

SENATE, No. 1946

STATE OF NEW JERSEY

219th LEGISLATURE

INTRODUCED FEBRUARY 25, 2020

Sponsored by:
Senator NIA H. GILL
District 34 (Essex and Passaic)

SYNOPSIS

Requires Commissioner of Banking and Insurance to establish public awareness campaign about federally required health insurance exchange.

CURRENT VERSION OF TEXT

As introduced.



1 AN ACT concerning health care coverage in this State and
2 supplementing Title 17B of the New Jersey Statutes.

3
4 **BE IT ENACTED** *by the Senate and General Assembly of the State*
5 *of New Jersey:*

6
7 1. The Legislature finds and declares that:

8 a. The health insurance exchange in New Jersey will began to
9 make health care coverage available to New Jersey residents in
10 2014, as required pursuant to the provisions of the federal “Patient
11 Protection and Affordable Care Act,” Pub.L.111-148, as amended
12 by the federal “Health Care and Education Reconciliation Act of
13 2010,” Pub.L.111-152; and

14 b. It is in the public interest generally, and will serve the
15 interests of advancing the public health specifically, to require a
16 concerted Statewide effort to promote awareness among the general
17 public of the establishment of the health insurance exchange and the
18 purposes of the exchange to:

19 (1) reduce the number of uninsured New Jerseyans by creating
20 an organized, transparent marketplace for the people of this State
21 to: purchase affordable, quality health care coverage; claim
22 available federal tax credits and cost-sharing subsidies; and meet
23 the personal responsibility requirements imposed by the federal
24 law;

25 (2) guarantee the availability and renewability of health care
26 coverage in New Jersey through the private health insurance market
27 to eligible persons and participating employers;

28 (3) require that health benefits plans and health insurers issuing
29 coverage in the individual and small employer markets in this State
30 compete on the basis of price, quality, and service, and not on risk
31 selection; and

32 (4) provide “one-stop shopping” for an eligible person to obtain
33 health care coverage, either through a private health insurance plan
34 or through the Medicaid program or the NJ FamilyCare Program,
35 and to transition among those forms of coverage as the person’s
36 circumstances change.

37

38 2. As used in this act:

39 “Commissioner” means the Commissioner of Banking and
40 Insurance.

41 “Exchange” means the health insurance exchange established in
42 this State pursuant to the federal “Patient Protection and Affordable
43 Care Act,” Pub.L.111-148, as amended by the federal “Health Care
44 and Education Reconciliation Act of 2010,” Pub.L.111-152.

45 “Medicaid” means the Medicaid program established pursuant to
46 P.L.1968, c.413 (C.30:4D-1 et seq.).

47 “NJ FamilyCare Program” means the NJ FamilyCare Program
48 established pursuant to P.L.2005, c.156 (C.30:4J-8 et seq.).

1 3. a. The Commissioner of Banking and Insurance shall
2 establish and lead a coordinated Statewide public awareness
3 campaign to raise awareness among the general public about the
4 exchange.

5 b. For the purposes of the public awareness campaign, the
6 commissioner shall:

7 (1) develop a strategy for publicizing the services, eligibility
8 requirements, and enrollment procedures of the exchange in
9 consultation with, at a minimum, the Commissioners of Human
10 Services, Health, and Education and representatives of leading
11 health care and social services provider organizations in the State;

12 (2) ensure that the Department of Banking and Insurance posts
13 easily accessible information on its Internet website about the
14 exchange and links to other relevant sources of information and
15 assistance for members of the general public to contact, including,
16 but not limited to, the Medicaid program and the NJ FamilyCare
17 Program;

18 (3) in accordance with the strategy developed pursuant to
19 paragraph (1) of this subsection, prepare informational materials
20 that explain the services, eligibility requirements, and enrollment
21 procedures of the exchange in clear and concise language, in both
22 English and Spanish; and provide for the dissemination of these
23 materials at public venues throughout the State and by such other
24 means as the commissioner may devise in collaboration with, and
25 with the assistance of, other State, county, and municipal
26 governmental entities, including, but not limited to, distribution on
27 the premises of, or through mail or electronic communications by,
28 any office that is open to members of the general public and is
29 operated, administered, or used to provide services to the general
30 public by: the Department of Banking and Insurance; the
31 Department of Health; the Department of Human Services; the
32 Department of Children and Families; the Department of Military
33 and Veterans' Affairs; the Department of Labor and Workforce
34 Development; the Division of Taxation and the Division of the State
35 Lottery in the Department of the Treasury; the New Jersey Motor
36 Vehicle Commission; and any county welfare agency or county
37 board of social services; and

38 (4) take such other actions as the commissioner may determine
39 appropriate to effectuate the purposes of this act and within the
40 limits of resources available to the Department of Banking and
41 Insurance and other governmental entities.

42 c. The commissioner shall seek, and shall be entitled to
43 receive, such assistance from other departments and agencies of
44 State government, and from county and municipal governments, as
45 the commissioner deems necessary to effectuate the purposes of this
46 act.

1 d. The commissioner shall apply for such grants from the
2 federal government and private foundations as may be available for
3 the purposes of this act.

4
5 4. This act shall take effect immediately.
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8 STATEMENT
9

10 This bill requires the Commissioner of Banking and Insurance to
11 establish and lead a coordinated Statewide public awareness
12 campaign to raise awareness among the general public about the
13 health insurance exchange established pursuant to the federal
14 “Patient Protection and Affordable Care Act.”

15 For the purposes of the public awareness campaign, the
16 commissioner is to: develop a strategy for publicizing the services,
17 eligibility requirements, and enrollment procedures of the
18 exchange; ensure that the Department of Banking and Insurance
19 posts easily accessible information on its Internet website about the
20 exchange and links to other relevant sources of information and
21 assistance for members of the general public to contact; prepare
22 informational materials and provide for the dissemination of these
23 materials at public venues throughout the State and by such other
24 means as the commissioner may devise in collaboration with, and
25 with the assistance of, other State, county, and municipal
26 governmental entities; and take such other actions as the
27 commissioner determines appropriate to effectuate the purposes of
28 the bill.

29 The commissioner is directed to seek, and is entitled to receive,
30 such assistance from other departments and agencies of State
31 government, and from county and municipal governments, as the
32 commissioner deems necessary to effectuate the purposes of the
33 bill.

34 The commissioner is further directed to apply for such grants
35 from the federal government and private foundations as may be
36 available for the purposes of the bill.