



# NEW JERSEY HEALTH CARE QUALITY INSTITUTE

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



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

### **Unaffordable Insurance Premium Hikes – A Fall Ritual That Must End**

Health insurance coverage continues to be unaffordable for many. Those eligible for Medicaid or who receive generous subsidies through the Individual market are largely shielded from these costs. And many who have employers that cover most of their premiums also are protected, though they may still have large out-of-pocket costs for deductibles, co-payments, and co-insurance.

For those who must purchase their own insurance, or whose employers don't offer generous coverage — or any coverage — things just keep getting worse. And employers, large and small, are also feeling the pain as premium increases crowd out other needs such as wages or force them to reduce employee benefits.

Fall is generally open enrollment season for those purchasing health insurance. For the NJ Individual market, [2023 rates](#) are increasing an average of 8.8 percent and for the Small Group (2-50 employees) the average increase is 9.3 percent. The increases are even higher for the State's employee health benefits program, where increases are pegged at [22.8 percent](#) for county and local groups. The increase would have been just as high for State employees but for a one-time state subsidy.

These rate increases sound an alarm we must heed. First, we should not be caught off guard each fall. Throughout the year, the carriers and actuaries track this information and in the Small Group market adjust the premium rates quarterly. This information should be used by decisionmakers. Next, for all the talk of moving to patient-centered care and paying for value, much more needs to be done to modernize New Jersey's employee benefit designs and to update state regulation of

the markets. Strategies to reduce health care and insurance costs exist in multiple reports, including from the [Quality Institute](#), the [Rand Corporation](#), and in recommendations from the [current](#) and [previous](#) administrations.

**They include:**

- Updating drug formulary rules;
- Implementing Reference Based Pricing to reduce price variation and drive down prices;
- Adopting plan benefit designs to move care to lower cost, yet just as safe or safer, settings; and
- Increasing reimbursement for high value care focused on longer term population health — such as primary care and integrating mental health and primary care.

While we know what changes are needed to lower costs without sacrificing the quality of our health care, we haven't demonstrated the will to implement or enforce these changes. Until we take on the hard work of changing regulations, benefit designs, and payment models, premiums will continue to rise. The reasons for these increases are many, including rising labor and supply costs, but also use of unnecessary or inappropriate care, and avoidable administrative costs. Plus, the system's financial incentives are structured to continue rather than deter these cost-driving behaviors. Will the 2023 double digit increases catalyze change?

I certainly hope so. We hope you, our members, will join us in calling for changes to make health coverage more affordable. This fall, as usual, the leaves are changing, and we should too.

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## MEET GARY MANN, OUR NEWEST BOARD MEMBER

A computer scientist and entrepreneur committed to using data to improve the delivery of health care has joined the board of the Quality Institute. Gary Mann, founder of [JASFEL Analytics](#), a Newark-based data analytics and integration company, provides valuable insight into how payers and providers of health care can use data to improve outcomes and reduce inequities.



“Analyzing data is essential to so much of our work, and Gary’s expertise will strengthen our efforts to advance health care safety, quality, and access,” said [Linda Schwimmer](#), President and CEO of the Quality Institute. “We are also thankful for Gary’s overall commitment to our mission and critical initiatives...”

[Read Full Press Release](#)




MAYORS WELLNESS CAMPAIGN®

### Mental Health First Aid Trainings

We are happy to announce that the [Mayors Wellness Campaign \(MWC\)](#) will offer **Youth MHFA trainings** in addition to Adult MHFA trainings through generous funding from [The Horizon Foundation for New Jersey](#).

Register Today for our Wednesday, November 2 session, which begins at 9:30 a.m. and ends at 4:30 p.m.

## Register for Youth MHFA Training (11/2)



### Youth Mental Health First Aid Training

Mental Health First Aid is a 6.5 hour training that teaches you how to help someone who is developing a mental health problem or experiencing a mental health crisis. **The training helps identify, understand, and respond to signs of mental illnesses and substance use disorders.**

**This course will teach you how to apply the ALGEE action plan:**

- Assess for risk of suicide or harm
- Listen nonjudgmentally
- Give reassurance and information
- Encourage appropriate professional help
- Encourage self-help and other support strategies

Leverage your MWC to increase support for young people who may be experiencing a mental health or substance use problem.

Learn how to help a young person in distress. Recognize symptoms. Learn a 5-step action plan.

Take the course.  
Strengthen your community.

This 6.5 hour training will take place virtually on **Wednesday November 2nd from 9:30am to 4pm.** Participants are required to complete 2 hours of online prework prior to the start of the class.

#### WHO SHOULD ATTEND

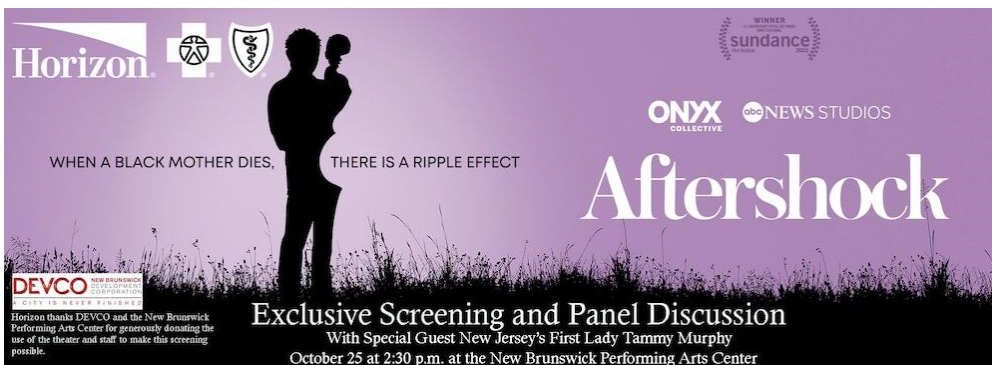
- Mayors
- Community Leaders
- MWC Committee Members
- Municipal Employees



**\*\*Participants will need to be on camera for the entire training to receive certification.**

#### WHAT IT COVERS


- Common signs and symptoms of mental illness.
- Common signs and symptoms of substance use.
- How to interact with a person in a crisis.
- How to help connect the person with help.

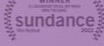
**Nearly 1 in 5 U.S. adults lives with a mental illness.**  
*(National Institute of Mental Health)*



Horizon.  

WHEN A BLACK MOTHER DIES, THERE IS A RIPPLE EFFECT

ONYX COLLECTIVE 

WINNER 

# Aftershock

Exclusive Screening and Panel Discussion  
With Special Guest New Jersey's First Lady Tammy Murphy  
October 25 at 2:30 p.m. at the New Brunswick Performing Arts Center

Horizon thanks DEVCO and the New Brunswick Performing Arts Center for generously donating the use of the theater and staff to make this screening possible.

## Aftershock Documentary Screening Presented by HorizonBCBSNJ

Join New Jersey's First Lady, Tammy Murphy and [Horizon Blue Cross Blue Shield of New Jersey](#) at the October 25th screening of [Aftershock](#), a documentary about two families' experiences following the preventable deaths of their loved ones due to childbirth complications. Tammy is a passionate leader and tireless advocate who has made improving maternal and infant health equity her priority.

Tuesday, October 25th at 2:30 at the [New Brunswick Performing Arts Center](#). Limited seating. RSVP by October 20.

Register for "Aftershock" Screening

## NEW MEMBER



## CENTRAL JERSEY FAMILY HEALTH CONSORTIUM

[Central Jersey Family Health Consortium \(CJFHC\)](#), organized through funding from the Robert Wood Johnson Foundation in 1988, was established in 1992 as an independent non-profit 501(c)3 organization. CJFHC is licensed by the NJ Department of Health (NJDOH) and part of a regionalized maternal and child health (MCH) system in NJ. Their mission is to promote an equitable and healthy future for families through services, advocacy, education, and collaboration. In CJFHC's primary service area, the six counties comprising the central region of NJ, they provide public health programs and facilitate activities with a focus on high-risk cities, as well as operating programs statewide.



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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