



## State of New Jersey

DEPARTMENT OF HUMAN SERVICES

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August 31, 2018

PHILIP D. MURPHY  
*Governor*

SHEILA Y. OLIVER  
*Lt. Governor*

CAROLE JOHNSON  
*Commissioner*

The Honorable Philip Murphy  
Governor  
State of New Jersey  
225 W. State Street  
Trenton, New Jersey 08625

Dear Governor Murphy:

The Department of Human Services shares your strong commitment to ensuring that all New Jersey residents have affordable health care coverage, including through the options created by the Affordable Care Act (ACA). The ACA has dramatically changed the health care landscape in New Jersey, bringing more than 800,000 residents the security and peace of mind of health care coverage. It also has significantly decreased uncompensated care and brought substantial economic benefits to New Jersey.

As Executive Order No. 4 notes, these gains are threatened by recent federal actions to limit access to ACA enrollment information through a truncated enrollment period as well as sizable cuts to advertising and in-person enrollment assistance. At the same time, the federal government also has repealed the individual shared responsibility provision of the ACA, seeking to further undermine the Health Insurance Marketplace. Absent state action to counter these efforts, New Jerseyans would have fewer opportunities to learn about premium and cost-sharing assistance available through the Marketplace as well as opportunities to learn about and enroll in Medicaid expansion.

New Jersey has taken strong steps to counter these federal actions, including legislation that you signed to establish a reinsurance program to help stabilize premiums and to create a state-based shared responsibility provision. You also have charged each state Department with taking all available steps to ensure that New Jerseyans are aware of how and when they can enroll in ACA coverage. This report details the action steps the Department of Human Services is taking in response to the charge that you outlined in Executive Order No. 4.

## **Department of Human Services Programs**

The Department of Human Services, working closely with county and municipal partners across the State, oversees eligibility, enrollment and operations for a range of critical programs that support the health and well-being of New Jersey's residents, including NJ FamilyCare (New Jersey's Medicaid and Children's Health Insurance program), the Supplemental Nutrition Assistance Program (SNAP), the child care subsidy program, services and supports for adults with intellectual and developmental disabilities, aging services, services for those with physical disabilities, mental health and substance use disorder services, and services and supports for individuals who are blind, visually impaired, deaf or hard of hearing. Together, these programs offer vital resources to help New Jersey families thrive. They also offer important outreach opportunities for ACA Marketplace and Medicaid expansion education and enrollment.

### **Outreach and Enrollment**

NJ FamilyCare coverage traditionally included children, pregnant women, and aged and disabled individuals. ACA expanded this eligibility to include individuals with lower incomes up to 138 percent of the federal poverty level. In response to the Executive Order, NJ Family Care will enhance its outreach to individuals potentially eligible for FamilyCare but unenrolled as well as ensure that those not eligible for FamilyCare are connected to the Marketplace. Specifically:

- In October, NJ FamilyCare will award up to \$500,000 to support outreach and enrollment efforts to provide education and in-person assistance with NJ FamilyCare enrollment and connection to the Health Insurance Marketplace.
- NJ FamilyCare will produce up to \$100,000 of collateral materials, including brochures, posters, signs, and other resources to assist with outreach and enrollment efforts.

Further, we will build on our ongoing work to enhance and improve Medicaid outreach and enrollment strategies to produce stronger linkages and awareness of Marketplace coverage, including:

- Revising and updating our NJ FamilyCare outreach materials to include information about Marketplace eligibility and enrollment and how to connect with the Marketplace.
- Continuing weekly data exchanges with the ACA's federally-facilitated Marketplace to assist individuals who are not eligible for Medicaid in enrolling in an ACA Marketplace plan.
- Connecting individuals who apply for NJ FamilyCare but are not eligible for Medicaid with the ACA Marketplace and communicating with both the individual and the

Marketplace to help facilitate the connection. These connections are intended to help ensure the individual is aware of additional options for coverage and the premium assistance and cost-sharing assistance available through the Marketplace.

- Continue to utilize our financial and food assistance (General Assistance, TANF and SNAP) application processes to screen for health insurance coverage and connect individuals without coverage to NJ FamilyCare.

NJ FamilyCare also employs several additional effective education and enrollment strategies in our Medicaid program that can help with ACA outreach and enrollment. For example, the Department has strong partnerships and agreements with other state agencies that enable NJ FamilyCare to reach a larger number of potential beneficiaries by identifying likely eligible individuals participating in their services. Each fall, NJ FamilyCare works with the Departments of Education and Agriculture to receive lists of uninsured students from New Jersey school districts and information about their level of participation in the National School Lunch Program. NJ Family Care is able to use this information to target its outreach efforts.

In addition, the Department effectively utilizes a program called Presumptive Eligibility through which a state-certified representative screens uninsured individuals who present for care at a hospital, Federally Qualified Health Center or other recognized presumptive eligibility provider and completes an online application for them. The application gives the individual expedited access to health care services on a Medicaid fee-for-service basis for a temporary period of time while eligibility for the NJ FamilyCare program is determined.

Further, NJ FamilyCare oversees NJ FamilyCare Outreach Offices in Hamilton, Newark, Paterson and Westmont staffed by trained health benefit coordinators connected to eligibility and enrollment systems. These walk-in friendly offices are ADA-accessible and located on public transportation routes. They provide assistance with applying, renewing and enrolling in coverage options or making an application change. Outreach staff is also available to assist with telephone inquiries and make home visits. These offices routinely assist 3,000 to 4,000 people per month and more during open enrollment. In July 2018, they served more than 4,100 individuals. NJ FamilyCare intends to utilize these resources at events throughout the open enrollment period.

### **Enrollment Education and Events**

Education and awareness about the timing of Marketplace enrollment is of the utmost importance. As open enrollment approaches, the Department is working to use our available avenues to directly reach New Jersey residents to help inform them about open enrollment by:

- Ensuring that the outreach and enrollment funding discussed above includes hosting, participating in, staffing outreach tables, and otherwise joining in public events during

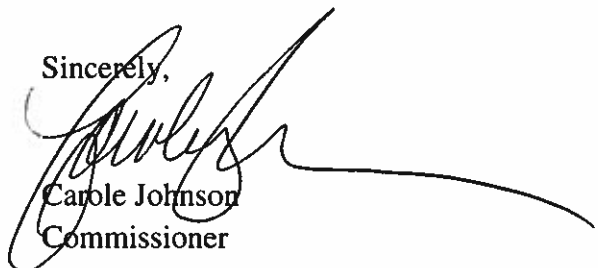
open enrollment to help connect individuals with enrollment resources and provide necessary supports.

- Conducting regional ACA outreach and enrollment events for targeted populations, specifically utilizing the capacity of our Commission for the Blind and Visually Impaired and Divisions of Disability Services and Deaf and Hard of Hearing. These events will help clients and their caregivers, guardians and families learn about ACA coverage opportunities and enrollment timelines.
- Staffing public events throughout the state to distribute printed materials about the ACA, Medicaid expansion and NJ FamilyCare.
- Providing enrollment materials and information to Child Care Resource and Referral Agencies and SNAP outreach vendors throughout the state and ensuring that they make referrals for individuals and families seeking enrollment assistance.
- Adding information about ACA and the enrollment period on printed materials provided by the Department at public events.
- Updating Department Web sites to include links to enrollment resources.
- Using social media to continue to provide enrollment information.

The Department also is pleased to work closely with our colleagues with the Department of Banking and Insurance and Department of Health to coordinate and streamline education and enrollment efforts across Departments leading up to and during enrollment period. We also intend to continue our internal cross-Division work group to help assess our efforts as they roll-out, refine our strategies based on real-time experience, identify public events and stakeholder efforts that can amplify our work, and otherwise coordinate the Department's efforts.

The Department continues to share your goal of creating a stronger and fairer New Jersey for all residents, and we hope that the actions described herein demonstrate the Department's strong commitment to this work.

Sincerely,



Carole Johnson  
Commissioner