health insurance plans.
- **A5505/S3810 (Quijano, Pinkin/Singleton, Lagana)** – Revises certain permissible rating factors for premiums charged for individual and small employer health benefits plans.
- **A5506/S3808 (Tully, Danielsen/Singleton, Diegnan)** – Repeals statute authorizing offering of "Basic and Essential" health benefits plans under individual health benefits and small employer health benefits plans and other statutes concerning basic health plan; makes conforming amendments.
- **A5507/S3803 (McKeon, Conaway/Pou, Ruiz)** – Requires health benefits coverage for certain preventive services.
- **A5508/S3804 (Zwicker, Murphy/Ruiz, Pou)** – Revises law requiring health benefits coverage for certain contraceptives.
- **A5509/S3805 (Mosequera, Timberlake/Ruiz, Pou)** – Requires health benefits coverage for breastfeeding support.
- **A5510/S3813 (McKeon, DeAngelo/Vitale, Weinberg)** – Expands "Law Against Discrimination" to apply to health programs and activities and to prohibit discrimination based on association with individuals in protected classes.
- **S562/A5248 (Gill, Singleton/Conaway, Mukherji, McKeon)** – Preserves requirement that health insurance plans cover essential health benefits.
- **S626/A1733 (Vitale, Diegnan/Vainieri Huttle, Chiaravalloti, Downey, Danielsen)** – Clarifies prohibition on preexisting condition exclusions in health insurance policies.

"It is more than Health Insurance, it is security. It is the safety you feel in knowing that if something goes wrong you have somewhere to go," **said Senator Pou**. "While not every New Jerseyan has health insurance coverage, there are a lot more people covered now because of the Affordable Care Act. However, this life-saving federal program is now on the ropes because of the whims of the oval office. We have a duty, as public officials, to maintain the standards, protections and options for all of our state residents, regardless of who is in Washington D.C."

"With the federal government in turmoil, I'm glad the legislature is doing everything we can to ensure that the people who benefitted from the Affordable Care Act will be protected," **said Senator Vitale**. "We cannot

leave the health and safety of New Jerseyans up to the whims of the oval office. This legislation, particularly the state-based exchange for health benefits plans, will go a long way to make sure our state can offer affordable health care to all of our residents."

With the Affordable Care Act under constant threat in Washington, New Jersey is choosing to proactively protect its residents to enact the same benefits, rights and protections afforded under the ACA. While New Jersey law largely mirrors federal law, several changes are needed to match the landmark and successful ACA, and create a state-based exchange," **said Assembly Speaker Craig Coughlin**. "Under our new state plan, every resident of New Jersey will continue to have access to comprehensive, quality health care. Health care is a right, not a privilege and I am proud of our efforts to protect families from financial loss for costs incurred because of sickness or injury."

"New Jersey's total Medicaid enrollment increased by 36 percent—nearly 460,000 people—in a little less than four years under the Affordable Care Act. To protect these residents and other who need access to affordable healthcare we must take action to stabilize New Jersey's market," **said Assemblyman Herb Conaway**. "A state-based exchange and a coordinated outreach program are key components to fighting against the discriminatory changes prohibiting residents with preexisting conditions and limiting women's access to contraceptives. This will help ensure every resident has access to affordable healthcare for themselves and their families."

"Preserving affordability and access residents have come to benefit from under the Affordable Care Act will require these next steps," **said Assemblyman John McKeon**. "By doing this, we protect New Jersey families from any erroneous changes the Trump administration continues to make to the federal program. Healthcare and access to it should remain a right and not just privy those who can afford it."

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