



April 24, 2014

## **Secretary Sebelius at Montclair State University to call for ‘young invincibles’ to sign up for health care**

With only a week left for uninsured Americans to buy health coverage in the federal marketplace or face a potential tax penalty, the secretary of health and human services paid her third visit to New Jersey in six months, to urge young people at Montclair State University to enroll.

“As we look at the end of March Madness,” Kathleen Sebelius said Monday, referring to the collegiate basketball tournament, “the worst situation is for someone to wake up on April 1 and realize they’ve missed a historic opportunity. Don’t delay — sign up now.”

Sebelius compared the cost of comprehensive health coverage — \$114 monthly for a 27-year-old earning \$25,000 a year — to the monthly bill for a cellphone plan or a cable television package.

Of the 74,370 New Jersey residents who bought coverage in the federally run marketplace through February, only 23 percent were in the 18- to 34-year-old age group, according to federal data, a slightly lower percentage than the national average. But Sebelius said the federal website, HealthCare.gov, had seen a surge of interest in March. And young people are notorious procrastinators, she said, based on evidence elsewhere, including the Massachusetts experience with mandatory enrollment.

“I’m confident that we will have enough enrollment of young people to have a balanced risk pool,” she said. Strong participation in the insurance market by young people is considered essential to controlling premium costs, because young people’s health costs are generally lower than older people’s.

In a statement, the Republican National Committee called Sebelius’ visit a “scripted PR event.” Instead of promoting sign-ups, spokesman Michael Short said,

“Secretary Sebelius should be answering for why the Obama administration misled New Jerseyans about being able to keep their health care.” As a result of the Affordable Care Act, he said, there have been more cancellation notices than uninsured getting coverage in New Jersey.

No federal data are available on how many of the 197,000 people who have signed up for Medicaid or marketplace plans in New Jersey were previously uninsured. While it is known that about 100,000 people previously covered by so-called basic-and-essential health plans will not be able to renew them this year, many chose to renew them ahead of time, in December, enabling them to retain the coverage for 12 months.

Sebelius’ visit, coming within a month of a trip to Jersey City and an appearance by Education Secretary Arne Duncan in Union City, highlights the effort the Obama administration is putting into its enrollment push in states with high numbers of uninsured and little or no outreach by state government. New Jersey has 900,000 uninsured residents eligible for coverage under the Affordable Care Act, which places it among the top 10 states nationwide. Other states receiving high-level attention include Florida, Texas and Ohio.

Governor Christie, who has called the Affordable Care Act a “failed government program,” approved the expansion of Medicaid to include poor, childless adults for the first time, with full federal funding. That program has exceeded expectations, signing up more than 123,000 residents in New Jersey as of March 1.

But the governor vetoed a measure that would have established a state-run marketplace, and allowed the lapse of a \$7.6 million federal grant that could have been used to publicize the marketplace insurance options.

State Sen. Nia Gill, D-Montclair, appearing with Sebelius on Monday, encouraged young people and other local residents to get covered. “I used to be a young invincible myself,” she said. “Nothing will stop them from walking around in the cold without a coat, or partying even when sick.

“You’re out there playing like Lebron or serving like Serena and you get hurt.”. Then bills for medical care can mount up.

Montclair State set up an enrollment table in the student center on campus and will staff it every day, including Saturday and Sunday, through the March 31 deadline, said Susan Cole, the university president.

The public, as well as students, staff and their families, is welcome to enroll.

Eight people signed up for coverage on Monday, said Adam Helgeson, an organizer from Enroll America who provided enrollment information while certified assistance counselors conducted the actual sign-ups.

One of those who signed up Monday was Marie Marthelle Guervil, 32, of Belleville, a French teacher who said she has been uninsured for four months. Because she is currently unemployed, she went directly to the New Jersey Medicaid website to enroll, a process that took about 10 minutes, she said.

Rodney Hammond, a graduate student in public health at the university, said he completed his enrollment three weeks ago. At 28, he has been on and off insurance, losing coverage when he turned 18, regaining it in 2010 through his mother’s plan, then losing it when he turned 26.

“When open enrollment came, my mom told me to check it out,” he said. After his income as a graduate assistant and part-time security guard was calculated, he learned he would receive a tax credit of \$176 monthly.

That would lower the cost of a benchmark silver plan to \$82 a month.

He told his health policy class, taught by professor Lisa Lieberman, about what he’d learned.

“We were all talking and we did the math,” he said. They persuaded him to go ahead. Now he has an insurance card from AmeriHealth of New Jersey, and a check-up scheduled for April 1.

“Think about it: I spend \$5 a day for coffee,” he said. “If I cancel my coffee, I have health care.”

[\*\*View Original Article\*\*](#)