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

CURRENT VERSION OF TEXT
As reported by the Assembly Health and Senior Services Committee on March 7, 2013, with amendments.

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

BE IT ENACTED by the Senate and General Assembly of the State of New Jersey:

1. The Legislature finds and declares that:
   a. A Statewide health insurance exchange in New Jersey will begin enrolling eligible persons and small employers on October 1, 2013 and making health care coverage available through the exchange effective January 1, 2014, as required pursuant to the provisions of the federal “Patient Protection and Affordable Care Act,” Pub.L.111-148, as amended by the federal “Health Care and Education Reconciliation Act of 2010,” Pub.L.111-152; and
b. It is in the public interest generally, and will serve the interests of advancing the public health specifically, to require a concerted Statewide effort to promote awareness among the general public of the establishment of the health insurance exchange and the purposes of the exchange to:

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

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

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

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

2. As used in this act:

“Commissioner” means the Commissioner of Banking and Insurance.


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

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

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

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

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

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

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

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

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

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

4. This act shall take effect immediately.