



February 18, 2021

Dear Governor Murphy,

It is with great urgency that we, the undersigned organizations write to ask you to take action this year and include in your forthcoming budget proposal support for expanding the state's Children's Health Insurance Program to ensure all children in our state can access the health care they need. As the pandemic has taught us, we are all only as well as our neighbor.

We know you share our goal of expanding access to affordable health care for all New Jerseyans, and together we have taken many steps to inch us closer to that reality. Yet, despite our efforts, many in our state remain shut out and unable to access health care coverage due to eligibility and/or income barriers.

We are working with members of the Legislature to move S876/A4387, a bill that would enable any child who meets the income eligibility requirements to enroll, and re-establish a buy-in program open to families without access to affordable employer or ACA coverage.

The importance of passing this bill has never been greater. As we look to thwart the spread of coronavirus, safely reopen schools, and help our state and families recover from the fallout of this public health crisis, we must prioritize solutions that will help our residents get and stay well. And we must ensure that no child in our state will face another year without access to health care coverage.

Pre-pandemic, more than 80,000 of our 600,000 uninsured residents were children, nearly three-quarters of which were children of color. In 2019, the uninsured rate for Hispanic children was 6.3%, 5.1% for Black, and just 2.2% for Whites.¹ This distinguished New Jersey as having one of the highest disparities between whites and children of color in the nation. The Center for State Health Policy estimated approximately 23% or 18,400 of the uninsured are undocumented children currently not eligible for coverage. This estimate is similar to estimates from the Robert Wood Johnson Foundation and the Urban Institute. Given the chilling impact of the Trump era threats to immigrant families, and a history of enrollment trends in states that have expanded their programs, including previous expansions here in New Jersey, New Jersey Policy Perspective estimates only about 25% or 4,600 of these children would

¹ New Jersey Policy Perspective, Raymond Castro, *It's Time For All Kids Health Coverage*, April 2019. <https://www.njpp.org/healthcare/its-time-for-all-kids-health-coverage>

participate in the first year. NJPP projects cost at \$20 million for fiscal 2022 based on the following factors; the average cost per child of \$2,400, greater uptake of those already eligible, the elimination of premiums, increased outreach and demonstration projects proposed, and potential increase of the participation rate similar to what we have seen in Medicaid/CHIP during the pandemic.

Funds generated by the Health Insurance Assessment and the potential \$600 million payment that Horizon is expected to make from its reserves if reorganization is approved can provide the support needed to implement the program in fiscal 2022 and sustain the program long term.

Our safety and recovery from COVID cannot be achieved until we eliminate the structural barriers that allow racial and economic disparities to persist in our health care system. Covering All Kids is an important step in closing the coverage and equity gap.

On behalf of our organizations, and community members we represent, we ask you to prioritize Covering All Kids and include the funds needed to establish the program this year when you deliver your budget to the Legislature. We must ensure no child in New Jersey will lack access to the health care they need to lead healthy, safe and productive lives.

Respectfully submitted,

Gloucester County NAACP
Grant Chapel AME Church
Greater Mount Moriah Baptist Church
Greater Newark Conservancy
International Youth Organization
Kids in Need of Defense (KIND)
Latin America Legal Defense and Education Fund
Liberating Word Ministries
Living for a Cause
Lutherans Engaging in Advocacy
Masjid-e-Ali
Monmouth Center for World Religions and Ethical Thought
National Association of Social Workers-NJ Chapter
New Jersey Alliance For Immigrant Justice
New Jersey Appleseed PILC
New Jersey Citizen Action
New Jersey Education Association
New Jersey Harm Reduction Coalition
New Jersey Main Street Alliance
New Jersey Policy Perspective
Planned Parenthood Action Fund of New Jersey
RCHP-AHC
Riverside Club, Nat'l Assn Of Negro Business & Professional Women's Clubs
Salvation and Social Justice
Santa Isabel Lutheran Church
Still Waters Anti-Trafficking Program
St. Stephan's Grace Community
Unitarian Universalist Congregation at Montclair
Temple Beth-El
Temple B'nai Abraham
The Reformed Church of Highland Park
Wayne Smith Associates
Women Who Never Give Up, Inc.
Youth Advocate Program, Inc
Dr. Brant Ali
Dr. John Peven