

[View this email in your browser](#)



NEW JERSEY HEALTH CARE QUALITY INSTITUTE

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



PRESIDENT & CEO, LINDA SCHWIMMER **Waiting on Action to Save New Jersey's Small Employer Health Insurance Market**

It's Open Enrollment season, and, as a small employer, I'm once again turning to my broker and hearing the bad news on premium increases and limited choices for health insurance coverage in New Jersey's Small Employer market. While there has been great energy and focus on subsidies and ways to drive competition in the individual market, the Small Employer market has been forgotten. Small businesses are the heart of our economy. Making sure these businesses can buy insurance for their employees, regardless of their age, gender, or health status, is critical to the success of our state's cherished small businesses.

As of [September 2022](#), there were just 276,964 people left in New Jersey's Small Employer market. Today's enrollment is most likely even lower. The Market, which once served nearly 1 million people, is at an historic low.

At the Quality Institute, in partnership with Senator Joe Vitale, our Health Care Affordability workgroup looked at the employer sponsored insurance market and prepared a white paper laying out the history, issues, and potential options to improve the Small Employer market. The [paper](#) was released in 2020 and updated in 2022. Since then, the State Legislature passed two bills (Bills: [S.3480](#) | [S.2824](#)) that included some of the recommendations presented in the paper. We're hopeful these

bills are signed into law and can be implemented for 2025. It's too late for 2024, where we expect to see, yet again, premium increases above the rates of inflation and wage growth.

For more on what to expect in Open Enrollment, read this week's [Take Five](#), where we interview Staci R. Grant, RHU, Vice President of the Benefits Division for Henry O. Baker Insurance Group. Staci is an essential member of our workgroup and brings years of experience and deep insight on how to find the best product for her small business clients — whether it's a childcare center, law firm, manufacturing company, or small nonprofit organization like ours...

[Read Full Story](#)



TAKE FIVE INTERVIEW

Interviews with members, influencers, and noteworthy people

Staci R. Grant, RHU, Vice President Benefits Division, [Henry O. Baker Insurance Group](#).

Interview Sneak Peek: *Open enrollment season is here. What are your small employer clients seeing in terms of health insurance premium costs and any new options?*


In the small employer market, we're seeing premium increases anywhere from two and a half percent to 11 percent. The average will probably fall somewhere around seven percent. We have seen the maximum out-of-pocket go up. And there has been a slight decrease in some deductibles...but, again, the maximum out-of-pocket went up...

[Read Full Interview](#)



**QUALITY INSTITUTE WINTER ALL
COUNCIL CONFERENCE AND RECEPTION**

A Framework for an Age Friendly New Jersey



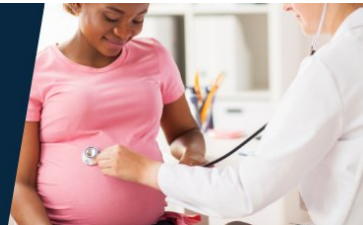
Please join us at our Winter All Council Conference, *A Framework for an Age Friendly New Jersey*, on **December 12, 1:30 p.m.**, at [Cobblestone Creek Country Club in Lawrenceville](#).

Our **keynote speaker**, [Lina Walker, PhD](#), Vice President of Health Security, AARP Public Policy Institute, will share her insight regarding, "Policies Needed to Support Healthy Aging in America." Her keynote will be followed by expert panel discussions. Speakers to be announced soon. A networking cocktail reception will close the event.

This event is for Quality Institute members and invited guests only.

[Register Now](#)

MATERNAL INFANT HEALTH HUB MIDWIFERY COLLABORATIVE MEETING



Join the [Maternal Infant Health Hub's Midwifery Collaborative](#) on **Monday, November 20 from 1-2 p.m.** to discuss the importance of leveraging social media to raise awareness around midwifery and maternal health. Hear from our guest speaker, [Dr. Nastassia Harris, DNP, RN, IBCLC, Founder and Executive Director, Perinatal Health Equity Initiative](#). Midwives, midwifery students, doulas, health care workers, and community leaders are encouraged to attend.

[Register Now](#)

MATERNITY ACTION PLAN Work Sessions for 2024



Thank you to those who shared their interest in our [Maternity Action Plan \(MAP\) Virtual Work Sessions](#) for 2024. The sessions will focus on [MAP Key Themes](#) and other topics related to maternal-child health.

We want to hear from you on what topics are most valuable to you, and what speakers or programs you'd like to see featured. The survey is still open. Please tell us what topics, speakers, or programs you'd like to see featured. Please submit by **Friday, November 17**.

Save the Dates for the Work Sessions:

- Wednesday, January 24 from 12 p.m.-2 p.m.
- Wednesday, April 24 from 12 p.m.-2 p.m.
- Thursday, June 6 from 12p.m.-2 p.m.

[Take Survey](#)



For information on how to join, please contact Virginia Tesser at vtesser@njhcqi.org.

To learn more about our current initiatives, please visit our website at www.njhcqi.org.

Copyright 2023 *|NJHCQI, All rights reserved.*

Our mailing address is:

New Jersey Health Care Quality Institute
P.O. Box 2246, Princeton, New Jersey 08543

Want to change how you receive these emails?

You can [update your preferences](#) or [unsubscribe from this list](#).