

The Bulletin

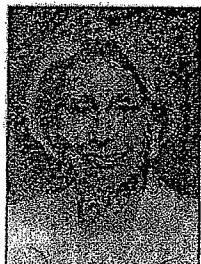
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Governor Corzine Expands Health Care Coverage for Children

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Effective January 1, 2008, all New Jersey children have access to affordable health care insurance, according to Governor Jon Corzine. Governor Corzine has long supported universal health care for New Jersey's citizens.

There are approximately 1.4 million uninsured individuals in New Jersey — 1.1 million adults and 300,000 children. Governor Corzine estimates that as many as 80,000 uninsured children fall in the category where their family income exceeds the current NJ FamilyCare program's eligibility limits. With the expansion of the NJ FamilyCare program

as many as 15,000 uninsured children may be enrolled in this program by their parents or guardians according to the Governor's Office.

The FamilyCare program already provides coverage for more than 100,000 children. "Under the **buy-in provision** of the NJ FamilyCare program, children in families **whose annual family income exceeds current eligibility limits** — \$72,275 annual income for a family of four (350 percent of the federal poverty guidelines) **can enroll in the program.**" The children enrolled in the program will receive coverage for physician's visits, prescription drugs and hospitalization.

A parent or guardian would pay a premium \$137 per month for one child; \$274 for two children; or \$411 for three or more children, according to the Commissioner of the Department of Human Services. The new policy can be purchased through Horizon/Blue Cross Blue Shield, which agreed following lengthy negotiations with the State to offer reduced premiums.

The sponsor of the legislation creating the NJ FamilyCare program, Senator Joseph Vitale, stated that "We understand the importance for our children to receive their eyeglasses, their inhalers, etc." Senator Vitale went on to say that the expansion of the program is budget neutral.

Governor Corzine and Senator Vitale have indicated that they will continue to work toward a plan for providing universal health care. However, since the State is facing a \$3 billion deficit in FY 2009, the State cannot afford it now. According to the Henry J. Kaiser Family Foundation, which tracks health trends, 15 percent of New Jerseyans lack health insurance, tying it with West Virginia, Idaho, Alabama and Wyoming. New Jersey has the 19th highest rate of uninsured residents in the nation.

Keri Logosso, Esq., a Policy Advisor to Governor Corzine, recently stated that several chronic diseases such as obesity, heart disease, mental illness and diabetes, are driving up health care costs. Policy officials are reviewing national protocols for the treatment of these conditions, as well as reviewing how to assist physicians in treating patients holistically. The State wants to connect with physicians and obtain greater participation in the NJ FamilyCare program, as well as in the Medicaid program.

Physicians who treat the 576,000 children enrolled in the Medicaid program will receive their first rate increase in 20 years this year. Rates have been tripled and a physician will now be paid \$73.70 for an office visit, and a dentist will be paid \$64 per examination. An April 2007 study by the Public Citizen Health Research Group ranked New Jersey last in Medicaid reimbursement rates for healthcare providers.

Alma L. Saravia is a shareholder in the Cherry Hill office of Flaster/ Greenberg, P.C. She practices in the area of health law and was a member of the New Jersey State Board of Medical Examiners from 1992 - 1994.