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**NJ CONSUMERS TO SUPREME COURT: OUR AFFORDABLE COVERAGE MATTERS**

*King v. Burwell Could Reverse Major Progress for New Jerseyans  
Under the Affordable Care Act*

**Trenton, NJ** – As the U.S. Supreme Court prepares for oral argument in the *King v. Burwell* case, consumers, employers and health care advocates from around New Jersey gathered at the statehouse to highlight the success of the Affordable Care Act and the potential impact the *King* case could have on our state.

The court is considering whether consumers in states like New Jersey where the federal government runs the health care marketplace should be eligible for tax credits to make their health care premiums affordable.

“The Affordable Care Act is working by making a difference in the lives of hundreds of thousands of people all across our country,” said Maura Collinsgru, health care program director for New Jersey Citizen Action. “This is not a case of *King v. Burwell*. This is a case of *King* versus the more than 200,000 New Jerseyans and others like them all across America who have health coverage because of tax credits.”

A ruling in favor of *King* could take away the financial assistance that made it possible for many consumers to purchase health insurance for the first time. These tax credits have driven uninsured rates to record lows.

“The loss of tax credits would create a crisis in our state. Not only would those receiving them be affected, but insurance costs for those without them would dramatically increase as well,” said Ray Castro, senior policy analyst at New Jersey Policy Perspective (NJPP). “The bottom line is that 70 percent of everyone with individual insurance would likely lose coverage, reversing the major progress that New Jersey has made under health care reform.”

Castro authored a new NJPP Fact Sheet that was released at the press conference, detailing the total number of New Jerseyans who could lose health insurance, the number who could lose tax credits, and other key information including analysis breaking down the findings by Congressional District.

“The legal basis of the argument in this case is weak” said Renee Steinhagen, attorney for New Jersey Appleaseed. “When Congress wrote and passed the ACA, everybody – Republicans, Democrats and the Congressional Budget Office alike – agreed that the tax credits would be available in all states.”

Representing the National Association of Social Workers NJ chapter, Renee Koubiadis stated, “The Affordable Care Act requires most health insurance plans to offer mental health and substance abuse services, and a host of services to support people with behavioral health challenges. Because of the financial assistance available, more consumers than ever before have coverage for these and other preventive services, like depression screening for adults and behavioral assessments for children, at no additional cost.”

The stakes are high for individual consumers as well as businesses across New Jersey. John Sarno, president of the Employer Association of New Jersey stated, “All employers are stakeholders in the success of the Affordable Care Act. Both employers and employees want and need good health coverage at affordable prices. More than half of New Jersey's small employers do not provide health coverage. Giving uninsured workers the opportunity to get covered and receive financial assistance to purchase a plan for themselves and their families benefits us all.”

Daniel Santo Pietro of the Latino Action Network stated, “A ruling for *King* would have a devastating impact on the Latino community. Latinos are disproportionately uninsured and it has been difficult to get them enrolled. A loss of subsidies that made their coverage affordable would be a major setback that will push our low income population even further back and increase the disparity they suffer in our State.”

The consequences could be especially dire for consumers like Yolanda Quintero, a Hudson County resident, who purchased health coverage with the help of tax credits through the marketplace. She stated, “My family and I lost health coverage once before when Governor Christie changed eligibility for immigrant families. Uninsured and unable to afford coverage, we suffered great emotional and financial hardship that we still deal with today when I required treatment for a life threatening condition. With the ACA, my family and I have the opportunity to obtain the health care coverage we desperately needed to monitor my health conditions and to ensure my husband and children can stay healthy. My husband and I are both considered part time workers and do not have access to health insurance through our employer. The subsidy we receive is a huge help. Without it, we would again find ourselves uninsured. “

Despite this week’s pending argument at the court, consumers who experience a life change such as family size or employment status, or received a denial or discontinuation of Medicaid benefits after February 15 can still apply for health care coverage and financial assistance through a special enrollment period. In addition, consumers who may be eligible for Medicaid can apply all year. Consumers can visit [Healthcare.gov](http://Healthcare.gov) to see if they qualify for special enrollment.

Consumers interested in learning more about ACA tax credits and other health care benefits for New Jerseyans can visit [CoverNJ.org](http://CoverNJ.org) or [CoberturaNJ.org](http://CoberturaNJ.org). Consumers can submit questions and share their stories via the website.

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**NJ For Health Care** convened by **New Jersey Citizen Action**, is a diverse coalition of consumer, health care, community, social service, labor, faith-based, senior and civil rights organizations working to make high quality, affordable health care available for all New Jerseyans. The ACA Work Group is a collaborative of consumer, provider and social service agencies working together to connect New Jerseyans to new health insurance options available under the ACA.