



# NEW JERSEY HEALTH CARE QUALITY INSTITUTE

A BI-WEEKLY LOOK AT THE BUSINESS & POLITICS OF HEALTH CARE IN NEW JERSEY



## **PRESIDENT & CEO, LINDA SCHWIMMER**

### **Act Now to Protect Health Insurance for Small Businesses**

In New Jersey, the health insurance market for small businesses is in peril. Enrollment is dropping and premiums are rising. In 2022 alone, premiums jumped an alarming average rate of 10.4 percent.

In 2005, nearly 1 million employees of small businesses and their families had health insurance through the New Jersey's small group market. Today, according to the New Jersey Department of Banking and Insurance's data from 2020, the number is around 295,000.

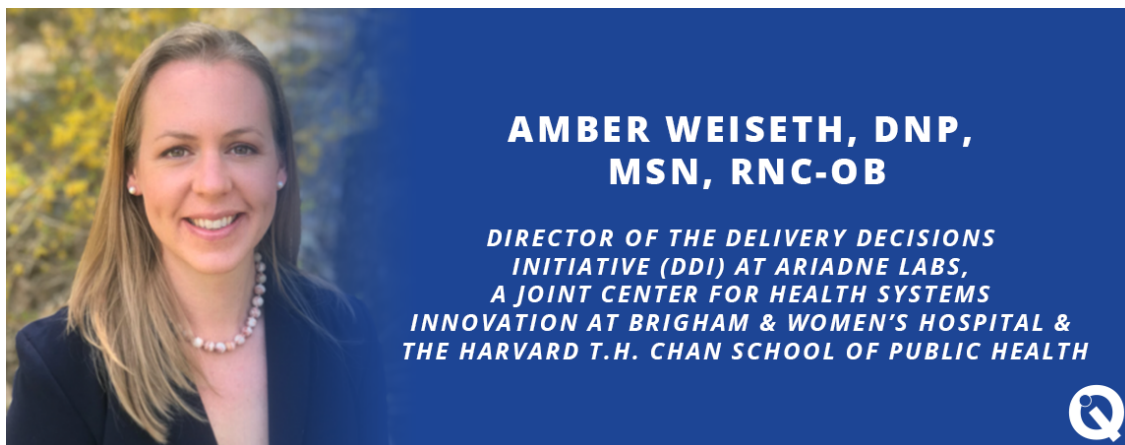
Most of the businesses in New Jersey are small businesses. If the downward spiral continues, small businesses may find it impossible to provide state regulated health insurance for their employees and their families. State regulated products offer employers important protections such as making sure that they are not discriminated against or denied insurance based on the gender or health status of their employees. The state legislature, state regulators, and other decision makers must act soon — before health insurance companies begin planning their 2023 rates.

At the Quality Institute, we've been sounding the alarm for some time. In 2020, we released a report that we just updated. The [new report](#) explains how we got here and outlines nine policy actions to strengthen and support the small group health insurance market. The report includes tax credits, benefit design changes, and other short- and long-term changes to modernize this market. The report and its

recommendations were created with input from a range of health care and insurance experts. Some of the recommendations are straightforward; some are more controversial. We need healthy debate, additional ideas, compromise, and a path forward. What we don't need is inaction...

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## TAKE FIVE INTERVIEW

### Interviews with members, influencers, and noteworthy people

Amber Weiseth, DNP, MSN, RNC-OB, is Director of the Delivery Decisions Initiative (DDI) at Ariadne Labs, a joint center for health systems innovation at Brigham and Women's Hospital and the Harvard T.H. Chan School of Public Health. The Quality Institute, NJ Department of Health, and Ariadne Labs are jointly implementing New Jersey TeamBirth, a shared decision-making model to be used during childbirth. In its first year, the model is being launched in partnership with RWJ Barnabas Health and Virtua Health at three hospitals and one birthing center.

**Interview Sneak Peek:** *Ariadne began implementing **TeamBirth** across the country in 2017. What gaps in the health care system are you trying to address?*

One gap is around individual people's autonomy — the autonomy of a birthing person to make decisions, to be informed, and to participate in their care. The reason behind shared decision making is to value people's different preferences and lived experiences and to center decision making around the individual. Historically, in childbirth things have been done to patients; we want to change that so that the care team centers around the person who is in labor.

And another gap is communication. We want each person on the team, the nurse, the physician or midwife, and the patient to all have an equal platform for sharing their expertise in a clear way. We want everyone to move forward as a team — where everybody is on the same page...

[Read Full Interview](#)

## GUN VIOLENCE IS A PUBLIC HEALTH ISSUE

Gun violence is a public health issue *and* we can do something about it. The decades of inaction and needless deaths are heartbreaking. But there are steps current public leaders and the health care sector can take now to help. Here's what we're reading and some resources we'd like to share:

- [The Case for Taking a Public Health Approach to Gun Sales and Ownership](#)
- [These Gun Reforms Could Save 15,000 Lives. We Can Achieve Them](#)
- [Resource to Prevent Accidental Gun Deaths](#)
- [How Health Systems Can Educate and Engage Their Patients on Gun Safety](#)

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## QUALITY INSTITUTE CURRENT READS

[COVID-19 Taught Providers That Public Health Benefits from Collaboration](#)



For information on how to join, please contact Virginia Tesser at [vtesser@njhcqi.org](mailto:vtesser@njhcqi.org).

To learn more about our current initiatives, please visit our website at [www.njhcqi.org](http://www.njhcqi.org).

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