

Governor Phil Murphy

Governor Murphy Signs Legislation Bolstering Health Care Affordability and Accessibility

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TRENTON – Governor Phil Murphy today signed four bills to make health care more accessible and affordable for New Jersey residents. Together, the legislation will streamline access to critical health care services and prescription medications while enhancing New Jersey’s health care workforce.

“When people cannot access health care, small problems can turn into debilitating crises. That is why my Administration has spent the past eight years laser focused on expanding access to critical health care services – and making those services more affordable so our residents don’t have to choose between seeking out care and paying their bills,” **said Governor Murphy**. “Today, we are building on our efforts to reinvent our health care system. With these bill signings, we are breaking down barriers that prevent New Jerseyans from accessing affordable health care services and prescription medications, including for menopause treatment and HIV prophylaxis, along with bolstering our physician assistant workforce.”

“Expanding access to affordable, preventive care is vital to improving public health outcomes and has been a hallmark of this administration’s efforts,” **said Acting Health Commissioner Jeff Brown**. “Initiatives that reduce out-of-pocket costs, expand coverage for essential health needs, and strengthen the health care workforce move us toward a more equitable and accessible health care system, making sure more residents can get lifesaving care when and where they need it.”

“All New Jerseyans deserve access to good quality and affordable healthcare,” **said New Jersey Department of Human Services Commissioner Sarah Adelman**. “Expanding the medical services available to our communities and making it easier for medical professionals to provide services in New Jersey means more people will receive necessary and timely care.”

“The legislation signed today by Governor Murphy improves access and affordability for medical services and treatment for New Jersey residents,” **said New Jersey Department of Banking and Insurance Commissioner Justin Zimmerman**. “Increasing protections to ensure individuals can obtain the medical treatment they need without barriers is key to New Jerseyans’ health. These reforms – which include a requirement that prescription savings directly benefit consumers – build on New Jersey’s ongoing efforts to connect residents to comprehensive health coverage and make essential medications more affordable and accessible.”

“Making medical treatment and prescription medications easily available and affordable for all is crucial, especially for individuals dealing with chronic conditions,” **said Attorney General Matthew J. Platkin**. “These new laws advance New Jersey’s efforts to remove barriers to care and improve health outcomes in our state.”

The first bill ([S2019/A6293 \(https://pub.njleg.state.nj.us/Bills/2024/S2500/2019_R2.PDF\)](https://pub.njleg.state.nj.us/Bills/2024/S2500/2019_R2.PDF)) authorizes pharmacists to dispense HIV prophylaxis – a course of treatment involving certain drugs or drug combinations, such as HIV preexposure prophylaxis (PrEP) and HIV postexposure prophylaxis (PEP), that can prevent HIV infection. The legislation also mandates prescription benefits coverage for PrEP and PEP under health benefits plans that include prescription benefits, as well as the State Employees' Health Benefits Plan, the School Employees' Health Benefits Plan, and Medicaid. The Murphy Administration has prioritized

[ending the HIV epidemic \(https://www.nj.gov/health/hiv/about/ending-the-hiv-epidemic/\)](https://www.nj.gov/health/hiv/about/ending-the-hiv-epidemic/). As the State strives to reduce HIV infections, this bill will put prevention medications within reach of communities.

Sponsors of this measure include Senators Vin Gopal and John McKeon, along with Assembly Members Luanne Peterpaul and Shanique Speight.

"New Jersey is removing unnecessary barriers to HIV prevention and meeting people where they are," **said Senator Vin Gopal**. "Allowing trained pharmacists to dispense PrEP and PEP without an individual prescription expands timely access to life-saving care, especially for communities that have historically faced stigma or limited access to health providers. This law is especially critical at a moment when the federal government is pulling back funding for HIV prevention efforts, putting more responsibility on states to step up. New Jersey is choosing prevention, equity, and public health, and this action moves us closer to ending new HIV transmissions across our state."

"Giving pharmacists the authority to dispense these life-saving medications helps ensure that people at risk of HIV infection aren't sidelined by delays, stigma, or gaps in provider access," **said Senator John McKeon**. "This bill is a meaningful step forward in New Jersey's fight against HIV, ensuring that prevention is accessible, evidence-driven, and treated with the urgency it deserves."

"We are fortunate to live in a time where people no longer see HIV as a death sentence, something that in the midst of the HIV/AIDS epidemic, we couldn't even consider," **said Assemblywoman Luanne Peterpaul**. "This legislation ensures that New Jersey residents have safe, timely access to critical HIV exposure medications from their local pharmacists. It also reaffirms our commitment to reducing new infections."

"Expanding access to essential medications is a critical step towards protecting the health and safety of people living with HIV," **said Assemblywoman Shanique Speight**. "Allowing pharmacists to dispense HIV prophylaxis without requiring an individual prescription and ensuring benefits coverage for these medications helps people better navigate their health by providing immediate protection while giving them the time needed to schedule a visit with their doctor and process what a potential exposure may mean. This is another meaningful way to improve health outcomes in our state."

The second bill ([A5217/S3818 \(https://pub.njleg.state.nj.us/Bills/2024/A5500/5217_R2.PDF\)](https://pub.njleg.state.nj.us/Bills/2024/A5500/5217_R2.PDF)) prohibits the use of "copay accumulators" – a process used by insurance companies and Pharmacy Benefit Managers that prevents manufacturer copay assistance coupons from counting towards a patient's out-of-pocket costs for covered benefits. This builds on other efforts by the Murphy Administration to reduce out-of-pocket costs. For example, through the Office of Health Care Affordability and Transparency in partnership with the Department of Banking and Insurance, the Murphy Administration has [capped costs \(https://www.nj.gov/dobi/pressreleases/pr251202.html\)](https://www.nj.gov/dobi/pressreleases/pr251202.html) for insulin, asthma inhalers, epinephrine, hearing aids, and cochlear implant purchases.

Bill sponsors include Senate President Nick Scutari and Senator Jon Bramnick, along with Assembly Majority Leader Lou Greenwald, Assemblyman Roy Freiman, and Assemblyman Sterley Stanley.

“For patients who depend on copay assistance, the savings from the prescription coupons can be the difference in their ability to afford medications that are vital to their health,” **said Senate President Nick Scutari**. “The savings should go to the consumers, not the insurance companies and PBMs. Without it, the cost of treating complex conditions such as cancer, arthritis and diabetes, can be out of reach for many patients.”

“Too many New Jerseyans are paying more than they should for healthcare, even when they do everything right,” **said Senator Jon Bramnick**. “This commonsense measure ensures that insurer-negotiated discounts count toward a patient’s out-of-pocket maximum, ultimately lowering costs and making healthcare more affordable for patients across the state.”

“Health benefits should be clear, predictable, and work as intended for patients,” **said Assembly Majority Leader Lou Greenwald**. “Requiring third-party discounts and payments to count toward copayments, deductibles, and other out-of-pocket costs strengthens consumer protections and helps ensure patients receive the full value of their coverage.”

“When patients receive help paying for their health care, that assistance should meaningfully reduce their costs,” **said Assemblyman Roy Freiman**. “By making sure third-party payments and discounts truly count toward out-of-pocket costs, this law brings greater fairness, transparency, and relief to New Jersey patients.”

“No one should have to choose between paying medical bills and meeting everyday needs,” **said Assemblyman Sterley Stanley**. “This law ensures that third-party discounts and payments are applied toward copays, deductibles, and other out-of-pocket expenses, giving patients clearer protections and more affordable access to care.”

The third bill ([A5278/S4148 \(https://pub.njleg.state.nj.us/Bills/2024/A5500/5278_R2.PDF\)](https://pub.njleg.state.nj.us/Bills/2024/A5500/5278_R2.PDF)), also known as the New Jersey Menopause Coverage Act, addresses a long-overlooked health concern for women by establishing health insurance coverage requirements for medically necessary perimenopause and menopause treatment.

Under the legislation, health insurance carriers will be required to cover medically necessary treatment for women with a diagnosis of perimenopause or menopause, including hormonal and non-hormonal therapies, pelvic floor physical therapy, bone health care, preventive care, and patient education. The Murphy Administration has focused on women’s health concerns – from supporting menstrual equity to protecting [reproductive freedom \(https://www.nj.gov/health/reproductivehealth/reproductive-freedom/\)](https://www.nj.gov/health/reproductivehealth/reproductive-freedom/) to making maternal health safer to, now, ensuring coverage of menopause care.

Sponsors of the legislation include Senators John Burzichelli and Angela McKnight, along with Assembly Members Heather Simmons, Roy Freiman, and Lisa Swain.

“Too many aspects of women’s healthcare have been overlooked or shortchanged for far too long – including treatment for menopause,” **said Senator John Burzichelli**. “This law will help correct that neglect by requiring insurance coverage for the early detection and treatment of menopause and related conditions. This is a healthcare issue that can impact the lives of women in subtle or serious ways. It deserves recognition, treatment and coverage.”

“Medical costs can be a barrier to the early detection and treatment that can make a significant difference in the health and well-being of women experiencing menopause,” **said Senator Angela McKnight**. “Insurance coverage can remove that obstacle so they get the care they need to manage the symptoms during a transformative time in their lives. This bill will set a new standard for comprehensive menopause care.”

“For too long, menopause has been treated as a private burden rather than a public health issue,” **said Assemblywoman Heather Simmons**. “This legislation sends a clear message. Your symptoms are real. Your health matters. New Jersey is stepping up.”

“This bill applies common sense to a part of healthcare that has been overlooked,” **said Assemblyman Roy Freiman**. “Menopause affects a significant portion of our population each year, and it’s time our insurance policies reflect that reality. Ensuring access to medically necessary menopause care is not just good health policy. It’s smart, equitable, and long overdue.”

“Menopause care has been overlooked for decades,” **said Assemblywoman Lisa Swain**. “Women deserve access that supports their health, careers, and quality of life. This bill is about fairness, dignity, and updating our healthcare system to match reality.”

The fourth bill ([A4328/S3560 \(https://pub.njleg.state.nj.us/Bills/2024/A4500/4328_R1.PDF\)](https://pub.njleg.state.nj.us/Bills/2024/A4500/4328_R1.PDF)) enters New Jersey into the Interstate Physician Assistant Licensure Compact, an interstate agreement that allows physician assistants (PAs) to practice in multiple states without needing separate licenses for each state. Under the legislation, participants would have to meet New Jersey’s licensing requirements.

To date, Arkansas, Colorado, Connecticut, Delaware, Iowa, Kansas, Maine, Minnesota, Montana, Nebraska, North Carolina, Ohio, Oklahoma, Tennessee, Utah, Virginia, Washington, West Virginia, and Wisconsin have [enacted the compact \(https://www.pacompact.org/\)](https://www.pacompact.org/), with more states having filed legislation to join. Over the course of the Murphy Administration, New Jersey has joined several health professional compacts to enable professionals to more easily join New Jersey’s health care workforce and grow access to providers.

Bill sponsors include Senate President Nick Scutari and then Assemblyman, now Congressman Herb Conaway, along with Assemblywomen Ellen Park and Garnet R. Hall.

“Joining the multi-state compact is a productive way of increasing the number of qualified physician assistants in New Jersey, which will make quality health care more accessible for patients,” **said Senate President Nick Scutari**. “The compact will facilitate a multistate practice with a streamlined licensing process, expand employment opportunities into new markets, and maintain the continuity of care when patients or providers relocate.”

“When a family is searching for care, whether it’s a routine appointment or an emergency situation, a delay means the difference between being seen quickly or waiting when time matters most. That need underscores the importance of this legislation,” **said Assemblywoman Ellen Park**. “By joining the Interstate Physician Assistant Licensure Compact, we’re bolstering New Jersey’s Physician Assistant workforce, making it easier for families to get the care they need, when they need it, without compromising on the strong standards and regulations that exist to protect our state’s patients.”

“When we think about healthcare, the well-being of patients is front and center, but we also must remember that this work is a livelihood for so many people in our communities,” **said Assemblywoman Garnet Hall**. “Families who are constantly on the move, especially those in the military, deserve the stability that comes with knowing their work will travel with them and that their credentials will be recognized wherever they choose to put down roots.”

“Patients with HIV, hepatitis, and so many other health conditions rely on copay assistance to afford their drugs. Healthcare is already expensive and when insurers add additional barriers and costs, such as not counting copay

assistance towards a patient's deductible, patients' costs significantly increase, jeopardizing medication adherence and their health," **said Carl Schmid, Executive Director, HIV+Hepatitis Policy Institute.** "We applaud Governor Murphy for signing this bipartisan legislation to put an end to hidden insurer practices that drive up patient costs."

"We are so grateful that Governor Murphy is signing this bill today. This legislation, aligned with the Governor's Strategic Plan to End HIV, is a critical step in significantly reducing HIV new-transmission rates in our state, which still reaches about 1,000 new cases per year. This equity-driven legislation is the result of intensive and coordinated collaboration with people who take or have taken PrEP and PEP, pharmacists, and policy experts from our partners at Hyacinth, Equality Federation, Elton John AIDS Foundation, New Jersey Pharmacy Association, and many others," **said Brielle Winslow-Majette, Acting Director of Garden State Equality.** "With these partners, and our legislative sponsors Senator Gopal and Assemblywoman Peterpaul, we have brought to life an innovative bill that will get New Jerseyans' convenient access to pre- and post-exposure prophylaxis while also ensuring our providers and pharmacies are reimbursed for their product, expertise, and labor. By bringing together such a diverse array of stakeholders, we're confident the legislation will succeed in its additional aim of overcoming some of the challenges that other states have seen in passing and implementing similar measures."

"We commend Governor Murphy for signing this critical legislation. By allowing pharmacists to prescribe PrEP and PEP under a standing order, this will broaden access to HIV prevention medications. Pharmacists are the most accessible and well-positioned health care professionals with the ability to offer timely interventions, now including emergency PEP," **said Brian Oliveira, Pharm.D. CEO of the New Jersey Pharmacists Association.** "Empowering pharmacists to initiate PrEP/PEP enables more individuals to prevent HIV transmission, supports earlier engagement in care and reduces barriers such as stigma, transportation, and provider shortage."

"Hyacinth AIDS Foundation thanks Governor Murphy for signing into law S-2019/A-6293. Hyacinth salutes the bill's sponsors, Senators Gopal and McKeon, Assemblywomen Peterpaul and Speight and thanks every Legislator who joined our efforts to end the HIV epidemic in New Jersey. The formula to end HIV is to broaden testing, safeguard unrestricted access to treatment for people living with HIV, and expand access to HIV prophylaxis for all at risk for HIV," **said Axel Torres Marrero, Sr. Director of Policy and Prevention, Hyacinth AIDS Foundation.** "Today our efforts are more critical than ever as we battle catastrophic cuts to HIV CDC prevention proposed by the Trump administration and House of Representatives. We have always fought back and today we are proud New Jersey has taken a critical step to protect the progress we have made in the fight to end HIV."

"Many people with cancer have trouble affording the cost of their prescription drugs," **said Quinton Law, New Jersey Government Relations Director for the American Cancer Society Cancer Action Network.** "Copay accumulator adjustment programs have allowed insurers to accept prescription drug copay assistance while refusing to count it toward a patient's deductible, leaving families with unaffordable costs and forcing too many people to delay or abandon lifesaving medicines. By ending this practice, New Jersey is putting patients first and making cancer care more affordable. We're grateful to the bill's sponsors: Senate President Scutari, Senators Stanley and Bramnick, Assembly Majority Leader Greenwald, Assemblyman Freiman, and to Governor Phil Murphy for signing this bill into law so that patients can get the treatment they need when they need it."

"We applaud Governor Murphy for signing this critical legislation into law and extend our sincere gratitude to Senate President Scutari and Assembly Majority Leader Greenwald for sponsoring and championing this important bill. Copay Accumulator Adjuster Programs were once a misunderstood issue. Today, New Jersey has recognized that all copays count is a priority. This is a major step toward access for individuals and families facing some of the most expensive chronic health conditions," **said Stephanie Lapidow, Executive Director of the Hemophilia Association of New Jersey.**

"BioNJ thanks Governor Murphy for the signing of legislation that will ensure that Patients receive the cost assistance intended for them. With these new policies, the Governor and Legislature have made significant progress towards achieving greater access and affordability for Patients," **said Debbie Hart, President & CEO of BioNJ**. "We thank and congratulate Senate President Scutari, Assembly Majority Leader Greenwald, and all policymakers involved in developing and passing this legislation, which is a policy win on behalf of the life sciences ecosystem and Patient community across New Jersey."

"The signing of this legislation marks a critical victory for people with cancer across New Jersey who have struggled to afford necessary care for their life-threatening illness, and have sometimes been forced to skip treatment due to copay accumulator and copay maximizer program," **said Mark Pascal, MD, FASCO, President of the Medical Oncology Society of New Jersey and Member of the Association for Clinical Oncology**. "By ensuring that all copays count toward a patient's deductible and out-of-pocket maximum, we are restoring a vital safety net for those facing life-threatening illnesses. I thank Governor Murphy and the Legislature for their support to protect cancer patients' access to high-quality, affordable care."

"No woman should have to navigate menopause without support or choice," **said Sebastian Guth, Worldwide Chief Operating Officer, Bayer Pharmaceuticals and President of Bayer U.S.** "The New Jersey Menopause Coverage Act is an important milestone that brings access and treatments backed by research within reach for millions. As a leader in women's healthcare, Bayer is proud to stand with Governor Phil Murphy, the sponsors who helped this bill become law, and the state of New Jersey to advance women's health."

"The Southern New Jersey Development Council applauds Governor Murphy for signing S-4148, the 'New Jersey Menopause Coverage Act' into law, a landmark step forward for women's health and health equity in our state. By ensuring insurance coverage for medically necessary perimenopause and menopause care, New Jersey is addressing long-standing gaps that have too often left women underdiagnosed and undertreated," **said Marlene Z. Asselta, President, Southern New Jersey Development Council**. "This forward-thinking law strengthens families, workplaces, and communities by recognizing the real impact these conditions have on quality of life and economic participation, positioning New Jersey as a national leader in advancing comprehensive and impartial health care for women."

"The New Jersey State Society of Physician Assistants (NJSSPA) applauds Governor Murphy for signing legislation to bring New Jersey into the interstate PA Licensure Compact. Being a part of the compact is one way to empower our state's healthcare workforce, which will ultimately help make healthcare delivery more efficient. As a member of the compact, our state is also creating an environment that will make it possible for PAs from neighboring states to practice in our state more efficiently," **said Victoria Latella-Smith, president of NJSSPA**. "We also extend our sincere thanks to the bill's sponsors, Senate President Nicholas Scutari and Congressman Herb Conaway (formerly New Jersey Assemblyman) for shepherding the initiative through the process."

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