

**ASSEMBLY, No. 674**

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**STATE OF NEW JERSEY**

**220th LEGISLATURE**

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PRE-FILED FOR INTRODUCTION IN THE 2022 SESSION

**Sponsored by:**

**Assemblyman ANTHONY S. VERRELLI**

**District 15 (Hunterdon and Mercer)**

**Assemblywoman ANGELA V. MCKNIGHT**

**District 31 (Hudson)**

**Assemblyman JOHN F. MCKEON**

**District 27 (Essex and Morris)**

**Co-Sponsored by:**

**Assemblyman Benson, Assemblywoman Timberlake, Assemblyman Conaway, Assemblywomen Jasey, Swain, Assemblyman Tully, Assemblywomen Lopez and Reynolds-Jackson**

**SYNOPSIS**

Establishes New Jersey Easy Enrollment Health Insurance Program.

**CURRENT VERSION OF TEXT**

Introduced Pending Technical Review by Legislative Counsel.



**(Sponsorship Updated As Of: 2/3/2022)**

1 AN ACT establishing the New Jersey Easy Enrollment Health  
2 Insurance Program and supplementing P.L.2019, c.141  
3 (C.17B:27A-57 et seq.).  
4

5 **BE IT ENACTED** by the Senate and General Assembly of the State  
6 of New Jersey:  
7

8 1. As used in this act:

9 “Commissioner” means the Commissioner of Banking and  
10 Insurance.

11 “Cost-sharing reduction” means a reduction described in Section  
12 1402(c) of the Affordable Care Act.

13 “Department” means the Department of Banking and Insurance.

14 “Insurance affordability assistance” means:

15 (1) the State Medicaid program established pursuant to  
16 P.L.1968, c.413 (C.30:4D-1 et seq.);

17 (2) the NJ FamilyCare Program established pursuant to  
18 P.L.2005, c.156 (C.30:4J-8 et al.);

19 (3) premium tax credits; or

20 (4) cost-sharing reductions.

21 “Modified adjusted gross income” has the meaning stated in 42  
22 U.S.C. s.1395r(i)(4)(A).

23 “Poverty line” has the meaning stated in 42 U.S.C.  
24 s.1397jj(c)(5).

25 “Premium tax credits” means the tax credits described in section  
26 36B of the Internal Revenue Code.

27 “Proactively contact” means an attempt by the program to reach  
28 an individual by:

29 (1) making multiple attempts to contact the individual as  
30 requested on a State income tax return in accordance with section 8  
31 of this act;

32 (2) if the attempts described in paragraph (1) of this definition  
33 do not successfully reach the individual or if no specific methods  
34 for contacting the individual were requested, making multiple  
35 attempts to contact the individual through telephonic and electronic  
36 means; and

37 (3) if the attempts described in paragraphs (1) and (2) of this  
38 definition do not successfully reach the individual to obtain the  
39 requested information, sending paper forms or notices to the  
40 individual by mail.

41 “Program” means the New Jersey Easy Enrollment Health  
42 Insurance Program established pursuant to this act.

43 “Individual” means an individual under the age of 65 years who  
44 is identified through a State income tax return under section 8 of  
45 this act as not having minimum essential coverage.

46 “Workgroup” means the New Jersey Easy Enrollment Health  
47 Insurance Program Advisory Workgroup established pursuant to  
48 section 3 of this act.

1       2. a. The Department of Banking and Insurance shall establish  
2 and have the authority to operate the New Jersey Easy Enrollment  
3 Health Insurance Program. The department shall integrate the  
4 program with the State-based exchange established pursuant to  
5 P.L.2019, c.141 (C.17B:27A-57 et seq.), and may enter into an  
6 agreement with a third-party for operation of the program. The  
7 purpose of the program shall be to:

8       (1) establish a State-based reporting system to provide  
9 information about the health insurance status of State residents  
10 through the use of State income tax returns to identify individuals  
11 without minimum essential coverage and determine whether the  
12 individual is interested in obtaining minimum essential coverage;

13       (2) determine whether an individual who is interested in  
14 obtaining minimum essential coverage qualifies for insurance  
15 affordability assistance;

16       (3) proactively contact an individual who is interested in  
17 obtaining minimum essential coverage to assist in enrolling the  
18 individual in insurance affordability assistance and minimum  
19 essential coverage; and

20       (4) maximize enrollment of eligible individuals in insurance  
21 affordability assistance and minimum essential coverage to improve  
22 access to care and reduce insurance costs for all residents of the  
23 State.

24       b. The Commissioner of Banking and Insurance, the  
25 Commissioner of Human Services, the Commissioner of Labor and  
26 Workforce Development, and the State Treasurer shall develop and  
27 implement systems, policies, and practices that encourage,  
28 facilitate, and streamline determination of eligibility for insurance  
29 affordability assistance and enrollment in minimum essential  
30 coverage to achieve the purposes of the program.

31       c. To facilitate the most efficient implementation of the  
32 program, the Commissioner of Banking and Insurance, the  
33 Commissioner of Human Services, the Commissioner of Labor and  
34 Workforce Development, and the State Treasurer may enter into  
35 agreements, adopt regulations and guidelines, establish accounts,  
36 conduct trainings, provide public information, educate tax  
37 preparers, and take any other steps as may be necessary to  
38 accomplish the purpose of the program.

39       d. Notwithstanding the provisions of subsection a. of  
40 R.S.54:50-8 to the contrary, the State Treasurer may share with the  
41 Commissioner of Banking and Insurance the taxpayer information  
42 that is necessary for the purposes of this act.

43       e. The Commissioner of Human Services may pursue any  
44 necessary waivers from the federal Department of Health and  
45 Human Services in order to implement the provisions of this act.

46

47       3. a. The Commissioner of Banking and Insurance shall  
48 establish a New Jersey Easy Enrollment Health Insurance Program

1 Advisory Workgroup to provide ongoing advice regarding the  
2 implementation of the program.

3 b. The workgroup shall include representation from:

- 4 (1) the commissioner;  
5 (2) consumer groups;  
6 (3) employers;  
7 (4) insurers;  
8 (5) health care providers;  
9 (6) navigators or other consumer assisters;  
10 (7) insurance brokers or agents;  
11 (8) labor organizations;  
12 (9) income tax preparers;  
13 (10) national policy experts;  
14 (11) federally qualified health centers; and  
15 (12) any other organizations or groups selected by the  
16 commissioner.

17 c. The workgroup shall meet at least once every six months.

18 d. This section shall not be construed to prevent the  
19 commissioner from convening other formal or informal working or  
20 advisory groups to facilitate the implementation of the program.

21

22 4. a. The New Jersey Easy Enrollment Health Insurance  
23 Program shall determine eligibility for insurance affordability  
24 assistance as soon as possible after an individual files a State  
25 income tax return on which the individual indicates pursuant to  
26 paragraph (3) of subsection c. of section 8 of this act, that the  
27 individual is seeking coverage.

28 b. (1) To the extent practicable, the program shall verify an  
29 individual's eligibility for insurance affordability assistance with  
30 information on a State income tax return and other data from third-  
31 party data sources, including data described in section 1413 of the  
32 Affordable Care Act or available pursuant to section 8 of this act,  
33 without requesting additional information from the individual.

34 (2) If additional documentation from an individual is required to  
35 establish eligibility for insurance affordability assistance, the  
36 program shall take steps to limit the burden on the individual,  
37 including:

38 (a) proactively contacting the individual who filed the tax return  
39 or the individual;

40 (b) recording, by telephonic or electronic means, documentation  
41 provided by the individual who filed the tax return or the  
42 individual; and

43 (c) if the documentation required to determine eligibility is not  
44 obtained using the steps described in subparagraphs (a) and (b) of  
45 this paragraph, facilitating the selection of an authorized  
46 representative for the individual.

47 c. (1) Before determining eligibility of an individual for  
48 insurance affordability assistance, the program shall attempt to

1 verify the citizenship status of the individual and each household  
2 member listed on the State income tax return, based on the  
3 information available from the return and reliable third-party  
4 sources of citizenship data.

5 (2) If the process described in paragraph (1) of this subsection  
6 does not confirm that the individual and each household member  
7 listed on the State income tax return is a United States citizen, the  
8 program shall not seek additional verification or take other steps to  
9 determine eligibility for insurance affordability assistance until the  
10 individual provides affirmative consent using forms and procedures  
11 approved by the program.

12 (3) The affirmative consent required under paragraph (2) of this  
13 subsection may be satisfied through the procedures described in 42  
14 U.S.C. s.1320b-7(d).

15 (4) If citizenship is not verified and affirmative consent is not  
16 provided in accordance with paragraph (2) of this subsection, the  
17 program shall not take any further steps to determine an individual's  
18 eligibility for insurance affordability assistance.

19

20 5. a. The program shall make a determination of eligibility, in  
21 accordance with section 4 of this act, for the State Medicaid  
22 program or the NJ FamilyCare Program under this section, before  
23 determining eligibility for any other insurance affordability  
24 assistance.

25 b. (1) If an individual is determined to be eligible for the State  
26 Medicaid program or the NJ FamilyCare Program, the procedures  
27 described in this section and guidelines established by the  
28 Department of Human Services, to implement this subsection shall  
29 apply.

30 (2) If an individual fails to select a managed care organization  
31 plan within a period of time established by the program, the  
32 program may assign the individual to and promptly enroll the  
33 individual in a managed care organization plan.

34 (3) Before the program assigns an individual to a managed care  
35 organization plan, the individual shall receive:

36 (a) advance notice;

37 (b) an opportunity to select another managed care organization  
38 plan within the period of time established by the program; and

39 (c) an opportunity to opt out of coverage.

40 c. The program may utilize any information provided to the  
41 Department of Banking and Insurance or the Department of Human  
42 Services in making determinations pursuant to this section.

43

44 6. a. If an individual is not determined to be eligible for the  
45 State Medicaid program or the NJ FamilyCare Program pursuant to  
46 section 5 of this act, the program shall determine, in accordance  
47 with section 4 of this act, whether the individual is eligible for

1 premium tax credits or cost-sharing reductions as determined under  
2 this section.

3 b. (1) A special enrollment period for the New Jersey  
4 Individual Health Coverage Program shall begin on the date the  
5 program sends notice of eligibility to the individual.

6 (2) The enrollment period described in this section shall last for  
7 a period of time, to be determined by the Department of Banking  
8 and Insurance before the start of the calendar year, that shall not be  
9 shorter than 30 days.

10 c. (1) Information about the enrollment period described in  
11 subsection b. of this section shall be communicated to the public  
12 and affected individuals through measures that may include  
13 language in the instructions for the State individual income tax  
14 return, if inclusion of the language is approved by the State  
15 Treasurer.

16 (2) The Department of Banking and Insurance shall conduct  
17 outreach to individuals described in paragraph (1) of this  
18 subsection, using methods that may include written notices and the  
19 provision of individualized assistance by insurance agents and  
20 brokers, navigators, tax preparers, and contractors and staff.

21 (3) Notwithstanding any other provision of this act, the  
22 Department of Banking and Insurance may compensate an entity for  
23 outreach described in paragraph (2) of this subsection in a manner  
24 that reflects, in whole or in part, the number of individuals enrolled  
25 under this section and section 4 of this act by that entity.

26  
27 7. a. The Department of Banking and Insurance shall develop  
28 data privacy and data security safeguards to govern the conveyance,  
29 storage, and utilization of data under the program.

30 b. The safeguards developed under subsection a. of this section  
31 shall ensure that the conveyance, storage, and utilization of data  
32 under the program comply with applicable requirements of federal  
33 and State law.

34  
35 8. a. If a State income tax return indicates that an individual is  
36 uninsured at the time the tax return is filed, consistent with the  
37 provisions of P.L.2018, c.31 (C.54A:11-1 et seq.), the tax return  
38 shall include the following information as to the uninsured  
39 individual:

40 (1) the age of each individual;

41 (2) election by the individual filing the tax return of one of the  
42 two checkoff boxes described in subsection c. of this section;

43 (3) if the individual who files a tax return chooses the checkoff  
44 box described in paragraph (3) of subsection c. of this section, any  
45 information determined by the program as essential to determining  
46 eligibility for insurance affordability assistance, if the information:

47 (a) is not available from a reliable third-party data source;

48 (b) is not otherwise required to be provided on the return; and

1 (c) does not pertain to citizenship or immigration status; and  
2 (4) notification of the potential waiver <sup>1</sup>of<sup>1</sup> the State shared  
3 responsibility tax pursuant to subsection d. of this section.  
4 b. For an individual who files a tax return and chooses the  
5 checkoff box described in paragraph (3) of subsection c. of this  
6 section, the return shall give the individual who filed the tax return  
7 the option to indicate the individual's preferred method for the  
8 program to contact the individual who filed the tax return to  
9 facilitate either determination of eligibility for insurance  
10 affordability assistance or enrollment in health coverage.  
11 c. (1) In accordance with this section, the State Treasurer shall  
12 include with the income tax return form a separate form that is  
13 required only for individuals who file a tax return indicating that an  
14 individual is uninsured at the time the tax return is filed.  
15 (2) The separate form shall include two checkoff boxes as  
16 described in paragraphs (3) and (4) of this subsection and the  
17 information described in paragraphs (2) and (3) of subsection a. of  
18 this section.  
19 (3) One checkoff box shall give an individual who files a tax  
20 return the choice to have the program:  
21 (a) based on information in the individual's tax return,  
22 determine the individual's eligibility for insurance affordability  
23 assistance; and  
24 (b) obtain additional data that may be relevant to determine the  
25 individual's eligibility for insurance affordability assistance.  
26 (4) One checkoff box shall allow an individual who files a tax  
27 return the choice to not have the program make the determination  
28 described in paragraph (3) of this subsection.  
29 (5) The State Treasurer, in consultation with the Department of  
30 Banking and Insurance and with the advice of the workgroup, shall:  
31 (a) develop language for the checkoff boxes described in  
32 paragraphs (3) and (4) of this subsection;  
33 (b) develop language for the instructions for the State income  
34 tax return that includes a description of the effects of choosing the  
35 checkoff boxes described in paragraphs (3) and (4) of this  
36 subsection, including the purposes for which the information  
37 disclosed under this section may be used; and  
38 (c) ensure that the language developed under subparagraph (a)  
39 of this paragraph is as simple, clear, and easy to understand as  
40 possible.  
41 (6) If an individual who files a tax return makes the election  
42 described in paragraph (3) of this subsection, the State Treasurer  
43 shall convey to the program all insurance-relevant information  
44 contained on the return.  
45 d. The State Treasurer shall waive the State shared  
46 responsibility tax imposed pursuant to section 3 of P.L.2018, c.31  
47 (C.54A:11-3) for any taxpayer who chooses the checkoff box  
48 described in paragraph (3) of subsection c. of this section. If the

1 taxpayer fails to enroll in health benefits coverage and maintain that  
2 coverage in each month following the enrollment period, the  
3 taxpayer shall be liable for any payments to which the taxpayer  
4 would have otherwise been subject.

5 e. The State Treasurer shall coordinate the requirements of this  
6 subsection with the requirements of the "New Jersey Health  
7 Insurance Market Preservation Act," P.L.2018, c.31 (C.54A:11-  
8 1 et seq.).  
9

10 9. a. An individual that consents to share information through  
11 the system established pursuant to section 10 of this act shall be  
12 eligible for a special enrollment period pursuant to subsection b. of  
13 this section. The program shall determine, in accordance with  
14 sections 4 through 6 of this act, whether the individual is eligible  
15 for the State Medicaid program or the NJ FamilyCare Program,  
16 premium tax credits, or cost-sharing reductions.

17 b. (1) A special enrollment period for the New Jersey  
18 Individual Health Coverage Program shall begin on the date the  
19 program sends notice of eligibility to the individual.

20 (2) The enrollment period described in this section shall last for  
21 a period of time, to be determined by the Department of Banking  
22 and Insurance before the start of the calendar year, that shall not be  
23 shorter than 30 days.

24 c. (1) The Department of Banking and Insurance shall conduct  
25 outreach to affected individuals, using methods that may include  
26 written notices and the provision of individualized assistance by  
27 insurance agents and brokers, navigators, tax preparers, and  
28 contractors and staff.

29 (2) Notwithstanding any other provision of this act, the  
30 Department of Banking and Insurance may compensate an entity for  
31 outreach described in paragraph (1) of this subsection in a manner  
32 that reflects, in whole or in part, the number of individuals enrolled  
33 under this section by that entity.  
34

35 10. a. On or before September 1, 2021, the Department of Labor  
36 and Workforce Development shall begin implementing a system  
37 through which an individual who has filed a claim for  
38 unemployment insurance benefits may consent, as part of a weekly  
39 claim certification, to the sharing of relevant information collected  
40 by the Department of Labor and Workforce Development with the  
41 program, the State-based exchange established pursuant to  
42 P.L.2019, c.141 (C.17B:27A-57 et seq.), the Department of Banking  
43 and Insurance, and the Department of Human Services to determine  
44 whether the individual qualifies for the State Medicaid program or  
45 the NJ FamilyCare Program, or any other insurance affordability  
46 assistance.

47 b. The Department of Labor and Workforce Development shall  
48 enter into an agreement with the State-based exchange, the



1 Department of Banking and Insurance, and the Department of  
2 Human Services, before the system described in subsection a. of  
3 this section begins to operate, that enables the system to operate in  
4 compliance with all applicable State and federal requirements  
5 related to privacy, data security, and funding.

6 c. The consent request described in subsection a. of this section  
7 shall be prominently placed on the weekly claim certification form,  
8 in clear and understandable language that is easy to read.

9 d. The Department of Labor and Workforce Development shall  
10 cooperate with the State-based exchange, the Department of  
11 Banking and Insurance, and the Department of Human Services to  
12 claim the maximum amount of available federal funding for the  
13 establishment and operation of the system established pursuant to  
14 this section.

15 e. To facilitate the most efficient implementation of the system,  
16 the Commissioner of Banking and Insurance, the Commissioner of  
17 Human Services, and the Commissioner of Labor and Workforce  
18 Development may enter into agreements, adopt regulations and  
19 guidelines, establish accounts, conduct trainings, provide public  
20 information, educate tax preparers, and take any other steps as may  
21 be necessary to accomplish the purpose of the system.

22

23 11. a. Except as provided in subsection b. of this section, this  
24 act shall take effect immediately and shall apply to returns filed for  
25 taxable years beginning after December 31, 2020.

26 b. If the State Treasurer determines, after consultation with the  
27 Department of Banking and Insurance and the Department of Labor  
28 and Workforce Development, that the implementation of this act is  
29 not administratively feasible for taxable years beginning after  
30 December 31, 2020, the Treasurer may delay implementation of this  
31 act to taxable years beginning after December 31, 2021.

32

33

34

#### STATEMENT

35

36 This bill requires the Department of Banking and Insurance to  
37 establish and operate the New Jersey Easy Enrollment Health  
38 Insurance Program (the program). The department is required to  
39 integrate the program with the State-based health insurance  
40 exchange, and may enter into an agreement with a third-party for  
41 operation of the program. The purpose of the program is to:

42 (1) establish a State-based reporting system to provide  
43 information about the health insurance status of State residents  
44 through the use of State income tax returns to identify individuals  
45 and determine whether an individual is interested in obtaining  
46 minimum essential coverage;

1 (2) determine whether an individual who is interested in  
2 obtaining minimum essential coverage qualifies for insurance  
3 affordability assistance;

4 (3) proactively contact an individual who is interested in  
5 obtaining minimum essential coverage to assist in enrolling the  
6 individual in insurance affordability assistance and minimum  
7 essential coverage; and

8 (4) maximize enrollment of eligible individuals in insurance  
9 affordability assistance and minimum essential coverage to improve  
10 access to care and reduce insurance costs for all residents of the  
11 State.

12 The bill requires the Commissioner of Banking and Insurance,  
13 the Commissioner of Human Services, the Commissioner of Labor  
14 and Workforce Development, and the State Treasurer to develop  
15 and implement systems, policies, and practices that encourage,  
16 facilitate, and streamline determination of eligibility for insurance  
17 affordability assistance and enrollment in minimum essential  
18 coverage to achieve the purposes of the program.

19 The bill requires the Commissioner of Banking and Insurance to  
20 establish a New Jersey Easy Enrollment Health Insurance Program  
21 Advisory Workgroup to provide ongoing advice regarding the  
22 implementation of the program, which is to include representation  
23 from various organizations. The workgroup is required to meet at  
24 least once every six months.

25 The program is required to determine eligibility for insurance  
26 affordability assistance as soon as possible after an individual files  
27 a State income tax return on which the individual indicates that the  
28 individual is seeking health benefits coverage.

29 To the extent practicable, the program must verify an individual's  
30 eligibility for insurance affordability assistance with information on  
31 a State income tax return and other data from third-party data  
32 sources, without requesting additional information from the  
33 individual.

34 The bill provides that if additional documentation from an  
35 individual is required to establish eligibility for insurance  
36 affordability assistance, the program must take certain steps to limit  
37 the burden on the individual.

38 Before determining eligibility of an individual for insurance  
39 affordability assistance, the program is required to attempt to verify  
40 the citizenship status of the individual and each household member  
41 listed on the State income tax return, based on the information  
42 available from the return and reliable third-party sources of  
43 citizenship data. If this process does not confirm that the individual  
44 and each household member listed on the State income tax return is  
45 a United States citizen, the program may not seek additional  
46 verification or take other steps to determine eligibility for or enroll  
47 the individual in insurance affordability assistance until the

1 individual provides affirmative consent using forms and procedures  
2 approved by the program.

3 If citizenship is not verified and affirmative consent is not  
4 provided in accordance with the bill, the program may not take any  
5 further steps to determine an individual's eligibility for or enroll an  
6 individual in insurance affordability assistance.

7 The bill requires the program to make a determination of  
8 eligibility for the State Medicaid program or the NJ FamilyCare  
9 Program before determining eligibility for any other insurance  
10 affordability assistance. If an individual is determined to be eligible  
11 for the State Medicaid program or the NJ FamilyCare Program, the  
12 procedures described in the bill and the guidelines established by  
13 the program to implement the bill apply.

14 If an individual fails to select a managed care organization plan  
15 within a period of time established by the program, the program  
16 may assign the individual to and promptly enroll the individual in a  
17 managed care organization plan.

18 Before an individual is assigned to a managed care organization  
19 plan, the individual is required to receive advance notice, an  
20 opportunity to select another managed care organization plan, and  
21 an opportunity to opt out of coverage.

22 If an individual is determined to not be eligible for the State  
23 Medicaid program or the NJ FamilyCare Program, the program is  
24 required to determine whether the individual is eligible for premium  
25 tax credits or cost-sharing reductions.

26 The bill provides that a special enrollment period for the New  
27 Jersey Individual Health Coverage Program will begin on the date  
28 the program sends notice of eligibility to the individual. The  
29 enrollment period is to last for a period of time, to be determined by  
30 the program before the start of the calendar year, that is not to be  
31 shorter than 30 days.

32 Information about the enrollment period described in the bill  
33 must be communicated to the public and affected individuals  
34 through measures that may include language in the instructions for  
35 the State individual income tax return, if inclusion of the language  
36 is approved by the State Treasurer.

37 The bill requires the Department of Banking and Insurance to  
38 develop data privacy and data security safeguards to govern the  
39 conveyance, storage, and utilization of data under the program.

40 The bill requires the State Treasurer to include on the individual  
41 income tax return form a checkoff box for indicating whether the  
42 individual, or each spouse in the case of a joint return, and any  
43 individual claimed as a dependent on the tax return is uninsured at  
44 the time the tax return is filed.

45 The bill requires the State Treasurer to include with the income  
46 tax return form a separate form that is required only for individuals  
47 who file a tax return indicating that an individual is uninsured at the  
48 time the tax return is filed.

1 The form is required to include two checkoff boxes. One  
2 checkoff box shall give an individual who files a tax return the  
3 choice to have the program determine the individual's eligibility for  
4 insurance affordability assistance, and obtain additional data that  
5 may be relevant to determine the individual's eligibility for  
6 insurance affordability assistance. The other checkoff box shall  
7 allow an individual who files a tax return the choice to not have the  
8 program make that determination.

9 The bill requires the State Treasurer to waive the State shared  
10 responsibility tax for any taxpayer who chooses the checkoff box  
11 indicating the taxpayer wishes the program to determine the  
12 individual's eligibility for insurance affordability assistance. If the  
13 taxpayer fails to enroll in health benefits coverage and maintain that  
14 coverage in each month following the enrollment period, the  
15 taxpayer is liable for any payments to which the taxpayer would  
16 have otherwise been subject.

17 The bill requires the Department of Labor and Workforce  
18 Development to implement, and an individual who has filed a claim  
19 for unemployment insurance benefits to consent to participate in, a  
20 system to share relevant information collected by the department  
21 with the program, the State-based exchange established pursuant to  
22 P.L.2019, c.141 (C.17B:27A-57 et seq.), the Department of Banking  
23 and Insurance, and the Department of Human Services to determine  
24 whether the individual qualifies for the State Medicaid program or  
25 the NJ FamilyCare Program, or any other insurance affordability  
26 assistance. An individual who consents to participation in such a  
27 system is also eligible for a special enrollment period for the New  
28 Jersey Individual Health Coverage Program.

29 The bill takes effect immediately and applies to tax returns filed  
30 for taxable years beginning after December 31, 2020, unless the  
31 State Treasurer determines, after consultation with the Department  
32 of Banking and Insurance and the Department of Labor and  
33 Workforce Development, that the implementation of the bill is not  
34 administratively feasible for taxable years beginning after  
35 December 31, 2020, in which case the Treasurer may delay  
36 implementation to taxable years beginning after December 31,  
37 2021.