

New Jersey State Innovation Waiver
 Summary of Comments
 August 2018

Commenter	Summary of Comment	Department's Response
<p>American Cancer Society Cancer Action Network</p>	<p>Support waiver. We note that the New Jersey Insurance Commissioner estimates that the proposed reinsurance program will reduce premiums by 15 percent in 2019 and a similar rate in 2020. These savings will not only benefit the federal government through reduced subsidy payments (an estimated \$218 million in 2019, with projected savings increasing in subsequent years), but will also benefit consumers not eligible for subsidies who enroll in coverage through the exchange. Further it may maintain or encourage carriers to offer plans on the Exchange. We are pleased that New Jersey's 1332 waiver application does not propose to alter any key patient protections, and specifically states that the waiver "will not impact the comprehensiveness of coverage in New Jersey in any way."</p>	<p>We appreciate the support and have approved the waiver.</p>
<p>American Heart Association & American Stroke Association</p>	<p>Support waiver AHA is pleased that the state estimates that the program will reduce premiums by approximately 15 percent and increase the number of people able to obtain coverage through the individual market; and that the state acknowledges that the comprehensiveness and affordability of coverage offered on the individual markets will not be altered by</p>	<p>We appreciate the support and have approved the waiver.</p>

	<p>the 1332 waiver proposal. A well-designed reinsurance program can help offset expenses for high-cost enrollees and alleviate other systemic problems including smaller provider networks and low issuer participation.</p>	
<p>Cystic Fibrosis Foundation</p>	<p>The Cystic Fibrosis Foundation supports approval of New Jersey’s waiver application. The Cystic Fibrosis Foundation appreciates the state’s efforts to improve coverage and affordability without compromising critical patient protections relied upon by individuals with cystic fibrosis. People with cystic fibrosis benefit from insurance marketplaces that offer affordable health plans that cover their complex health care needs.</p>	<p>We appreciate the support and have approved the waiver.</p>
<p>Shirley Lake</p>	<p>The commenter believes that health care costs are too high; expressed concern about out of state hospital and doctor bills; objects to the individual mandate and is concerned about whether the funds from the individual mandate will be used on healthcare services; the commenter further expressed that she doesn’t want federal dollars to go to a health care system that does not work.</p>	<p>We have approved the waiver; as a result of the waiver approval, more consumers in New Jersey may have coverage, consumers will see lower premiums, and the state will receive Federal funds to cover a substantial portion of state costs for the reinsurance program. We will continue to look at ways to make health care more affordable and accessible.</p> <p>The funds collected pursuant to the New Jersey Health Insurance Market Preservation Act, which is actually P.L. 2018, c. 31 and creates a state-based individual mandate will be dedicated to fund the State’s share of the reinsurance plan established in the New Jersey Health Premium Security Act, P.L. 2018, c. 24. In the event the funds collected from P.L.2018, c.31 are</p>

<p>[Various advocacy groups-American Diabetes Association, American Heart Association et al and American Academy of Actuaries, Individual and Small Group]</p>	<p>Joint letter from the consortium of Health Partners listed, indicating support of the reinsurance program and the benefits to the constituents they serve.</p>	<p>insufficient to fully fund the State share, there shall be an annual appropriation from the General Fund to ensure full funding for the reinsurance program as established by the Individual Health Coverage Program Board (“IHC Board”) and approved by the Commissioner of NJDOBI, as required by Section 10.d.(3) of P.L. 2018, c. 24. Please see state response for more information.</p> <p>We appreciate the support and have approved the waiver.</p>
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