

5. No single solution for the uninsured, Asbury Park Press (1/17/07)

Letter to editor

Given the recent discussion about universal health care, we need to look at whether forcing every New Jersey resident to carry health insurance — which some legislators will soon propose — can work. In principle, it's a great idea. We must reduce the growing numbers of uninsured people in New Jersey, now at about 1.3 million. But there's no single answer to reducing the numbers of uninsured, including universal health care.

Let's improve the current system. Start with the fact that too many employers don't offer health coverage for their workers. Encourage employers to provide health coverage with legitimate tax credits and subsidies. Stop penalizing large and small employers for not doing enough. Already, too many of them have left the state.

Offer refundable tax credits to people who purchase coverage through the individual market or through employer-based health insurance.

Another major piece of the problem is the rising number of mandated benefit requirements. Last December, a bill (S-807) that would extend medical coverage for treatment of mental illness and substance abuse passed the state Senate. This legislation would force insurance carriers to cover non-biologically based mental illness under the same terms and conditions as provided for any other sickness under the policy. The U.S. Department of Treasury estimates that state and local governments would pay an additional \$15.6 million for such expanded coverage — way too much.

The New Jersey Association of Health Underwriters doesn't pretend to have all the answers. But we want to be part of the effort to continue looking at all potential solutions.

David Mordo

LEGISLATIVE VICE CHAIRMAN
NEW JERSEY ASSOCIATION
OF HEALTH UNDERWRITERS