

Governor Phil Murphy

ICYMI: New Law Establishing the New Jersey Easy Enrollment Health Insurance Program Aims to Improve Access to Affordable Health Coverage for Residents

07/11/2022

ENTON – Building on the Murphy Administration's efforts to expand access to affordable health coverage, Governor Murphy signed legislation

(["New Jersey has made great strides in ensuring more residents have access to affordable health insurance. More than 324,000 New Jerseyans signed up for health coverage through Get Covered New Jersey during the Affordable Care Act Open Enrollment Period—a record high in New Jersey," said **Department of Banking and Insurance Commissioner Marlene Caride**. "I want to thank Governor Murphy for signing the New Jersey Easy Enrollment Health Insurance Program into law—this is another step forward that reduces barriers to health coverage. Enrolling more residents in health plans will lead to better health outcomes for New Jersey families."](https://urldefense.com/v3/_https://t.e2ma.net/click/byaanh/nrddit/n3qn8x__!!J30X0ZrnC1oQtbA!l3R7TVkj3HvsTvtqeYVqblXv_LbircSIEN1f8xHgmFdvSaQ1FsSa1FNldTbVD6kXhUG3IYJPL9D9NUHFumS) (A-674/S-1646) on June 30 creating the New Jersey Easy Enrollment Health Insurance Program to make it easier for residents to obtain health insurance through Get Covered New Jersey, the State's official health insurance marketplace.</p></div><div data-bbox=)

The department will work with the departments of Human Services, Labor and Workforce Development, and Treasury to implement the program with the goal of streamlining access to Get Covered New Jersey and increasing affordability of health insurance in the state.

Through this program, uninsured and underinsured residents can indicate their interest in coverage for themselves or a household member on their tax return or through unemployment insurance benefit claims, which will be shared with the New Jersey Department of Banking and Insurance.

As required by the legislation, the department will create a system to analyze the data collected through tax returns and unemployment benefit claims to determine a resident's eligibility for health insurance coverage and ability to receive financial help through Get Covered New Jersey and proactively connect with qualifying residents to help them enroll. The law also permits the department to work with the Department of Human Services to determine an individual's eligibility for NJ FamilyCare and share data with the agency for that assessment.

"This is a smart, proactive approach that will help make health care more accessible to all residents," said **Department of Human Services Commissioner Sarah Adelman**. "While the State has made tremendous progress in getting more New Jerseyans covered, there are still people without health insurance who are eligible for affordable health coverage through Get Covered New Jersey or NJ FamilyCare and may not realize it. Everyone deserves access to quality health care and we are excited to partner with DOBI to bridge this gap and make health coverage a reality for all New Jerseyans."

"Supporting our workforce means making sure they have access to every resource available to help them care for themselves and their families," said **Department of Labor Commissioner Robert Asaro-Angelo**. "We look forward to working with our partner agencies to bring Get Covered New Jersey to the people it will benefit the most."

"Access to affordable health coverage is a basic human right," said **State Treasurer Elizabeth Maher Muoio**. "This program will make it simple for New Jerseyans to access quality health insurance, enabling them to more easily prioritize their health and wellbeing. Treasury is pleased to work with our partner agencies to launch this program and reduce barriers to healthcare in our communities."

The Shared Responsibility Payment, which New Jersey taxpayers are required to pay if they are uninsured, will be waived by the Department of Treasury for any individual who enrolls and maintains coverage after checking the box for the Easy Enrollment Health Insurance Program while they undergo the enrollment process. The taxpayer must maintain coverage following enrollment to avoid being responsible for the Shared Responsibility Payment.

Sponsors of the legislation include Senators Teresa Ruiz and Nellie Pou, and Assembly members Anthony Verrelli, Angela McKnight and John McKeon.

"As of 2019, 692,000 New Jerseyans were without health insurance. It is critical that we continue to do all that we can to bring that number down and connect eligible residents to subsidized coverage," said **Senator Teresa Ruiz**. "This program will jump-start the application process, allowing residents to simply check a box and get information on their eligibility for low-cost options. Similar programs have seen great success in other states around the country and I am hopeful it will increase enrollment in health insurance here in New Jersey."

"Through this program, the Department of Banking and Insurance will be able to identify individuals and families who may be eligible for subsidized health insurance and guide them through the application process," said **Senator Nellie Pou**. "This will go a long way in connecting as many eligible individuals as possible to much-needed coverage."

"Without health insurance, individuals may not be able to access the medical services or prescription drugs they need, and an unanticipated accident or illness could seriously impact one's financial security, making it critical to ensure qualified individuals are able to enroll in the insurance programs available to them," said **Assembly members Anthony Verrelli, Angela McKnight and John McKeon**. "With the New Jersey Easy Enrollment Health Insurance Program, we can reach out to more of the State's uninsured residents to provide them with valuable information and the assistance they need to obtain health insurance. This program has the potential to make a huge difference in residents' lives not only by expanding access to healthcare, but also by lowering premiums for everyone as a result of greater enrollment."

To ensure coverage is accessible and affordable for more residents, Get Covered New Jersey offers financial help to many New Jerseyans to lower health insurance costs. The success of this year's open enrollment was bolstered by a significant increase in financial assistance made possible by both the American Rescue Plan Act and state subsidies, called New Jersey Health Plan Savings. Nine out of 10 residents enrolling at Get Covered New Jersey qualify for financial help.

"EZ Enrollment is another example of government working well and doing good for ordinary people," said **Maura Collinsgru, Director of Policy and Advocacy at NJ Citizen Action**. "Establishing an automatic enrollment system for uninsured tax filers will help close the coverage gap and ensure more New Jerseyans have the coverage they need, especially working families who may not otherwise be aware of their coverage options or have the time to enroll. We thank the Governor and Legislature for taking this important step and look forward to the program being up and running in 2023."

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