

STATE OF NEW JERSEY

GOVERNOR PHIL MURPHY

## GOVERNOR MURPHY, ELECTED OFFICIALS & ADVOCATES ENCOURAGE RESIDENTS TO GET COVERED DURING ACA OPEN ENROLLMENT PERIOD

12/3/2018

*Six-Week ACA Open Enrollment Period Ends Dec. 15*

**TRENTON** – As part of the state effort to get New Jersey residents insured during the Affordable Care Act's limited open enrollment period, Governor Phil Murphy, federal, state, local officials and advocates today urged residents to sign up for health care coverage for next year before the close of open enrollment on Dec. 15.

Residents purchasing coverage on the individual market still have time to enroll before the deadline and to meet the requirement under state law to have health coverage for 2019. Beginning Jan. 1, all residents are required to have coverage or pay a penalty at tax time, unless they qualify for an exemption. Health plan rates in the individual market are down nearly 10 percent this year and financial help is available for many residents. Last year, 8 in 10 residents who enrolled on the ACA Marketplace – 189,000 people – received financial help to pay for their plan.

"Despite the Trump Administration's sabotage of the ACA, New Jersey is committed to working to ensure residents have the health care access they deserve. There is still time to enroll in coverage, so we want to make sure that as many people as possible get the financial assistance that is available and sign up," said **Governor Phil Murphy**. "Right up until December 15th, we are continuing our work and asking our community partners to help get the word out. If you need health care coverage for the coming year, now is the time to act. Visit [GetCovered.NJ.gov](http://GetCovered.NJ.gov) to see your options and start the process of getting enrolled."

"With less than two weeks left in the open enrollment period, we urge residents to visit the Get Covered New Jersey website to review their plan options, determine if they qualify for financial assistance and, most importantly, to get covered," said **Department of Banking and Insurance Commissioner Marlene Caride**. "The Trump Administration has worked to undermine the ACA and destabilize the insurance market, but we have not been deterred by those efforts. We have implemented policies to better ensure residents have access to quality affordable coverage and are working to ensure consumers know their coverage options. We also want to emphasize there is a requirement in New Jersey to have health coverage. Unless you qualify for an exemption, failure to have coverage will result in a penalty at tax time, so it is important to sign up."

The state in October launched Get Covered New Jersey, the first coordinated health coverage public awareness campaign conducted by the State of New Jersey since the implementation of the Affordable Care Act. The program stems from Executive Order Number 4, signed by Governor Murphy in January, directing that all State entities that regularly interact with the public undertake reasonable measures to provide information to the public regarding the ACA marketplace and ways to enroll.

The Get Covered New Jersey campaign builds on the policy actions taken by the state to defend the ACA and ensure that residents have access to health coverage and care. The Governor signed a law to continue a shared responsibility payment in the state, after its repeal at the federal level. The state law takes effect January 1, 2019, and requires residents to have health coverage or pay a penalty unless they qualify for an exemption. The governor also signed a law to create a state reinsurance program. Combined, the two laws resulted in an average overall 9.3 percent reduction in rates in the individual market for 2019.

As part of the public awareness campaign, the state launched a website, [GetCovered.NJ.gov](http://GetCovered.NJ.gov), which serves as a portal for individuals seeking health coverage and provides information for residents seeking help in-person and by phone to get coverage. The state also invested \$450,000 in advertising to promote the open enrollment period, and departments and agencies that regularly interact with the public have disseminated materials and educated residents on health coverage options and the availability of financial assistance.

In addition, the New Jersey Department of Human Services bolstered its continuous efforts to enroll people in NJ FamilyCare, including the Medicaid expansion created by the Affordable Care Act (ACA), by providing \$375,000 in funding and support to five community organizations that served as ACA navigators. DHS awarded each organization \$75,000 to support enrollment efforts and is providing training, materials and technical assistance to the organizations, which are providing application assistance and holding outreach events in the state.

"We want to make sure that residents can get the health care they need for themselves and their families," **Human Services Commissioner Carole Johnson** said. "Through our work with community organizations, we are reaching out to as many people to get them signed up for health coverage. This is a priority for the Murphy administration, because we know a healthy New Jersey means a better New Jersey for everyone."

The organizations being funded are the Center for Family Services, of Camden; The Family Resource Network, of Hamilton (Mercer County); The Oranges ACA Navigator Project, of Orange; Fulfill Monmouth & Ocean, of Neptune and Toms River; and the Urban League of Hudson County, of Jersey City.

"We are working to ensure that New Jersey's health insurance market remains stable, that prices remain affordable and, most importantly, individuals have the health coverage they deserve," said **State Treasurer Elizabeth Maher Muoio**. "With only a couple of weeks left, we encourage everyone to sign up now to make sure they have the minimum level of health coverage required by law. This will help ensure that we have a healthier New Jersey and that no one incurs the legally mandated Shared Responsibility Payment when it comes time to file their 2019 taxes."

"As a doctor, I have seen first-hand the difference health coverage can make in determining people's health outcomes. Governor Murphy is committed to ensuring a stronger and healthier New Jersey, and the Department of Health is dedicated to continuing to educate people about the need to be insured. We are asking residents to not delay, and to obtain health coverage now," said **Department of Health Commissioner Shereef Elnahal**, who last month sent a letter to all medical and behavioral healthcare providers in the state encouraging them to stress the importance of coverage and to direct patients to resources where they can get it.

President Trump's administration cut the ACA open enrollment period in half, from three months in 2016 to six weeks in 2017 and 2018. It cut the advertising budget for the Affordable Care Act enrollment period by 90 percent, from \$100 million in 2016 to \$10 million in 2017 and in 2018 and has cut funding for navigators by 79 percent since 2016, resulting in New Jersey receiving over \$1.5 million less to conduct outreach for 2018.

"While Donald Trump and his Republican cronies in Congress have made it their mission to strip health care from millions of Americans, we've been fighting to protect the Affordable Care Act and ensure all New Jerseyans have access to the high-quality, affordable health care they deserve," said **Senator Bob Menendez**. "And that's exactly what the Governor's Get Covered campaign is about. So, get online or on the phone, get educated about your options, because it's time to get covered."

"Although the President Trump Administration continues making the destabilization of our health care system their top priority, the Affordable Care Act remains the law of the land," said **U.S. Senator Cory Booker**. "HealthCare.gov is ready for you to enroll in a plan that meets your needs and budget, so we are encouraging all New Jerseyans to learn about the health coverage options and financial assistance available to them. Governor Murphy and his team are committed to educating New Jerseyans on ways to enroll and I applaud them on their continued efforts that are already yielding results."

"Despite numerous attempts by the Trump administration to sabotage the Affordable Care Act, the law continues to provide quality coverage to millions of Americans at an affordable cost," said **U.S. Representative Frank Pallone**. "Governor Murphy's actions have successfully lowered rates for the health insurance market in New Jersey and we need to do everything possible to ensure that working families have the opportunity and awareness to get covered. As the Chairman of the Energy and Commerce Committee I will do everything I can to strengthen the ACA marketplace at the federal level, as Governor Murphy does so in NJ."

"I am proud to represent a state that is aggressively defending access to healthcare," said **U.S. Representative Bill Pascrell, Jr.** "Despite the Trump administration's attempts to destroy our nation's health law and virtually eliminate coverage assistance, I am encouraged by efforts at the state level to uphold the great strides made under the Affordable Care Act. I urge all New Jerseyans to #GetCovered during this open enrollment season! Make use of the state's newly available resources, and do not hesitate to reach out to my office if you need additional help."

"Now is the time your last chance to make sure you're enrolled in a health plan that works for you and your family," said U.S. Representative Donald Norcross. "Even though President Trump and Republicans are still trying to strip away health coverage and explode premiums for people with pre-existing conditions, there are still plenty of affordable options and financial help available in the marketplace. I'm committed to working with my colleagues to make improvements that will help hardworking families – but, in the meantime, I encourage everyone to make sure you have health coverage as this open enrollment period comes to an end."

"Americans are tired of politicians playing political games with their health coverage," said Congressman-Elect Tom Malinowski. "A strong, competitive exchange makes healthcare more accessible and affordable for everyone. I'm excited to get to work making the ACA stronger."

"Every New Jerseyan deserves access to quality and affordable healthcare," said Representative-Elect Mikie Sherrill. "With the open enrollment deadline fast approaching, it's crucial that our residents know that there is still time to get coverage for the coming year. I look forward to joining with the New Jersey delegation in Congress to protect the gains we've made under the ACA and to work to improve our healthcare system."

"Trump and his Republican cronies have worked hard to take away the protections the ACA offers but they've been unsuccessful," said Congresswoman Watson Coleman. "The ACA continues to be a powerful tool for Americans who would otherwise be uninsured, continues to offer financial assistance to make coverage affordable, and continues to help people get the care they need for themselves and their families. If you haven't already taken control of your health by signing up for a policy, this is your moment. December 15 is right around the corner – get covered now."

"I was happy to join Governor Murphy today in highlighting the importance of signing up for health care coverage during the open enrollment period," said U.S. Rep Albio Spires. "Affordable coverage is available, and I encourage all New Jerseyans to visit healthcare.gov before December 15 to ensure that they are covered for 2019."

Open Enrollment is the only time during the year that residents can enroll for health coverage in the individual market unless they have a major life event occur, such as a marriage, birth or job change, that qualifies them for a Special Enrollment Period.

Residents can go to GetCovered.NJ.gov to review coverage options, see if they qualify for financial assistance, and find local assisters and receive help in multiple languages, either in person or by phone. They can also call the Center for Family Services' Statewide Hotline with open enrollment questions at 877-9-NAVIG8.

More information on the state's requirement to have health coverage in 2019 may be found here. (https://urldefense.proofpoint.com/v2/url?u=https-3A\_\_t.e2ma.net\_click\_nblg1\_nrdit\_z43v8f&d=DwMFaQ&c=4BTEw-1msHjOY4ITcFLmDM6JB8x6ZgbU2J24IH0HZLU&r=xF3DPDNEH8rwpTwktOjb4MHQ0EgF6v3M0zt3hszQvyU&m=tlFDaeRivFnjAk76fq8\_jt8MNn7YctJq7ipSP7VuIQ&s=FeHxRd0s7-bW7nfHsHjrlNMGWrxpnLy4TE4&e=)

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## Governor Phil Murphy

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