

Core Principles

New Jersey for Health Care Coalition came together in 2008 to address the crisis of a lack of affordable and accessible health coverage for its citizens. More than 1.3 million residents were uninsured and tens of thousands of others lacked inadequate coverage. In New Jersey and throughout the nation, the skyrocketing cost of coverage created enormous pressure for families, businesses and our entire economy, making health coverage inaccessible to a growing number of individuals and families.

It is the belief of our members that it is the government's role to guarantee quality affordable health care for all and that it must play a central role in regulating, financing, and providing that coverage. We supported the passage of the Affordable Care Act (ACA). As a result of the ACA, millions nationwide and more than 700,000 here in New Jersey have enrolled in health coverage. We are committed to utilizing the strong alliances we have built with patients, providers, small and large businesses, and health care and social service agencies across the State to ensure that the ACA is effectively implemented in New Jersey in accordance with our core principles: affordability, transparency, and accountability to all consumers.

We continue to work toward the realization of a health care system for all our residents that provides access to quality health care and incorporates the following principles around which this Coalition was established.

1. Guaranteed Access to Affordable, Comprehensive Health Care for all New Jerseyans.

New Jersey must guarantee quality health care is available to all, regardless of ability to pay, immigration status, or health condition. Although hundreds of thousands of New Jerseyans gained coverage under the ACA, other health care options must be (or remain) available so that those who are ineligible or unable to access these new coverage options, cannot be denied access to comprehensive health care when they need it.

2. Ensure Health Insurers offer and administer plans that are compliant with requirements of the law.

The State must ensure all insurers administering health plans in the State maintain provider networks that ensure adequate access to quality care, including specialties, for those they cover and comply with parity.

2. Improve the Quality of Care for All New Jerseyans.

The United States spends more than any other country per capita on health care, yet ranks 37th among industrial nations in health care outcomes. Reimbursement rates to health care providers must be reasonable and should not vary depending on whether an individual has Medicare, Medicaid, or different types of private insurance.

4. Reduce and Contain Costs to Assure Affordable Coverage.

25-30% of all health care spending is spent on administration. Health care reform will only be successful if it effectively curbs costs. Cost containment can be achieved by consolidating administrative overhead, bulk purchasing prescription drugs and durable medical equipment, regulating all treatment and diagnostic centers and implementing insurance reforms that require that increases in premiums are limited to increases in costs. No health care reform initiative that seeks to dilute coverage in an attempt to make it more affordable can be supported.

5. Preventive Care

Minor health conditions that go untreated can become larger and require catastrophic care, which is much more expensive than preventive care. Studies show that when people forgo treatment due to its unaffordable cost, society/taxpayers often wind up spending more in the end. Instead of treating illnesses and conditions as a last resort, greater emphasis and education on preventive care is necessary to both keep costs down and to help foster a healthy society. Financial incentives should be implemented to pay providers more for improving their patients' health, rather than for denying care or ordering more procedures.

YES, I support NJ for Health Care's Core Principles! I would like to join the NJ for Health Care Coalition and become an ally in the fight for guaranteed access to quality affordable health care for all!

NAME	ORGANIZATION	EMAIL
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