



February 18, 2021

Dear Governor Murphy,

It is with great urgency that we, the undersigned organizations write to ask you to take action this year and include in your forthcoming budget proposal support for expanding the state's Children's Health Insurance Program to ensure all children in our state can access the health care they need. As the pandemic has taught us, we are all only as well as our neighbor.

We know you share our goal of expanding access to affordable health care for all New Jerseyans, and together we have taken many steps to inch us closer to that reality. Yet, despite our efforts, many in our state remain shut out and unable to access health care coverage due to eligibility and/or income barriers.

We are working with members of the Legislature to move S876/A4387, a bill that would enable any child who meets the income eligibility requirements to enroll, and re-establish a buy-in program open to families without access to affordable employer or ACA coverage.

The importance of passing this bill has never been greater. As we look to thwart the spread of coronavirus, safely reopen schools, and help our state and families recover from the fallout of this public health crisis, we must prioritize solutions that will help our residents get and stay well. And we must ensure that no child in our state will face another year without access to health care coverage.

Pre-pandemic, more than 80,000 of our 600,000 uninsured residents were children, nearly three-quarters of which were children of color. In 2019, the uninsured rate for Hispanic children was 6.3%, 5.1% for Black, and just 2.2% for Whites.¹ This distinguished New Jersey as having one of the highest disparities between whites and children of color in the nation. The Center for State Health Policy estimated approximately 23% or 18,400 of the uninsured are undocumented children currently not eligible for coverage. This estimate is similar to estimates from the Robert Wood Johnson Foundation and the Urban Institute. Given the chilling impact of the Trump era threats to immigrant families, and a history of enrollment trends in states that have expanded their programs, including previous expansions here in New Jersey, New Jersey Policy Perspective estimates only about 25% or 4,600 of these children would

¹ New Jersey Policy Perspective, Raymond Castro, *It's Time For All Kids Health Coverage*, April 2019. <https://www.njpp.org/healthcare/its-time-for-all-kids-health-coverage>

participate in the first year. NJPP projects cost at \$20 million for fiscal 2022 based on the following factors; the average cost per child of \$2,400, greater uptake of those already eligible, the elimination of premiums, increased outreach and demonstration projects proposed, and potential increase of the participation rate similar to what we have seen in Medicaid/CHIP during the pandemic.

Funds generated by the Health Insurance Assessment and the potential \$600 million payment that Horizon is expected to make from its reserves if reorganization is approved can provide the support needed to implement the program in fiscal 2022 and sustain the program long term.

Our safety and recovery from COVID cannot be achieved until we eliminate the structural barriers that allow racial and economic disparities to persist in our health care system. Covering All Kids is an important step in closing the coverage and equity gap.

On behalf of our organizations, and community members we represent, we ask you to prioritize Covering All Kids and include the funds needed to establish the program this year when you deliver your budget to the Legislature. We must ensure no child in New Jersey will lack access to the health care they need to lead healthy, safe and productive lives.

Respectfully submitted,

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Accompany Now, Reformed Church of Highland Park

American Civil Liberties Union of New Jersey

American Friends Service Committee

Anti-Poverty Network of New Jersey

BlueWaveNJ

Casa de Esperanza

Casa Freehold

Erase The Divide, LLC

Faith in New Jersey

Family Voices NJ

Greater New Jersey Pride at Work

Hyacinth Foundation

Interfaith-RISE

Kids in Need of Defense (KIND)

Latin American Legal Defense and Education Fund

Latino Action Network

Latino Institute, Inc.

Lazos America Unida

Make the Road New Jersey

Morris County Organization For Hispanic Affairs Inc.

National Association of Social Workers - NJ Chapter

New Jersey Alliance For Immigrant Justice

New Jersey Appleseed PILC

New Jersey Consortium for Immigrant Children

New Jersey Policy Perspective

Palestinian American Community Center

Salvation and Social Justice

SPAN Parent Advocacy Network

The Reformed Church of Highland Park Affordable Housing Corporation

Wind of the Spirit, Immigrant Resource Center