



NJ For Health Care

njforhealthcare.org

AARP New Jersey
Alliance for Disabled in Action, Inc
Alliance for Retired Americans
Alliance for the Betterment of
Citizens with Disabilities
Bergen Peace and Justice
BlueWave New Jersey
Camden Churches Organized
for People
Cathedral CDC Social Services
Catholic Charities,
Diocese of Trenton
CDI Head Start Serving
Middlesex County
Communications Workers of
America, District 1
Communications Workers of
America, Local 1034
Communications Workers of
America, Local 1037
Elder Rights Alliance
Family Voices NJ
First Presbyterian Church,
Woodbridge NJ
First United Methodist Church
of Beach Haven Terrace
Garden State Equality
Garden State Spine and
Pain Institute
Gray Panthers of South Jersey
Health Care For All -
New Jersey
Health Professionals and Allied
Employees, AFT, AFL-CIO
Hispanic Directors Association
of New Jersey
JClarkMedia.com
La Casa de Don Pedro
Lutheran Office of Governmental
Ministries
National Association of
Social Workers NJ Chapter
National Organization for Women
New Jersey
New Jersey Appleseed Public
Interest Law Center
New Jersey Catholic Conference
New Jersey Citizen Action
New Jersey Citizen Action
Education Fund
New Jersey Health Care
Quality Institute
New Jersey Policy Perspective
New Jersey Public Interest
Research Group
New Jersey State Conference -
NAACP
New Jersey - West Hudson Valley
Council Union For Reform Judaism
New Jersey Working Families Alliance
Next Step
South Jersey NOW -
Alice Paul Chapter
Spanish American Social Cultural
Association (SASCA)
Statewide Parent Advocacy Network
The Workman's Circle/Arbeter Ring
Branch 1091
The Workmen's Circle/Arbeter Ring
Women's Fund of New Jersey

Thursday, April 1, 2010

The Honorable Chris Christie
Office of the Governor
PO Box 001
Trenton, NJ 08625

Re: National Health Reform

Dear Governor Christie,

On behalf of New Jersey Citizen Action and the NJ for Health Care Coalition we are writing to urge you not to pursue legal, legislative or other challenges intended to thwart implementation of the recently passed federal health care reform. Our Coalition, representing more than 2 million residents, supports this historic reform effort and believes it will significantly and positively address the health care crisis in New Jersey. While not a perfect piece of legislation, there is much in the reform package that will greatly benefit New Jersey's taxpayers, uninsured and insured residents, small business owners, women, children and senior citizens.

Federal health reform will expand health coverage to 32 million people, including over 859,000 New Jerseyans, stop insurance company abuses, strengthen Medicaid and Medicare, close the Medicaid Part D donut hole for 227,000 thousand of NJ senior citizens and give all of us the security and peace of mind that if you lose your job, you will still have affordable health care.

Under the reform bill, the federal government will provide New Jersey with a \$28 billion increase in federal funding for Medicaid and private health insurance subsidies between 2014 and 2019. In return for this large, new injection of money, on average, states will be required to provide a modest match estimated to equal only 2.2 percent of the new federal funds. In comparison, nationally, states customarily match federal Medicaid dollars at an average rate of about 43 percent (New Jersey's federal Medicaid match rate is 50 percent). New Jersey is not required to match subsidies provided to low and moderate income residents who purchase insurance through the health insurance exchange.

New Jersey's small business owners have struggled with unaffordable premium rate hikes and the inability to bargain for lower health insurance rates. The Patient Protection and Affordable Care Act will establish health insurance exchanges designed to promote competition in the market place and allow small businesses the opportunity to pool their purchasing power in order to lower costs. Thousands more small business owners in New Jersey will be able to

provide health benefits for themselves, their families and employees. Over 200,000 small businesses in New Jersey will be eligible for tax credits this year to help cover the cost of insurance premiums. The tax credits will be available on a sliding scale for businesses with less than 25 employees and average wages under \$50,000 (up to 35 percent of an employer's contribution to health care in 2010-2013 and up to 50 percent starting in 2014).

While there is much misinformation being spread about the nature of reform, the legislation's embrace of an individual health insurance mandate is a policy which enjoys broad bi-partisan support and was initially proposed as an alternative to the Clinton Administration's health reform proposal during the 1990s. An insurance mandate is incorporated in New Jersey's KidsFirst initiative that requires all New Jersey Children have health insurance, a 2008 law that was passed with broad bi-partisan support by the State Legislature. The federal reform act's individual mandate is virtually identical to the health reform program in Massachusetts, a program that was championed and passed under then-Governor Mitt Romney. A health insurance mandate is important to the success of reform, as it functions to spread risk and lower costs across the health care system. We do not believe that an insurance mandate is unconstitutional nor is it an unconstitutional intrusion into the lives of New Jersey's working families and senior citizens.

- In a 2005 decision, the Supreme Court clarified the scope of the commerce power and reaffirmed the core principle that dissident states cannot thwart national policy. Justice Antonin Scalia wrote, "Congress may regulate even noneconomic local activity if that regulation is a necessary part of a more general regulation of interstate commerce." *Gonzales v. Raich* (03-1454) 545 U.S. 1 (2005)
- In an October 2009 article, Erwin Chemerinski, the Dean of the University of California, Irvine School of Law, argued that since the 1930s the Supreme Court has accorded Congress broad tax and spend powers for the general welfare and given Congress the discretion to determine this. Article available at: <http://www.politico.com/news/stories/1009/28620.html>.

Please find attached a Press Release from New Jersey Policy Perspective describing how New Jersey will directly benefit from national health care reform. We would like to meet with you and your staff about federal reform, its benefits for New Jersey and how we can work together to make these reforms a success for New Jersey's health care consumers, small business owners, senior citizens, and people with disabilities. Please contact New Jersey Citizen Action's Health Care Campaign Coordinator, Eve Weissman, at 732-246-4772 ext. 14 or eve@njcitizenaction.org for more information and to schedule a meeting.

Respectfully,

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