

Governor Murphy Announces *Get Covered New Jersey* Public Awareness Campaign to Promote Access to Health Coverage

Six-Week ACA Open Enrollment Period Begins Nov. 1

TRENTON - Governor Phil Murphy today announced the launch of *Get Covered New Jersey*, a state public awareness campaign to promote the Affordable Care Act's 2019 open enrollment period, which runs from Nov. 1 through Dec. 15.

Get Covered New Jersey is the first coordinated health coverage public awareness campaign conducted by the State of New Jersey since the implementation of the Affordable Care Act (ACA). The program will promote health coverage options available to residents through the Affordable Care Act Marketplace and off the Marketplace in the individual insurance market during Open Enrollment, as well as through the state's NJFamilyCare program year-round.

"From day one, my administration committed to protecting the Affordable Care Act in New Jersey against President Trump's efforts to tear it down. We are proving the ACA works but we cannot let up," said Governor Murphy. "We know it will take every effort to combat the barrage of attacks that continue from the federal government to make sure residents get the coverage they deserve. We want to ensure residents don't miss the six-week window to enroll, that they get the financial assistance they are due, and that they know where to go to if they need help along the way. New Jerseyans are counting on us to do what the federal government won't."

On January 21, 2018, Governor Murphy signed Executive Order Number 4, directing that all State entities that regularly interact with the public undertake reasonable measures to provide information to the public regarding the Affordable Care Act marketplace and ways to enroll. The *Get Covered New Jersey* public awareness campaign is an extension of this effort.

The *Get Covered New Jersey* campaign, which will be led by the New Jersey Department of Banking and Insurance, 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, called a Shared Responsibility Payment, 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 is launching a website, GetCovered.NJ.gov, which will serve as a portal for individuals seeking health coverage. The site will include information about plan options, as well as contact information for navigators and enrollment assisters who can help residents access coverage.

Departments and agencies that regularly interact with the public will also disseminate materials and educate residents on health coverage options and the availability of financial assistance. Materials useful to community organizations, public and nonprofit agencies and grassroots organizations in enrollment outreach will also be available on the *Get Covered New Jersey* website, which will be promoted by all state agencies and departments.

"The Trump Administration has worked to destabilize the insurance market and to eliminate the resources that existed to connect residents to coverage. Increasingly, it is up to states to lead in ensuring the protections provided by the Affordable Care Act are maintained and that residents have access to care," said Department of Banking and Insurance Commissioner Marlene Caride. "The Get Covered New Jersey campaign is a coordinated state effort to promote awareness of the options available so that residents can educate themselves, get available financial assistance, and choose the plan that works best for them."

President Trump's administration cut the 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.

As part of the state's work, the New Jersey Department of Human Services is also bolstering 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 has awarded each organization \$75,000 to support enrollment efforts and DHS is providing the outreach materials. The Department of Human Services is providing training, materials and technical assistance to the organizations, which will provide application assistance and organize outreach events.

"New Jerseyans should have as much opportunity as possible to learn about affordable health coverage options and how coverage can benefit their families," **Human Services Commissioner Carole Johnson said**. "This initiative will ensure that we reach out to as many people as we can and get them signed up for health coverage. 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.

"As a doctor, I have seen first-hand the difference health coverage can make in determining people's health outcomes," **Department of Health Commissioner Shereef Elnahal said.** "Governor Murphy's commitment to increasing the number of people with health insurance will certainly result in a stronger and healthier New Jersey, and the Department of Health is committed to doing everything it can to educate people about the need to be insured."

"The success of this campaign will ensure that New Jersey's health insurance market remains stable, prices remain affordable and, most importantly, individuals have the health coverage they need," said State

Treasurer Elizabeth Maher Muoio. "We encourage everyone to make sure they have the minimum level of 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."

"I've fought tooth and nail over the last two years to protect the Affordable Care Act from Donald Trump and his Republican allies in Congress who have made repealing our health care their top priority," said Sen. Bob Menendez. "The last thing I'm going to do is allow them to strip away all the things we fought so hard for and won – like protections for pre-existing conditions, or making sure women don't pay more just because they're women. 'Get Covered New Jersey' is about empowering patients and families and doing what Republicans in Congress and President Trump refuse to do -- stand up for the right of every New Jerseyan and every American to quality, affordable health care coverage."

"We are in a moral moment when it comes to protecting health coverage and the rights of New Jerseyans and all Americans, including those with with pre-existing conditions, to get the affordable, quality care they deserve," said Sen. Cory Booker. "Time and time again we have seen Republicans in Congress and President Trump attempt to sabotage our health care system, so we must double down on our efforts to protect the nearly 3.8 million New Jerseyans with pre-existing conditions. I applaud the continued efforts of Governor Murphy and his administration that have already yielded results in educating New Jerseyans on their health coverage options, ways to access to financial assistance, and how to get enrolled in a plan that works best for them and their family."

"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 Rep. 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 over the next six weeks to make sure that working families have the opportunity and awareness to get covered. I will continue to work in Congress to prevent the Trump administration from sabotaging the ACA and the open enrollment period."

"I am proud to represent a state that is aggressively defending access to healthcare," said Rep. 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 to make sure you're enrolled in a health plan that works for you and your family," **said Congressman 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 right now 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 during this open enrollment period."

"A single accident or sudden illness without health insurance coverage could mean financial devastation. That's one reason the ACA's transformational progress in reducing the number of uninsured Americans is so important" **said Rep. Bonnie Watson-Coleman.** "The ACA is still the law of the land, and you can still get financial assistance to obtain insurance. Open enrollment begins November 1st, and New Jersey residents

will have the opportunity to enroll in a plan, or change the plan they already have. I urge everyone who needs insurance to take advantage of this opportunity to get covered."

"For five years, New Jersey's administration has been absent from efforts to enroll state residents in the affordable and quality health care programs the ACA has to offer," said Maura Collinsgru, New Jersey Citizen Action Health Care Program Director. "We're very grateful that Governor Murphy and his administration are putting their full weight behind outreach to ensure that every New Jerseyan has the opportunity to access the health care coverage they need."

Reports submitted by state departments and agencies in accordance with Executive Order Number 4 may be found here.