



Restoring & Sustaining Small Employer Health Insurance Coverage in Post- Pandemic New Jersey

Rutgers Center for State Health Policy

Policy Forum Series

July 16, 2020

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Rutgers Center for State Health Policy (CSHP) is a unit of the Institute for Health, Healthcare Policy and Aging Research within Rutgers Biomedical and Health Sciences (RBHS)

Housekeeping Items

Default: All attendees' audio lines will be *muted* upon joining the event.

- Enter your question in the Q/A box.
- Forum will be recorded. Slides and recording will be posted.
- Please complete the online satisfaction survey after this webinar.

Acknowledgements

- Support for this event was provided by the Robert Wood Johnson Foundation. The views expressed here do not necessarily reflect those of the Foundation.
- We acknowledge our colleagues, Oliver Lontok, Bram Poquette & John Palatucci for their efforts in planning & executing this virtual forum.
- We thank our panelists in advance for sharing their expertise and insights and all of you for participating in this discussion.

About the Center for State Health Policy

- Launched in 1999 with core support from the **Robert Wood Johnson Foundation**
- **Translational health policy** center with a mission to inform, support and stimulate **sound and creative health policy** in New Jersey and around the nation
- The Center's research and project portfolio focuses on:
 - Health System Performance Improvement
 - Access to Care and Coverage
 - Population Health
 - Health and Long-Term Care Workforce
 - Long-Term Services and Supports

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Goal of the Policy Forum Series

- Address the most critical health and health care policy issues impacted by the COVID-19 pandemic in New Jersey
- Draw on timely and relevant data and expert discussion of policy strategies to address short- and long-term challenges
- Topics under consideration for future forums:
 - COVID-19's Impact on Substance Misuse and Treatment
 - Future of Telehealth
 - What's Next for NJ's HealthCare Workforce?
 - Mitigating the pandemic's impact on mental health
 - Addressing health-related social needs such as food and housing insecurity

Agenda

- Introductions
- Overview of State and National Economic Outlook
- Snapshot of NJ's Small Group Market (SGM)
- Policy Option Discussion
 - Addressing Affordability in SGM
 - Opportunities/limitations of individual coverage
 - Tradeoffs of “alternative markets”
 - Maximizing value of NJ's State Based Exchanged (SBE)
- Q&A
- Additional Resources

Panelists



Christine Buteas
Chief Government Affairs
Officer, NJ Business and
Industry Association



Peter Newell
Director, Health Insurance
Project, United Hospital Fund



Wardell Sanders
President, NJ Association
of Health Plans



Linda Schwimmer
President & CEO of the NJ
HealthCare Quality Institute



Carl Van Horn
Distinguished Professor &
Director, Rutgers Heldrich
Center for Workforce
Development



Joel C. Cantor
Distinguished Professor & Director
Rutgers Center for State Health Policy



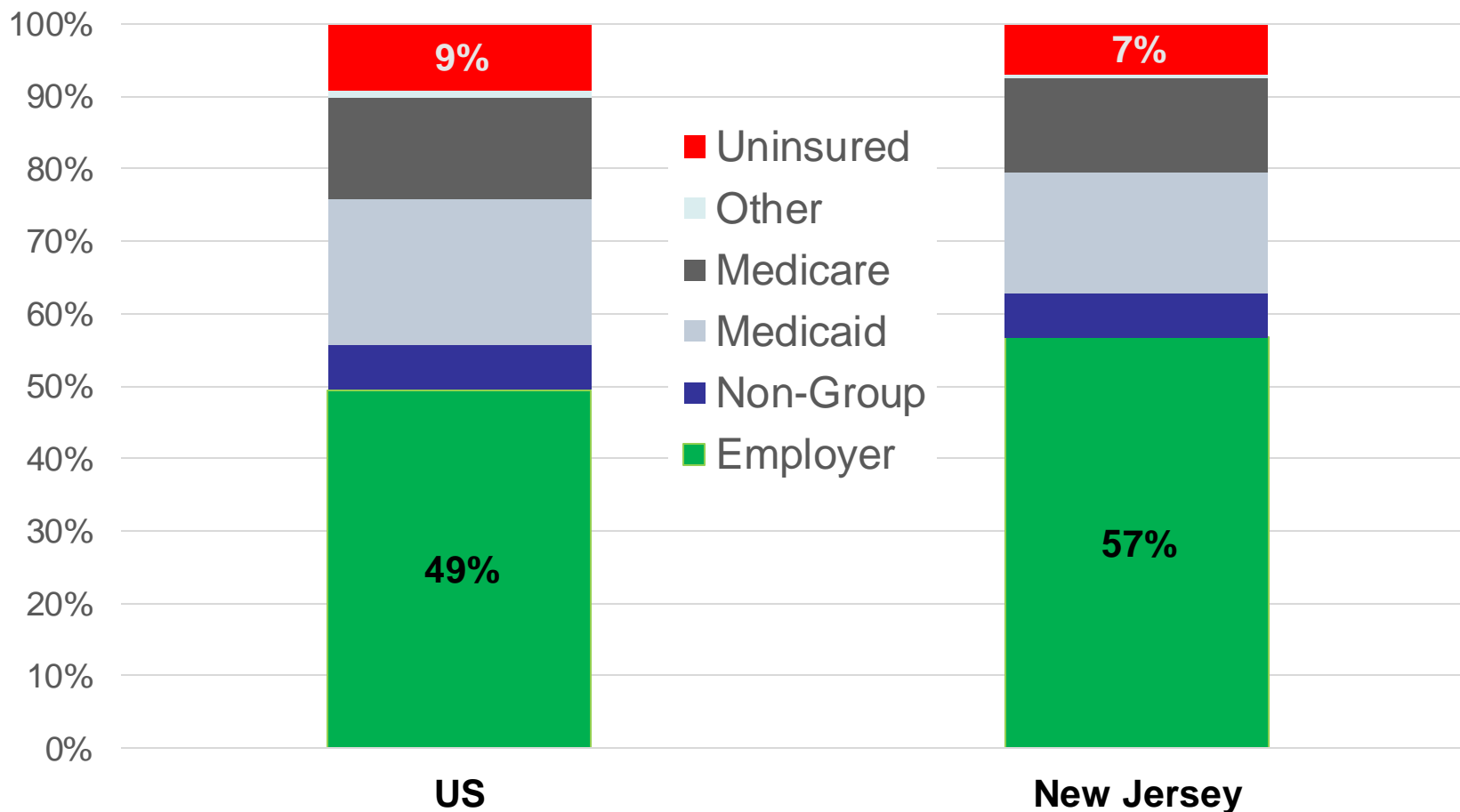
Margaret Koller
Executive Director
Rutgers Center for State Health Policy

Snapshot of NJ's Small Group Market (SGM)

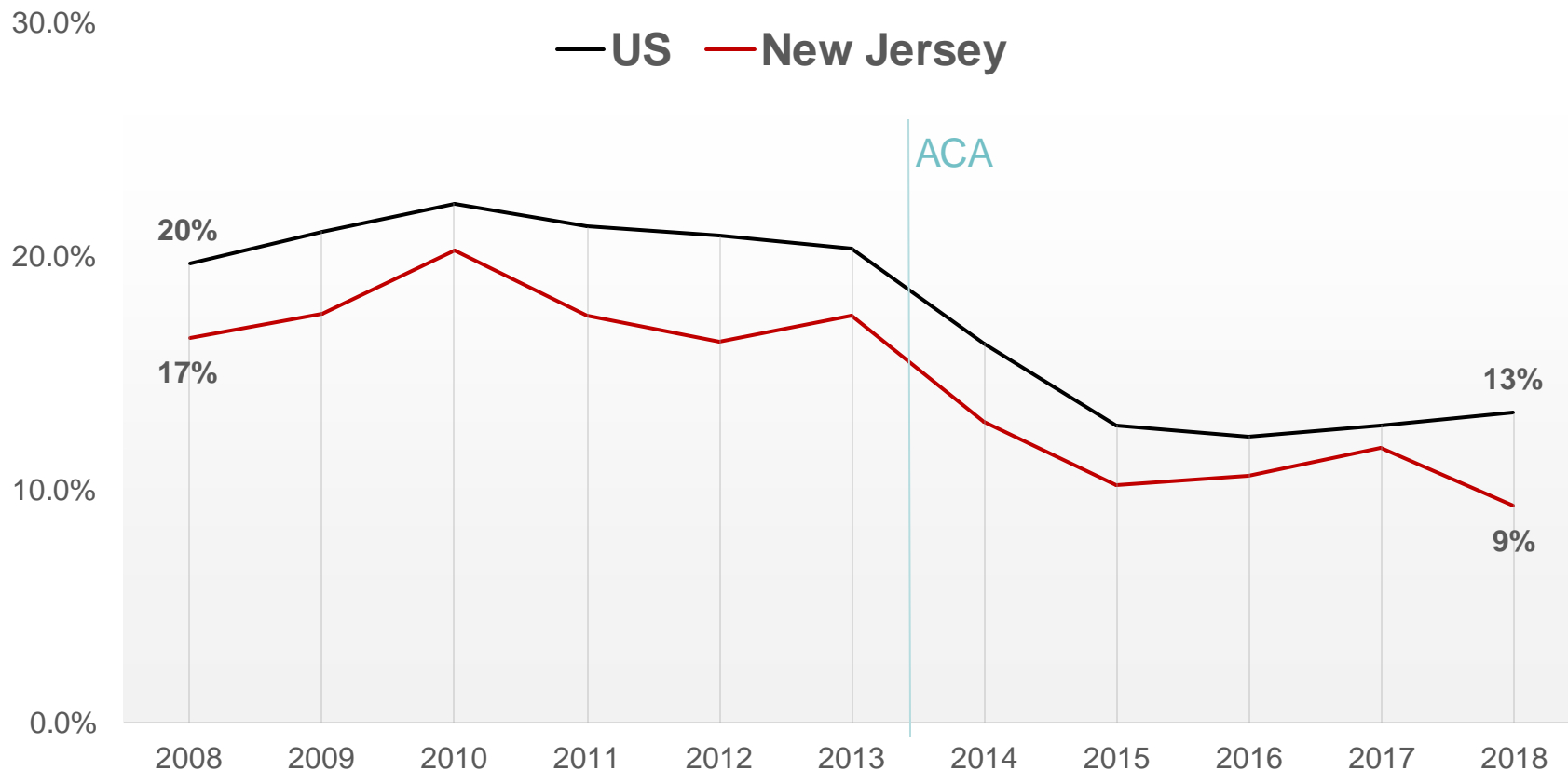
- Peak enrollment in standard plans of 981K in 2005
- Average enrollment decline exceeds 10K per quarter since
- Elimination of “Mom & Pop” groups of 2 under the ACA
- SGM premiums increasing by 38.5% since 2008
- Subsidies available in Individual Market up to 400% FPL
- Growth of alternative markets w/ inconsistent oversight
 - MEWAs
 - PEOs
 - Self-Insured/Level-Funded
- Q1-2020 enrollment in the Individual Market exceeds the SGM

Sources of Health Insurance

United States and New Jersey, 2018



Percent Uninsured - Non-elderly Adults (18-64 years old) United States and New Jersey, 2008-2018



Source: National Center for Health Statistics, Health Interview Survey.

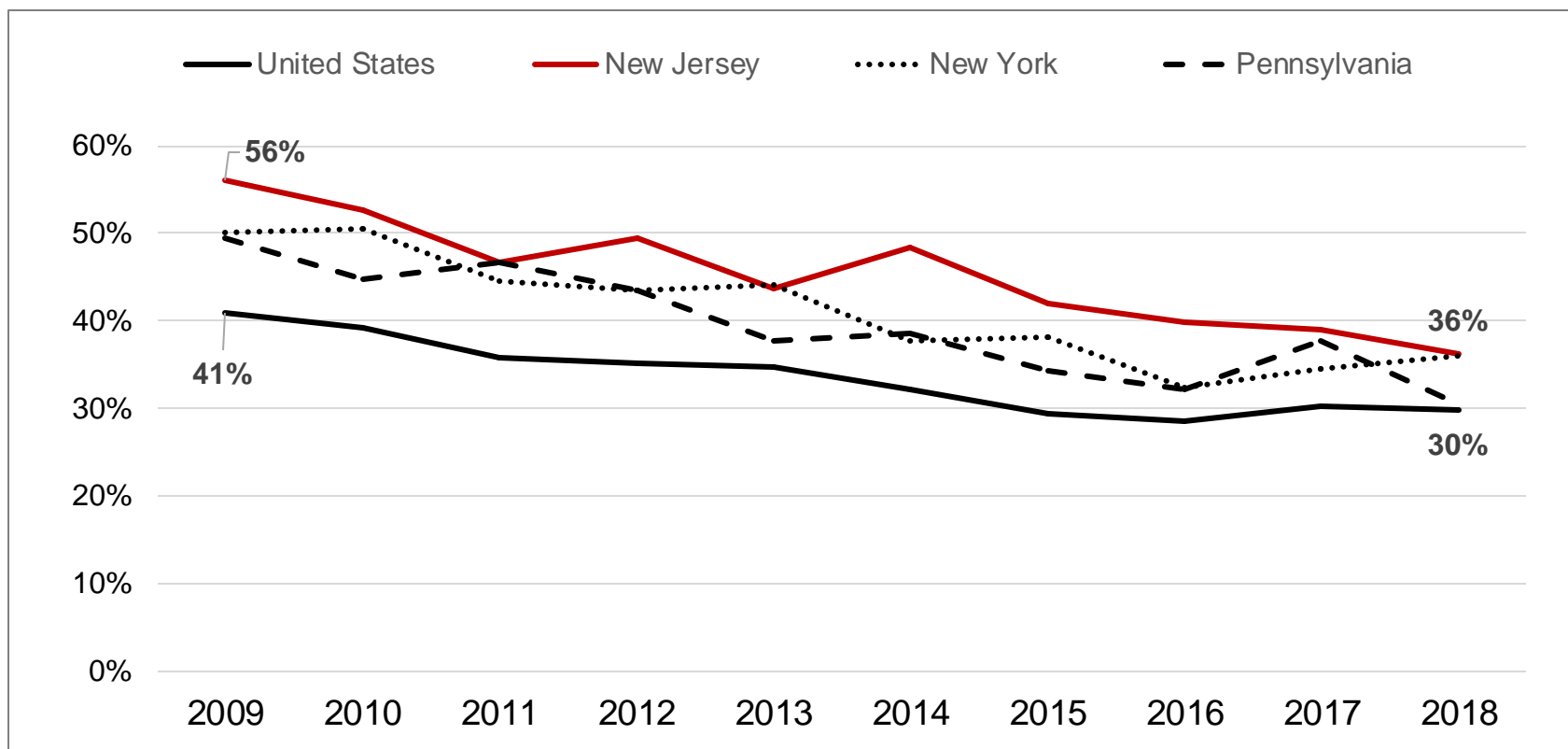
Center for State Health Policy

Institute for Health, Health Care Policy and Aging Research

<http://www.cdc.gov/nchs/data/nhis/earlyrelease/insur201905.pdf>

Small Group Health Insurance Offer Rates

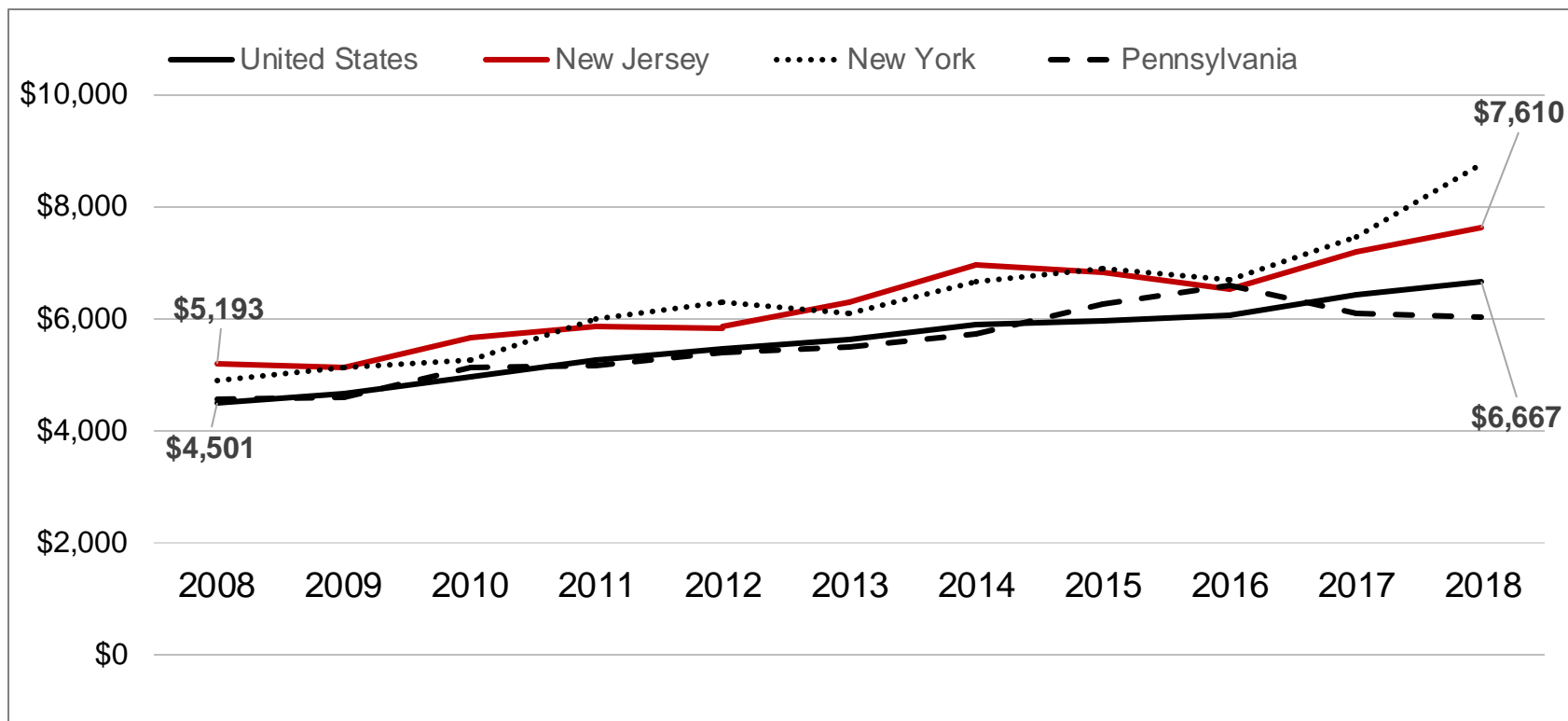
Percent of Private Establishments (<50 employees) Offering Coverage, 2009-2018



Source: Medical Expenditure Panel Survey,
<https://meps.ahrq.gov/mepsweb/>

Small Group Single Health Insurance Premiums

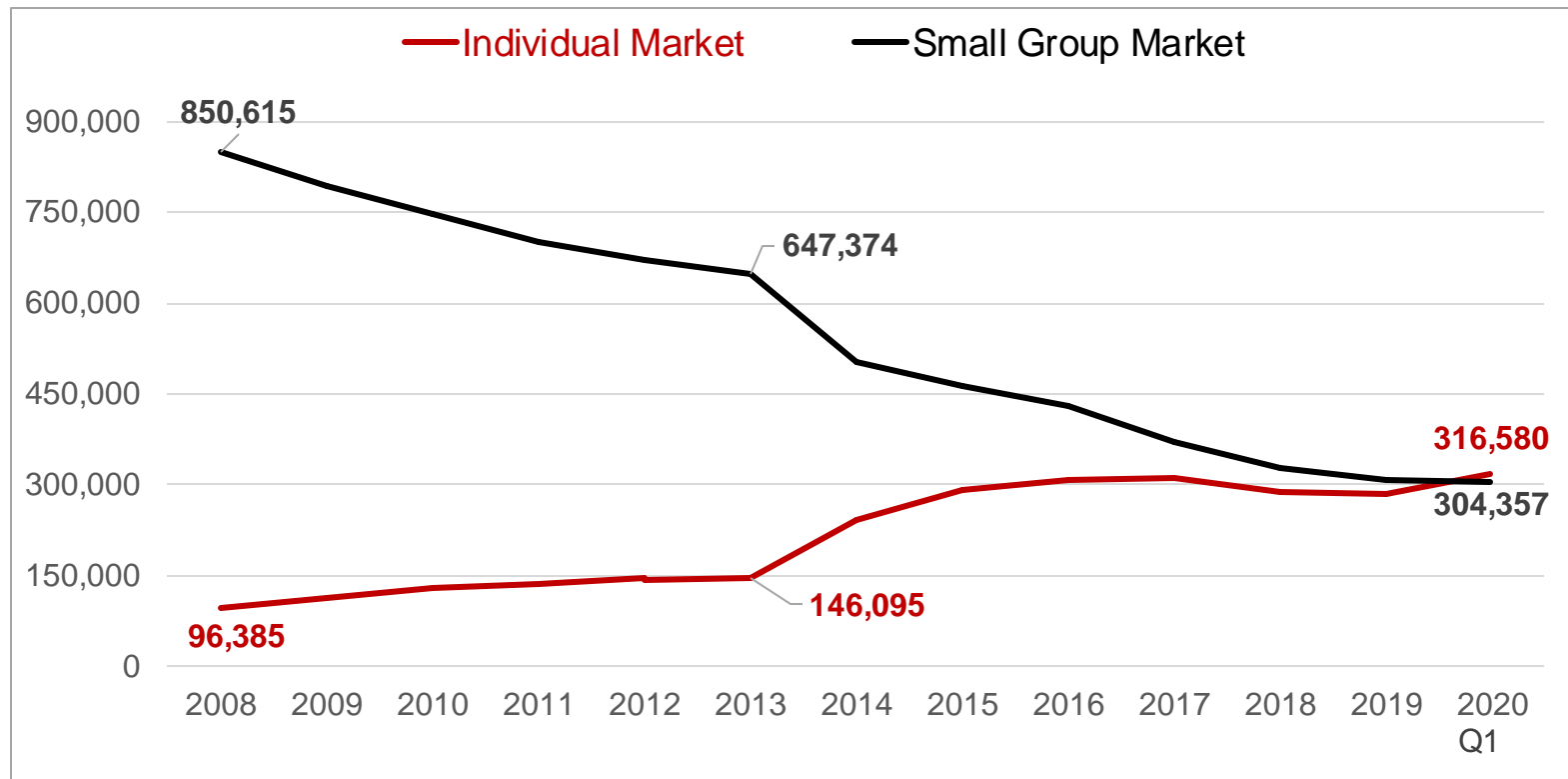
Private Establishments <50 employees, 2008-2018



Source: Medical Expenditure Panel Survey, <https://meps.ahrq.gov/mepsweb/>

NJ Individual and Small Group Health Insurance

Covered Lives, 2008-2020



Thank you!

Questions?

Please return the post forum survey.

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Resources

- **Short and Long-Term Strategies to Support Health Care Affordability and Price Transparency for Small Employers and Consumers in New Jersey**
NJ Healthcare Quality Institute
<https://www.njhcqi.org/wp-content/uploads/2020/07/Short-and-Long-Term-Strategies-to-Support-Health-Care-Affordability-and-Price-Transparency-for-Small-Employers-and-Consumers-in-New-Jersey.pdf>
- **NJBIA's 61st Annual Business Outlook Survey**
<https://njbja.org/wp-content/uploads/2016/05/NJBM-Dec-2020BusinessOutlookSurvey61stAnnual.pdf>
- **NJBIA's 2018 Health Benefits Survey**
<https://njbja.org/wp-content/uploads/2016/05/2018HealthBenefits.pdf>
- **Can Lessons from the Great Recession Guide Policy Responses to the Pandemic-Driven Economic Crisis?**
J. Oates and C Van Horn, Federal Reserve Bank of Atlanta
<https://www.frbatlanta.org/-/media/documents/cweo/workforce-currents/2020/06/16/can-lessons-from-the-great-recession-guide-policy-responses-to-the-pandemic-driven-economic-crisis/can-lessons-from-the-great-recession-guide-policy-responses-to-the-pandemic-driven-economic-crisis.pdf>
- **Assessing the Financial Impact of the Pandemic on New Jersey Businesses and Nonprofits**
Rutgers John J. Heldrich Center for Workforce Development
<https://www.heldrich.rutgers.edu/newsroom/assessing-financial-impact-pandemic-new-jersey-businesses-and-nonprofits>

Resources

- **Larger Small Groups: Challenges to Bolstering New York’s Small Group Market**
United Hospital Fund
- **Larger Small Groups: Implementing the New ACA Small Employer Definition in New York**
United Hospital Fund
- **New York’s Small Group Market Isn’t Feeling Well-and a Trump Administration Proposal May Make Things Worse**
United Hospital Fund
https://uhfnyc.org/media/filer_public/9b/6d/9b6d5466-d6b1-4f47-b9db-f6dac948f20a/healthwatch-smgrp-final-20171206_5.pdf