

The background of the slide features a large, faint, circular seal of Rutgers University. The seal contains the text 'THE STATE UNIVERSITY OF NEW JERSEY' around its perimeter and a central emblem with a sunburst design.

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Health Reform in New Jersey

Covering New Jersey Kids and Families in the Era of Healthcare Reform

New Jersey Hospital Association, HRET of NJ

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Sources

Jose Nova contributed to the analysis of American Community Survey (ACS) data

Kristen Lloyd, Jose Nova, Joel Cantor, and Susan Brownlee contributed to design and analysis of the New Jersey Family Health Survey (NJFHS)

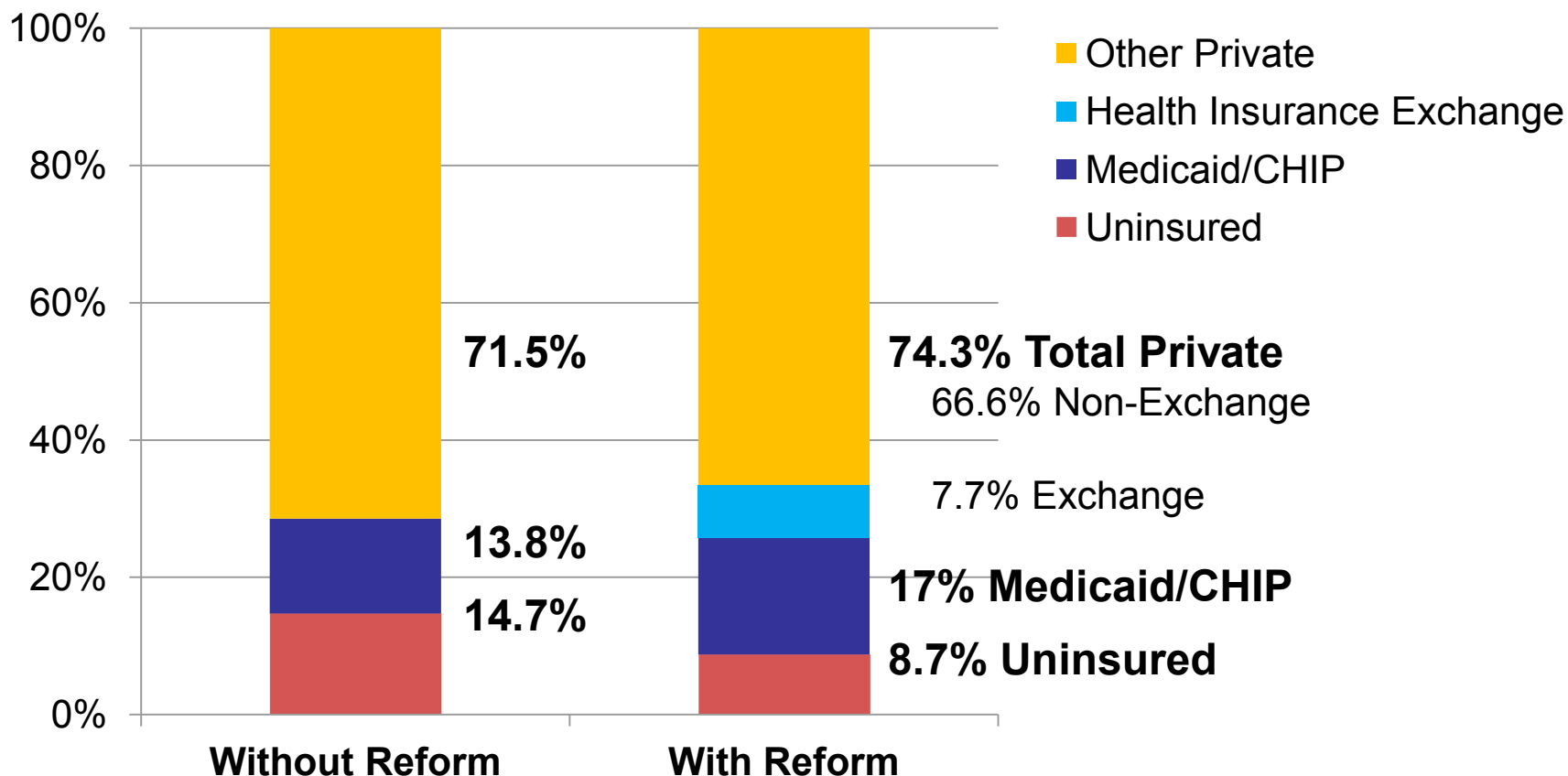
The NJFHS was funded by the Robert Wood Johnson Foundation

Questions

- How will the ACA affect coverage in New Jersey?
- Who is uninsured in New Jersey?
- Who will be hardest to reach?

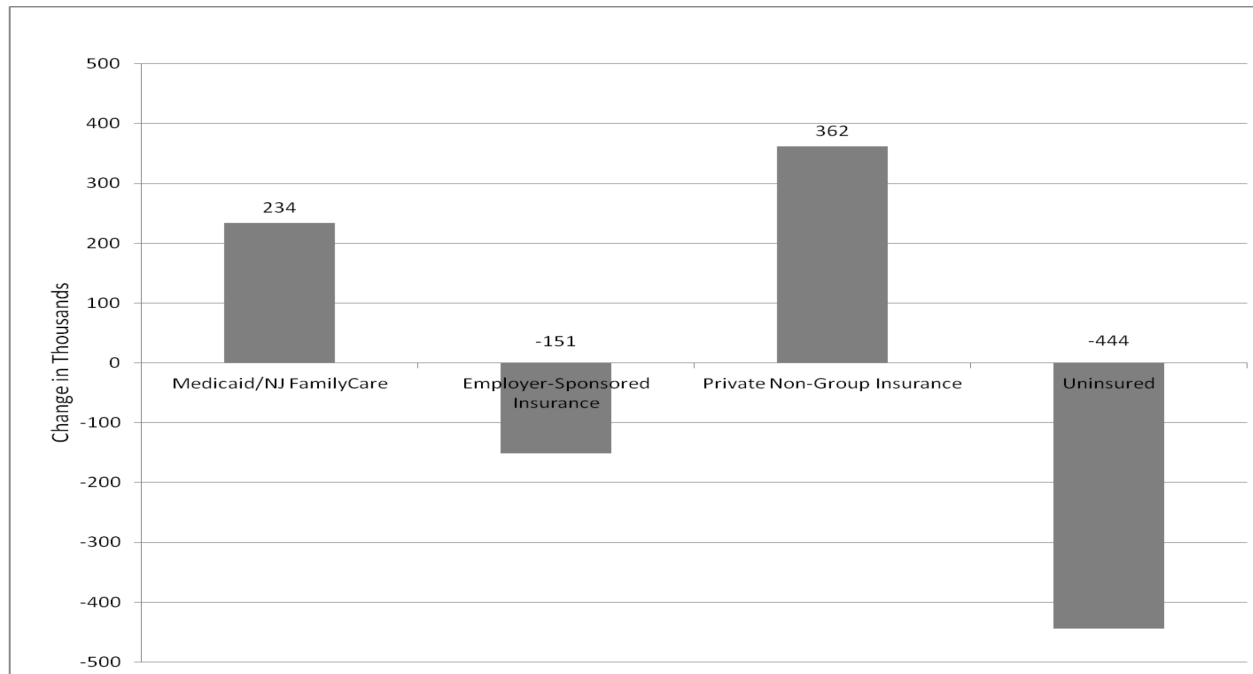
Change in Coverage in New Jersey Under the ACA

Non-Elderly, based on 2009 ACS



Source: Cantor, Gaboda, Nova, Lloyd, August 2011

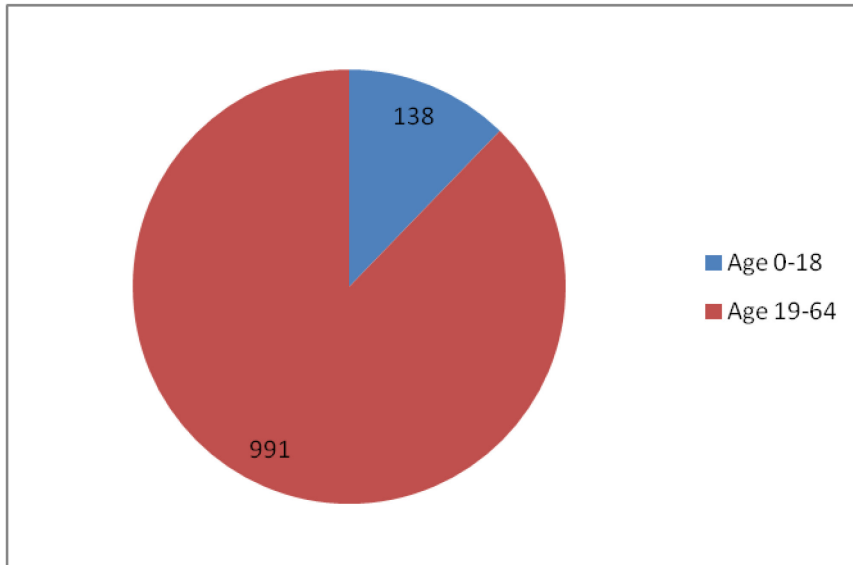
Change in Health Insurance Coverage after Implementation of the ACA, 0-64



- Non-group health insurance will increase from 2.8% to 7.6% of the non-elderly after implementation of a health exchange
- Medicaid/NJ FamilyCare will increase from 13.6% to 16.7% of the non-elderly
- 65,000-75,000 would be eligible for a NJ Basic Health Plan (BHP)

Who are the New Jersey uninsured eligible for coverage under the ACA?

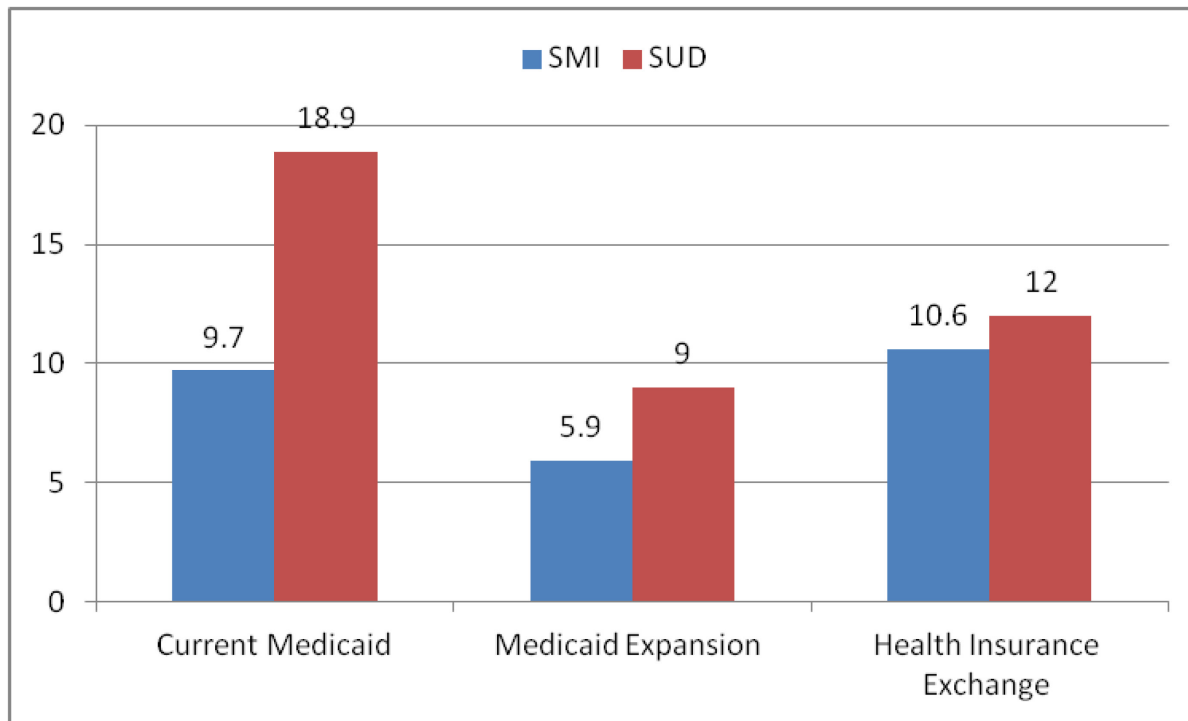
Uninsured Ages 0-64 in thousands



- There are fewer uninsured children than in 2009, but 69,000 more uninsured ages 19-64.
- 6.3% of those 0-18 and 18.4% of those 19-64 are uninsured.
- Out of these, 80,000 children and 629,000 adults are below 200% of the Federal Poverty Guideline.

Source: State Health Access Data Assistance Center. 2012, State-Level Health Insurance Coverage Estimates from the 2010 American Community Survey. Brief #28. Minneapolis, MN: University of Minnesota

Serious Mental Illness (SMI) and Substance Use Disorder (SUD) among NJ Adults 18-64



SAMHSA estimates of individuals with SMI and SUD, based on 2008-2010 National Survey of Drug Use and Health and 2010 American Community Survey

Who is Likely to Remain Uninsured?

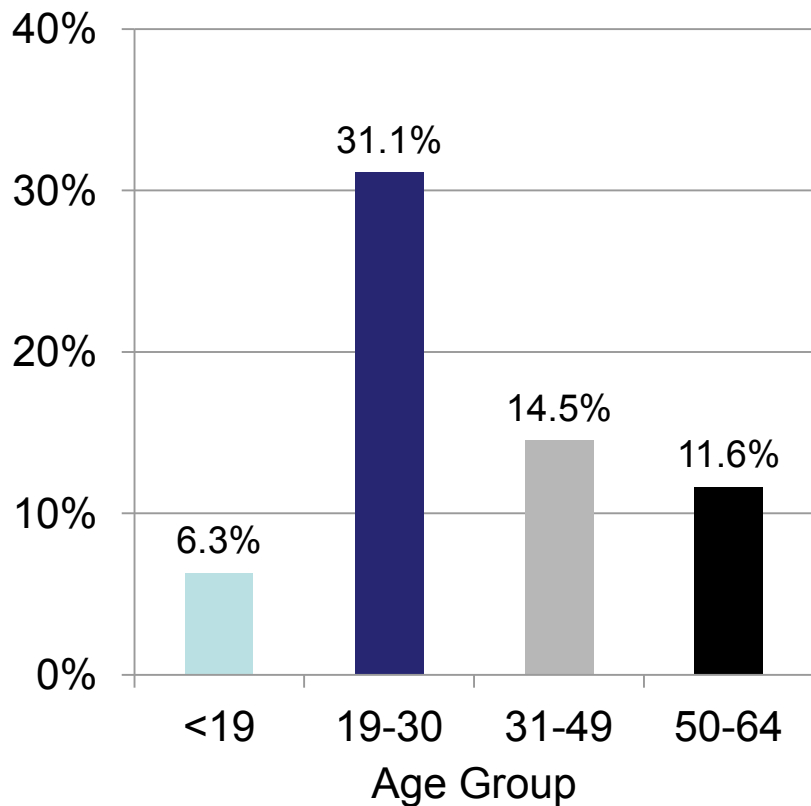
- Eligible for Medicaid but choose not to enroll, mostly non-parent adults
- Unauthorized immigrants not eligible
- Affordability (premium over 9.5% of income) and other exemptions
- Pay penalty rather than buy coverage

Source: Hall and Buettgens, RWJF/Wake Forrest University/Urban Institute, March 2011

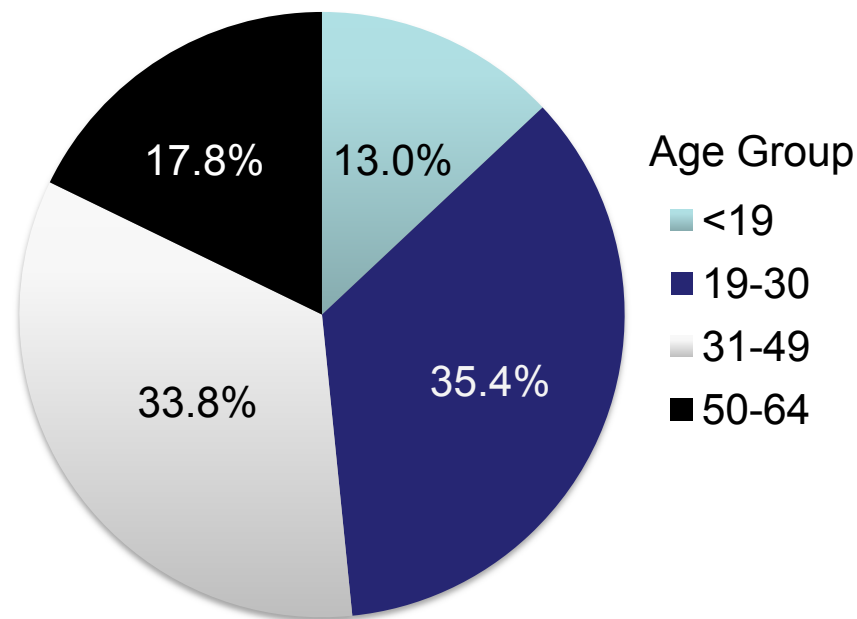
New Jersey Uninsured by Age Group

Non-Elderly, 2009 New Jersey Family Health Survey

Uninsured Rate

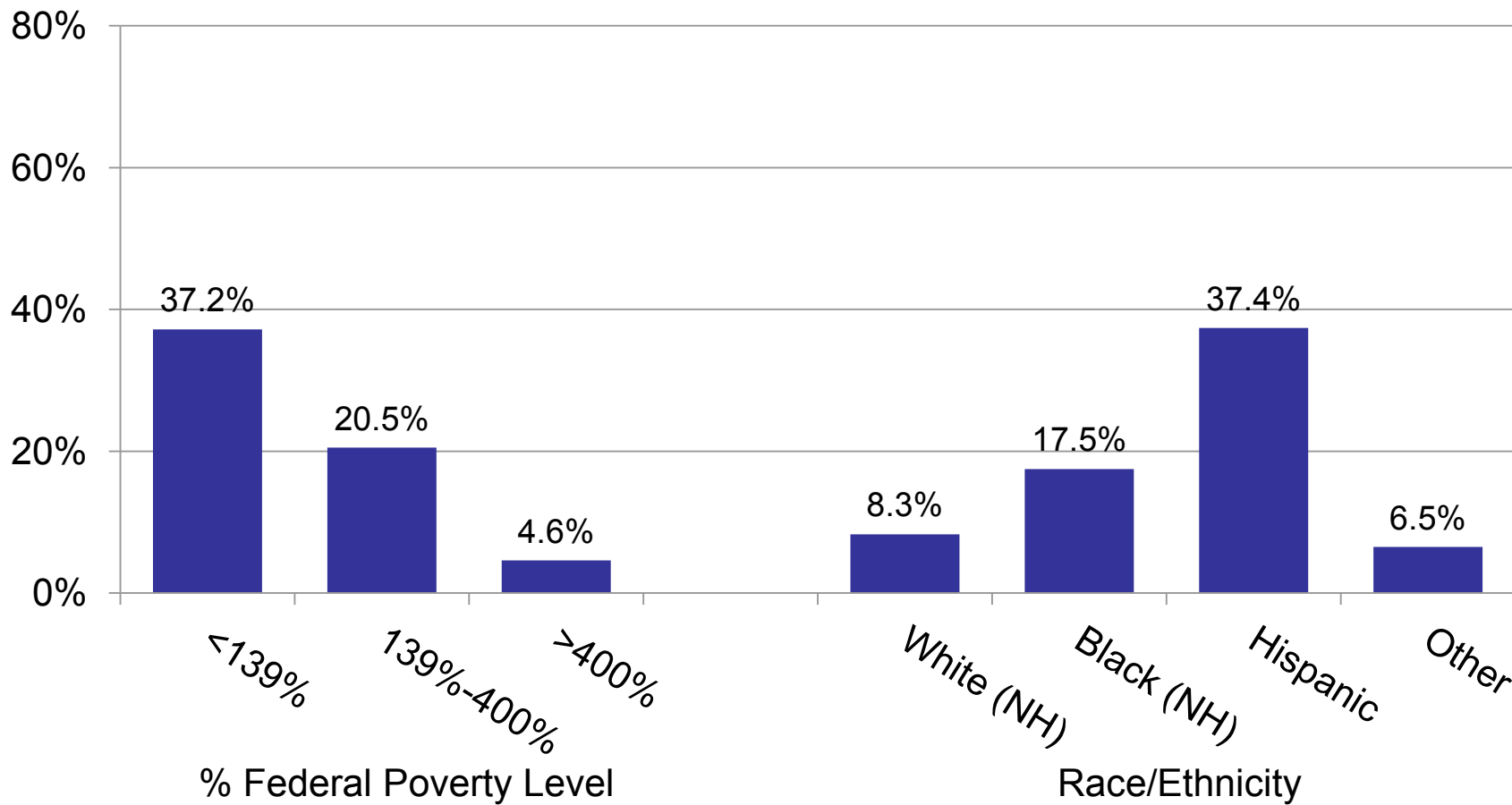


Composition of Uninsured



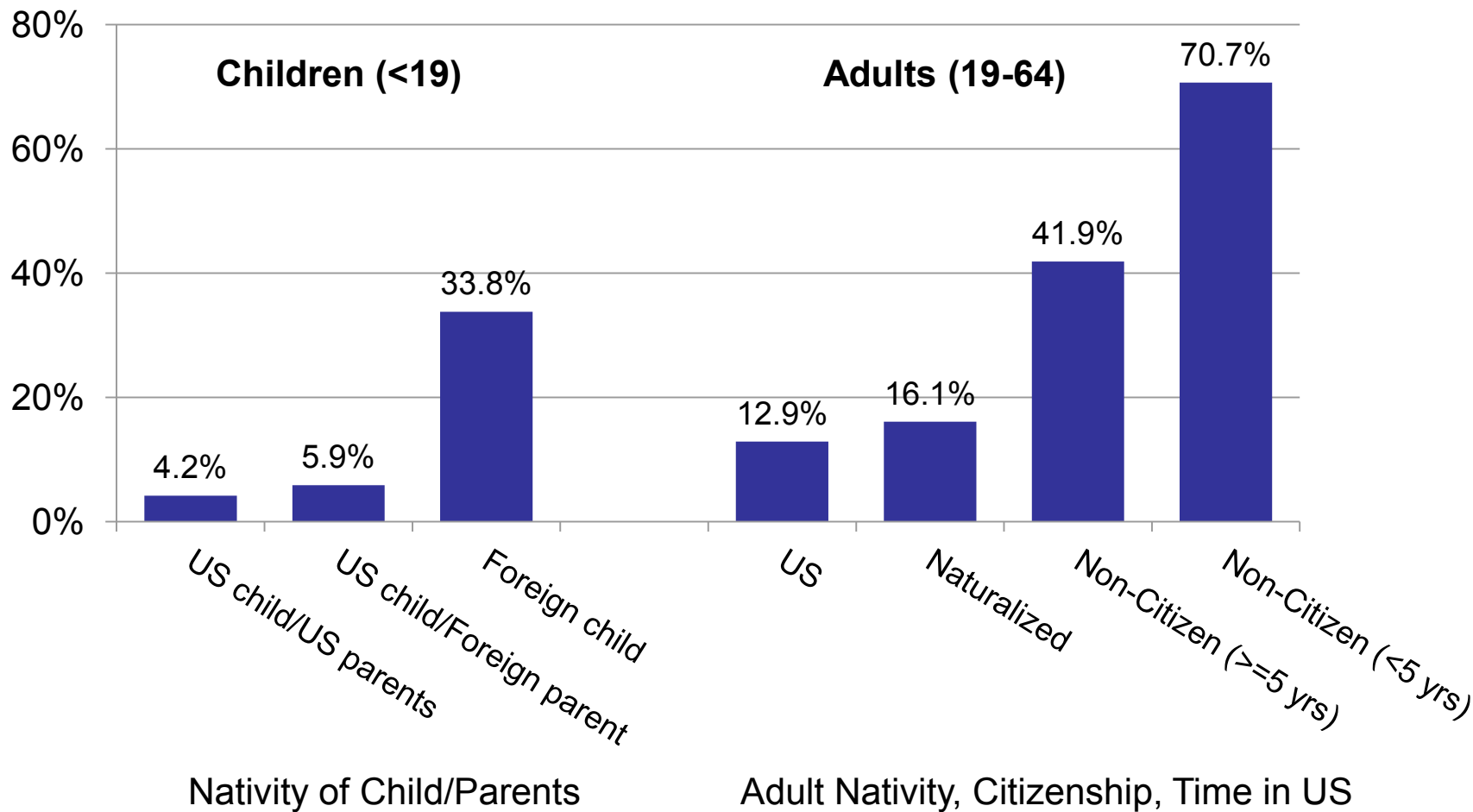
Uninsured Rate by Income and Race/Ethnicity

Non-Elderly, 2009 New Jersey Family Health Survey



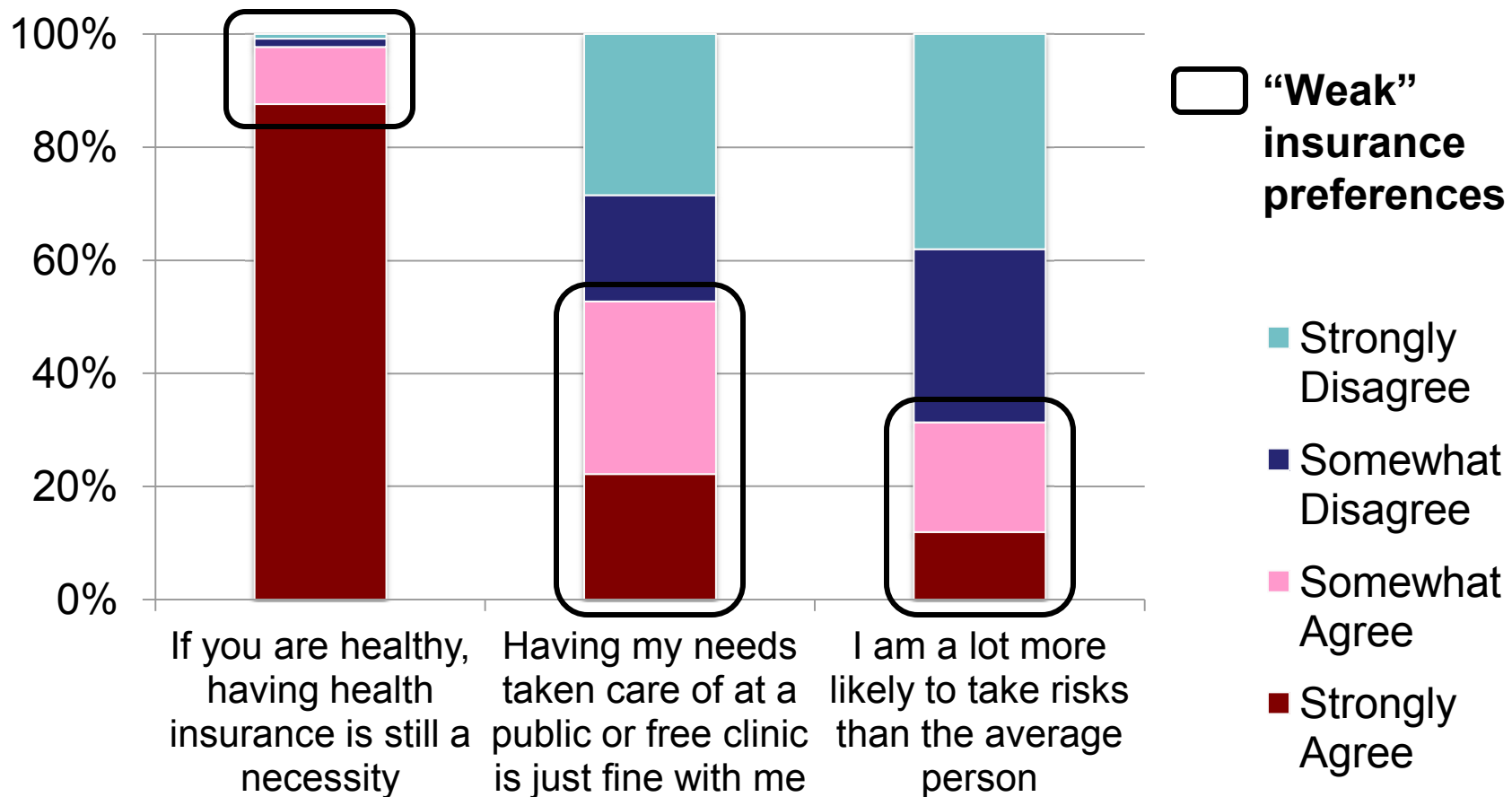
Uninsured Rate by Nativity and Citizenship

Non-Elderly, 2009 New Jersey Family Health Survey



Coverage-Related Attitudes

Non-Elderly Adults, 2009 New Jersey Family Health Survey



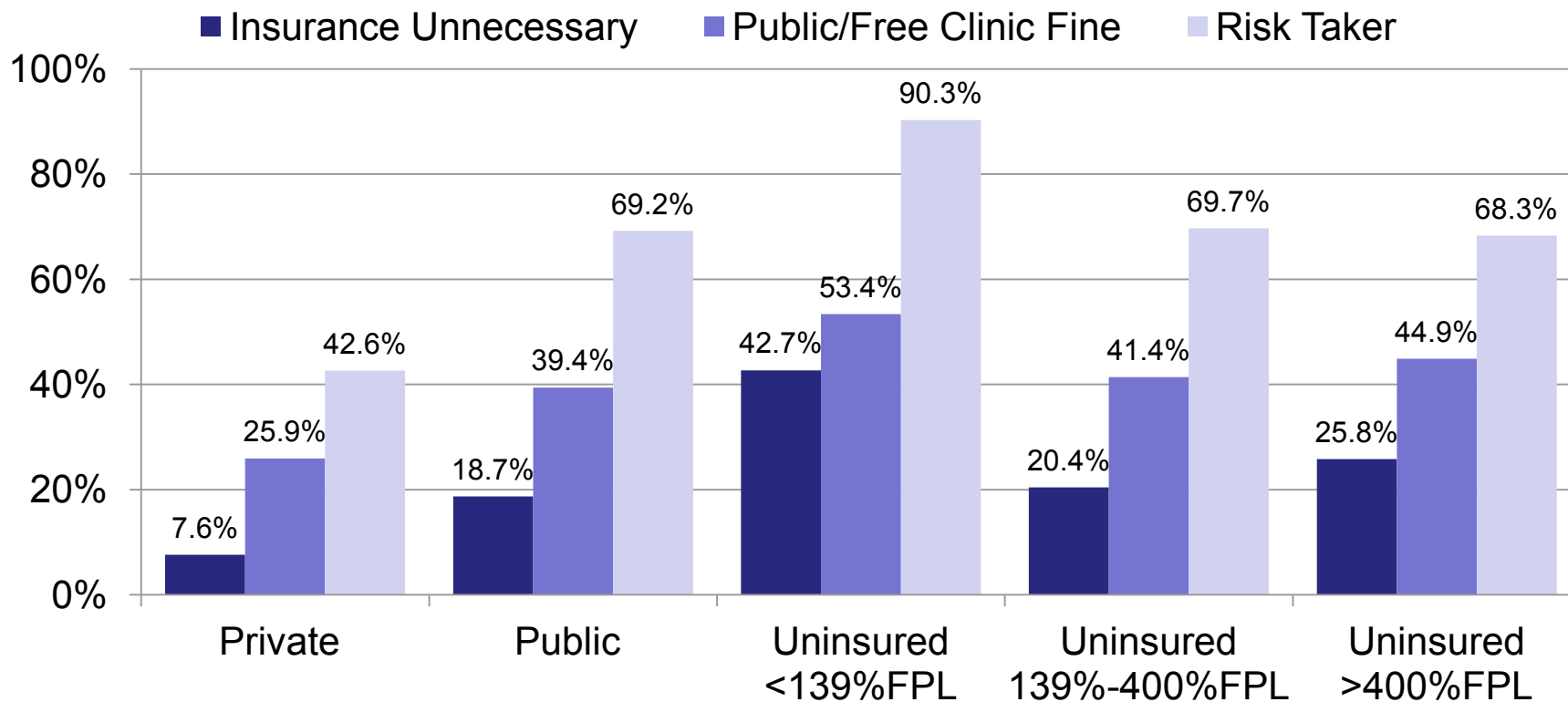
*Asked of household respondent only, applied to all household members

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Percent with “Weak” Preferences by Coverage and Income

Non-Elderly, 2009 New Jersey Family Health Survey

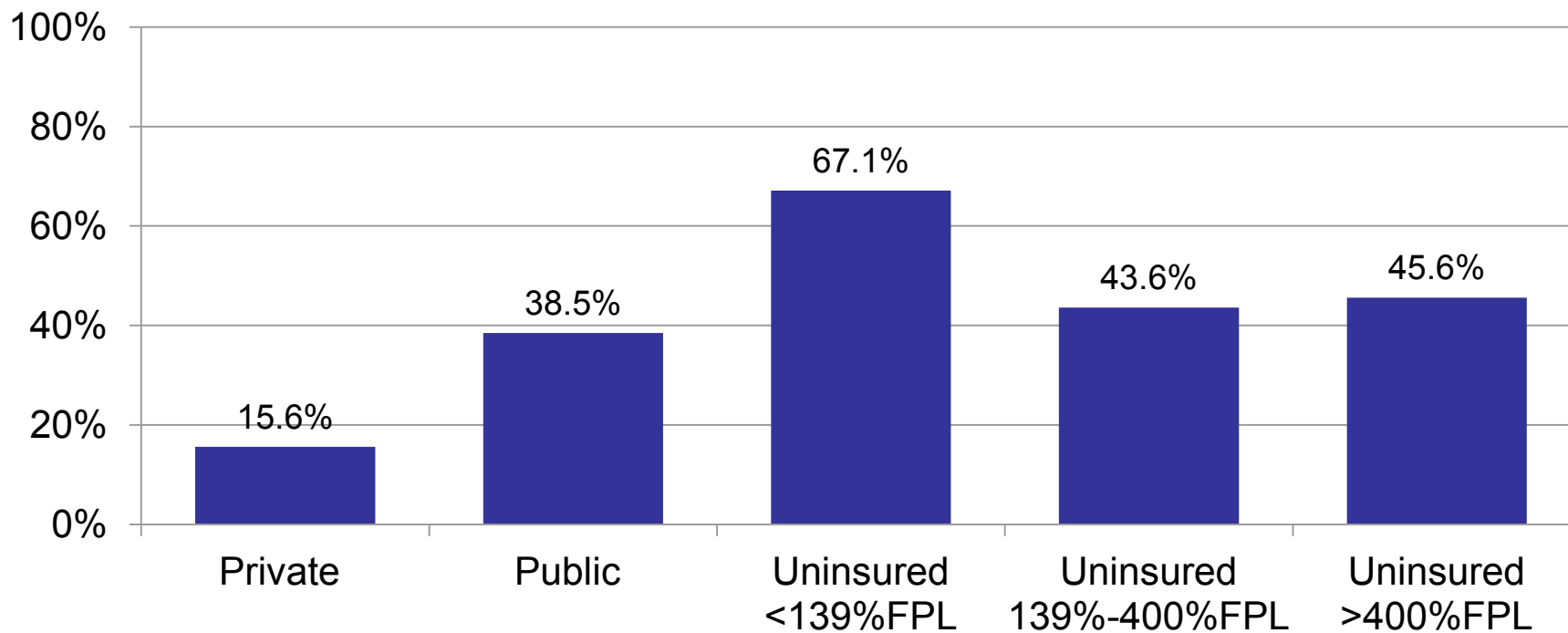


Insurance Coverage and Federal Poverty Level of Uninsured

Percent with “Weak” Preferences by Coverage and Income

Non-Elderly, 2009 New Jersey Family Health Survey

”Weak” Preferences on at Least Two Attitude Measures

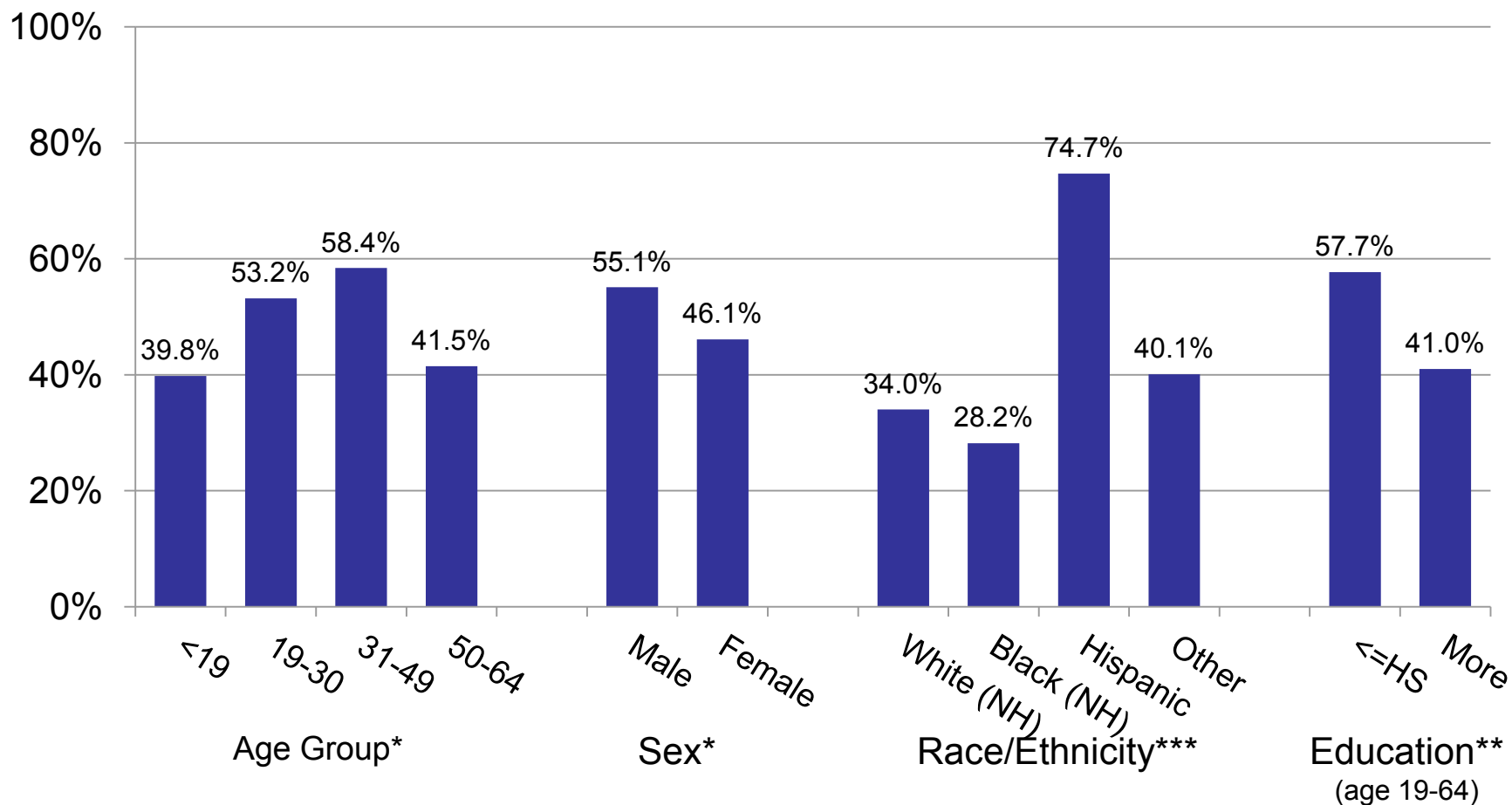


Insurance Coverage and Federal Poverty Level of Uninsured*

*p<0.01

Percent with “Weak” Preferences by Demographics

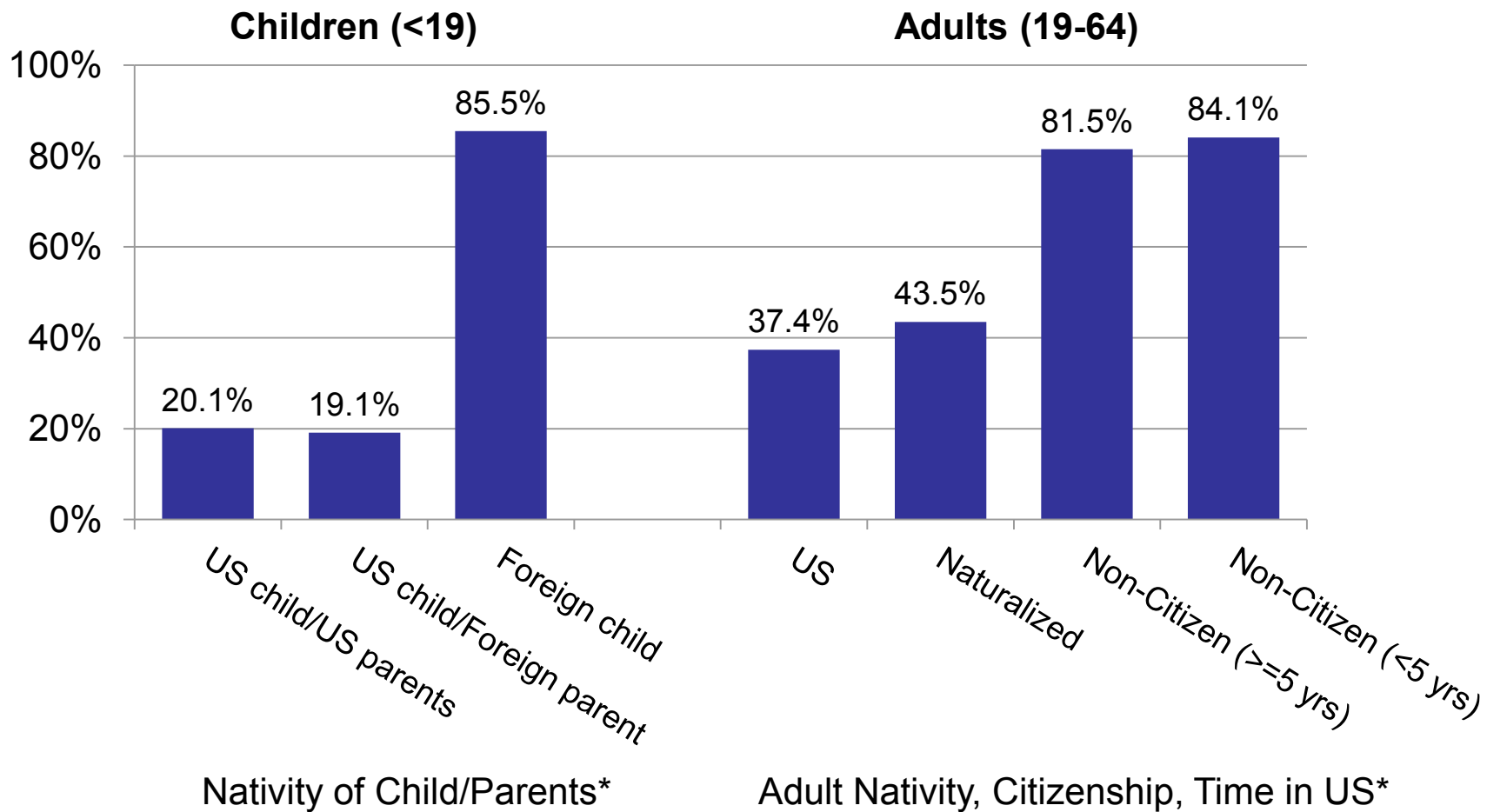
Non-Elderly Uninsured, 2009 New Jersey Family Health Survey



*p<0.10 ** p<0.05 ***p<0.01

Percent of Uninsured with “Weak” Preferences by Nativity/Citizenship

2009 New Jersey Family Health Survey



*p<0.01

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Who will be most challenging to reach?

- Most likely to be uninsured
 - Young adults in their 20s
 - Low-income
 - Hispanic
 - New immigrants
- Weak preferences for coverage or lack of experience with health insurance
 - Low-income uninsured
 - Young adults (≤ 30) and early middle aged (30s & 40s)
 - Hispanic!
 - Less education
 - Non-citizen adults, foreign born children

How does the ACA support public outreach?

- Health Insurance Exchanges
 - Consumer-friendly web portal
 - Toll-free assistance hotline
 - Federally fundable through 2014
- Exchange should conduct
 - “...aggressive and multi-faceted outreach to inform the public of their services and coverage options” (HHS guidance)
- Navigator programs must
 - “[C]onduct public education activities”
 - Provide “fair and impartial information”
 - In a “culturally and linguistically appropriate manner” (ACA language)
 - Not federally fundable

Considerations for Outreach and Enrollment...

- What will be the standards for selecting Navigators?
- What are plans for outreach and education?
- How will eligibility determination and enrollment be coordinated between Medicaid and the Exchange?
- How will information be provided to help individuals select plans?
- Will providers be available for newly-covered individuals and families?

NJ Health Reform Resources

- New Jersey health reform web site
http://www.state.nj.us/dobi/division_consumers/insurance/ppaca.html
- CSHP health reform resources, www.cshp.rutgers.edu
 - Stakeholder views on Design of the NJ Exchange
 - Governance of the NJ Health Insurance Exchange
 - The Basic Health Plan Option in New Jersey
 - Helping New Jersey Families Coordinate Transitions and Maintain Coverage
 - Incorporating Quality Measures in Health Insurance Exchange Ratings of Health Plans
 - The Health Insurance Exchange, the Medicaid Program, and the Apportionment of Responsibility for Determining Eligibility and Effectuating Enrollment in New Jersey