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Undocumented children now covered for health insurance in NJ

But advocates say the state is not doing enough to promote the program

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Immigrant and health care advocates are eager to spread the word about a state program that now enables all children regardless of their residency or citizenship status to get public health insurance if their families meet the financial criteria.

Several advocates called it New Jersey’s best kept secret of 2023, at least so far.

“We think the government is being very slow with the implementation of the program,” said Elizabeth Chabla, services director for Make the Road New Jersey, an immigrant advocacy group that has long called for the change. “What we need now is for the state to make a bigger, more comprehensive outreach (effort) in different languages that make sure we reach all these people that actually need it.”

Amy Torres, executive director of the New Jersey Alliance for Immigrant Justice, agreed. “We can’t just phase something in, as if flipping a light switch on is going to suddenly change things,” she said. “If we want to follow the spirit of this program and truly cover every single kid in New Jersey, we need to be shouting it from the rooftops.”

While New Jersey has greatly expanded access to health care coverage over the past two decades 7.2% of the state’s population remained uninsured in 2021, according to Kaiser Family Foundation data, including 3.5% of children.

How many are eligible?

New Jersey officials estimate some 48,000 children were eligible but not enrolled in NJ FamilyCare, the state’s Medicaid program, including about 16,000 undocumented kids. Advocates say there are closer to 90,000 New Jerseyans under age 19 who lack health care coverage, with some 60,000 lacking secure, documented status as a resident or citizen.

“We are confident that the community is in need of this program and that there will be high levels of interest and we’re eager to work with the state to be an outreach partner,” Torres said. “This program is a huge win. And it should be celebrated, and it should be advertised as such.”

The Department of Human Services, which oversees Medicaid, set aside \$11 million in the current budget to pay for the Cover All Kids initiative, created by a law Gov. Phil Murphy signed in July 2021. Of that, \$3 million will go to outreach efforts, supporting a trio of coordinators who will work with advocates, local officials and other partners to get more

children enrolled. DHS invited partners to join an outreach work group that has been meeting monthly to plan the rollout and it has distributed information about the program to local health offices, community organizations, churches, libraries, laundromats, diners and more, state officials said.

‘We, as community organizations, need to have resources, flyers, information that we can provide our community members. We have not seen that yet.’ — Elizabeth Chabla, Make the Road New Jersey

That work may already be paying off. The law also eliminated certain premium costs and the three-month waiting period for FamilyCare coverage to begin, changes that took place soon after it was enacted in July 2021. Since then, the program added more than 47,000 children who were eligible — meaning their family earned less than 350% of the poverty level, or \$8,210 for a family of four — but not previously enrolled, officials said. But the final phase, opening FamilyCare to undocumented children in income-eligible families, has just begun.

“It is our expectation that we will enroll every income-eligible child. The goal of Cover All Kids is for every child in New Jersey to have and benefit from the security of health care coverage,” DHS communications director Tom Hester Jr. said. Additional funding for outreach will be available through a competitive grant process to help community organizations enroll more eligible children, he said.

Advocates have welcomed New Jersey’s work to expand Medicaid, which already covers more than 2 million residents, noting it builds on other state initiatives to uplift undocumented families. Studies by the New Jersey Policy Perspective think tank found that the rates of those who are uninsured vary greatly by race, income and other factors, and 17% of the state’s Hispanics residents — a group that includes a large percentage of New Jersey’s immigrant population — lacked health coverage in 2021, the highest rate for any category.

How NJ compares

At least eight other states have enacted measures to expand Medicaid to cover all children, regardless of residency status, according to NJPP’s senior policy analyst Brittany Holom-Trundy. While publicity for it may be still limited, New Jersey’s program is operating and the FamilyCare website notes that coverage for children is available, regardless of immigration status. New Jerseyans can also call 1-800-701-0710 for help, available in 21 languages. Plans — which cover hospitalizations, doctor visits, medication, mental health and more — are provided monthly and families can sign up anytime during the year.

New Jerseyans who earn too much to qualify for FamilyCare may be eligible to receive state or federal subsidies to help pay for commercial insurance plans available through the Obamacare marketplace, known as Get Covered NJ. People can sign up for these plans through Jan. 31.

The program raised concerns for several Republican state lawmakers, who questioned its legality at a budget hearing in April 2022.

Advocates plan to highlight the program Wednesday with an event at the Elizabeth offices of NJ Citizen Action, a nonprofit that has partnered with the state for years to boost insurance coverage. Organizers said they will share materials they created in-house since the state has yet to supply them with any posters, handouts or other official marketing materials.

“We, as community organizations, need to have resources, flyers, information that we can provide our community members. We have not seen that yet,” Make the Road New Jersey’s Chabla said.

Publicizing the program

Laura Waddell, health care program director with NJ Citizen Action, said DHS has worked closely with advocates and other stakeholders to plan outreach for the program over the past year. They had monthly meetings and provided feedback on messaging and graphics, she said, but final versions of these materials have been held up as the department awaited final approval from the governor’s office.

State officials insisted there has been no delay.

Another outreach group meeting is scheduled for Tuesday and Waddell said she is hopeful DHS will have materials available then. “If it started January 1st, we feel we should be promoting it January 1st, if not before,” she said.

‘This is a huge step in the right direction. The ability to access health care really impacts so many other elements of a child’s life.’ — Priscilla Monico Marin, New Jersey Consortium for Immigrant Children

Local officials are also spreading the word about the program through the New Jersey Health Care Quality Institute’s Mayors Wellness Campaign, which promotes healthy options in more than 400 communities statewide. “The Cover All Kids program will go a long way to reduce the uninsured rate in New Jersey. Every child needs access to primary and preventative care to thrive,” said Linda Schwimmer, president and CEO of the Quality Institute, which has long pushed for the program.

Murphy first promoted the Cover All Kids initiative in his February 2021 budget speech, pledging to spend \$20 million to phase in the program over several years. A month later he joined state Sen. Joseph Vitale Jr. (D-Middlesex), a longtime champion for expanding Medicaid, and a half dozen other state and federal officials in Paterson to highlight the promise.

Some political discomfort?

“No child in New Jersey should be left without the support and security of health care coverage,” Murphy said at the time.

But when the time came in July 2021 to codify the change in law, Murphy opted to sign the bill in private, with no press release or fanfare. Several people involved in the process said at the

time the governor's public reticence reflected the state's political reality, since all legislative seats were on the ballot that fall, and some lawmakers were uncomfortable spending tax dollars on undocumented children.

The program raised concerns for several Republican state lawmakers, who questioned its legality at a budget hearing in April 2022. DHS Commissioner Sarah Adelman assured them the program was funded with state money only, not federal Medicaid dollars, which can only be used to cover legal residents. "We are not circumventing any laws, but we are making a decision as a state that we value health care for children," she said.

Advocates said they look forward to the program getting its due — and publicity.

"I think this is really a moment to be celebrating how New Jersey is showing up for immigrant youth," said Priscilla Monico Marín, executive director of the New Jersey Consortium for Immigrant Children, which is also working with the state on the program.

While the rollout could be more robust, she said state programs often take time to get up to full speed.

"This is a huge step in the right direction," Monico Marin said. "The ability to access health care really impacts so many other elements of a child's life."