



TESTIMONY OF MAURA COLLINSGRU, HEALTH CARE PROGRAM DIRECTOR  
BEFORE ASSEMBLY FINANCIAL INSTITUTIONS COMMITTEE 3/8/2021  
IN SUPPORT OF S3238

Chairman McKeon, Vice-Chair Lampitt and Members of the Committee,

Good morning. NJCA is pleased to see S3238 being considered today. Establishing an EZ Enrollment program will move us closer to our goal of ensuring all our residents have the opportunity and information they need to access affordable health coverage.

The Affordable Care Act helped bring more New Jerseyans into health coverage than ever before. Yet, despite a statewide public/private partnership outreach effort, as many as 700,000 New Jerseyans remained uninsured pre-pandemic; 80,000 of them children.

NJCA has done ACA education, outreach and enrollment work since 2013. Our organization also operates a VITA tax preparation site that services nearly 6,000 people annually. From our experience, I can tell you that each year our tax preparers assist residents who are uninsured, and many are still unaware of the coverage options and financial assistance available to them under the ACA. Many are also unaware that they could be subject to penalty for not maintaining insurance. If one of our clients is uninsured, we attempt to educate them but can only sign them up during tax season if they are eligible for Medicaid. This year, is different. Due to the COVID-19 special enrollment, we can also sign up anyone eligible for a Marketplace plan. By establishing an EZ enrollment program, we would enable uninsured tax filers an opportunity to sign up for health coverage at tax time every year.

An EZ Enrollment program was established in Maryland in 2019 to reach their nearly quarter of a million residents eligible to enroll in coverage through their state exchange that had failed to do so. Maryland reports that “results to date demonstrate that the Easy Enrollment Program’s simple intervention shows great promise in reaching the uninsured, particularly individuals who are eligible for Medicaid and young adults.”<sup>i</sup> According to a state report issued in the summer of 2020, 56,000 filers had checked the box on their return, 7,745 of them applied for coverage, 3,560 (6.3%) enrolled in coverage, 75% in Medicaid, 25% in qualified health plans on the Exchange. Young adults ages 18-34 accounted for 40% of the enrollment, more than 70% of enrollees were non-white.<sup>ii</sup>

Such a program in New Jersey could help lead to better health outcomes, improve the risk pool and strengthen our Market, reduce uncompensated care costs and bring down the cost of health care for us all. Similar to Maryland, our program would work by allowing tax filers to check a box on the NJ State tax return to indicate their interest in receiving more information. Those who do would receive a notification with information from the State on how to enroll. A special enrollment period, currently indicated to be no less than 14 days, would open up for those eligible for a Marketplace plan. (A Senate amendment extended the SEP to no less than 30 days). Where the NJ program would differ is that those eligible for Medicaid could be automatically enrolled and any penalty for not maintaining insurance would be waived. Historically, the majority of those who paid the penalty have been individuals and families making less than 300% of the federal poverty limit (\$38,280 for an individual, \$78,600 for a

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family of four).

We urge you to move this bill quickly in order to maximize the time the Department of Treasury, Banking and Insurance and Human Services will have to establish the program for the tax year ending December 2021. Doing so would be another effective way to educate and enroll more New Jerseyans into affordable health insurance options.

We thank you for your consideration and anticipated support.

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<sup>i</sup> Maryland Health Benefits Exchange Joint Chairman's Report, *Impact of Maryland EZ Enrollment Health Insurance Program*, July 2020.

<sup>ii</sup> Ibid.

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