



**Testimony of New Jersey Appleseed Public Interest Law Center
with respect to A-5213 (Easy Enrollment Health Insurance Program)
Before the Assembly Financial Institutions and Insurance Committee**

MAY 14, 2021

Chairman McKeon, Vice-Chair Lampitt and members of the Committee:

My name is Mary Pat Gallagher. I am the Communications and Policy Director for New Jersey Appleseed Public Interest Law Center, a nonprofit, nonpartisan legal advocacy center based in Newark that has been active in health care reform since its inception in 1998. We are a founding member of the New Jersey for Healthcare Coalition, which has been working to bring guaranteed, high-quality, affordable health care to all New Jersey residents. As part of the Coalition, we helped pass the Out of Network Consumer Protection and Accountability Act, to protect consumers from surprise medical bills, and the Health Impact Assessment law, which establishes a dedicated trust fund to provide health insurance subsidies to low-income households, and we have been pursuing passage of Cover All Kids legislation, which, as the name implies, seeks to make sure that children in New Jersey have access to health care. In March, we submitted comments to proposed regulations concerning the shared responsibility payment that contemplated the enactment of this bill.

We are grateful to the Legislature and to Governor Murphy for having done so much to preserve and expand access to health care in New Jersey but despite these worthy efforts, too many state residents remain uninsured. According to a report released last fall by NJ Policy Perspective, Census figures show that the number of people in New Jersey without health insurance grew in 2019, for the first time since the Affordable Care Act (ACA) was fully implemented in 2013. There were approximately 692,000 New Jerseyans uninsured in 2019, up 6.8% from 2018.

We went into the pandemic with far too many of us lacking health insurance and those numbers have surely increased sharply with so many having lost their jobs and any health benefits that came with them as a result of COVID-19 and the efforts to contain it. We do not yet know just how big that increase is, but it is likely to be substantial. And it comes at a particularly bad time, when large numbers of people will be dealing with the after effects of COVID. According to the CDC website,

Multiorgan effects of COVID-19 have been documented in most, if not all, body systems including cardiovascular, pulmonary, renal, dermatologic, neurologic, and psychiatric. Multisystem inflammatory syndrome (MIS) and autoimmune conditions can

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also occur after COVID-19. A wide variety of health effects can persist after the acute illness has resolved (e.g., pulmonary fibrosis, myocarditis). It is unknown how long multiorgan system effects might last and whether or not the effects could lead to chronic health conditions.

Those who spent time in the hospital and on ventilators often face additional problems, including tracheal stenosis from prolonged intubation, severe weakness, and deconditioning, and even post-traumatic stress disorder.

The bottom line is that it has never been more urgent to get as many people insured as possible and the New Jersey Easy Enrollment Health Insurance Program provides a simple and inexpensive mechanism to accomplish that by connecting people with the help they need.

Utilizing the program is as simple as checking a box. Taxpayers who indicate on their state income tax returns that they, a spouse or dependent household member is presently uninsured can check a box on a separate form indicating whether or not they want the Easy Enrollment Program to determine their eligibility for insurance affordability assistance. If they are found eligible, they will be enrolled in Medicaid or NJ FamilyCare. Otherwise, they can choose a managed care organization plan from the state health exchange. If they fail to select one in time, they will be assigned to one. For those who opt into the program, the state shared responsibility tax that those without insurance are required to pay is waived. The legislation requires safeguards for the security and privacy of participants' data.

Only U.S citizens are eligible for the Easy Enrollment program. NJ Appleseed would prefer that all New Jersey taxpayers could participate. Nevertheless, we are glad that the bill further provides that, to the extent U.S. citizenship is not readily verifiable, the state is prohibited from taking added steps to ascertain that status without the individual's affirmative consent.

The legislation would be effective immediately. I urge you to waste no time in approving this bill so that New Jerseyans can get the health care that so many of them desperately need.

Thank you for your consideration.

Respectfully submitted,

Mary Pat Gallagher