



## State of New Jersey

OFFICE OF THE GOVERNOR  
P.O. Box 001  
TRENTON, NJ 08625-0001

PHILIP D. MURPHY  
*Governor*

May 11, 2018

Randy Pate  
Director, Center for Consumer Information & Insurance Oversight  
Deputy Administrator, Centers for Medicare & Medicaid Services  
200 Independence Avenue SW  
Washington, DC 20201

Dear Director Pate:

The Affordable Care Act represented a huge step forward in ensuring that all Americans have access to affordable health insurance. The landmark law afforded residents across this country broad protections and resulted in health coverage for millions of people, including hundreds of thousands in New Jersey.

A primary goal of the Murphy Administration is to ensure that every New Jerseyan has access to affordable health insurance and that all of our residents are able to see a doctor when they are sick. New Jersey is committed to increasing enrollment to ensure as many individuals are covered by health insurance as possible. My administration also believes it is critical that the insurance offered in the state contain all the protections required under New Jersey law and the Affordable Care Act.

The New Jersey Department of Banking Insurance has the responsibility of reviewing health plans sold in the state to ensure compliance with our laws. The Department currently performs review functions for the individual and small group market. In addition, the Department reviews plans sold in the state on the federally-facilitated exchange (FFE) and makes recommendations to the Centers for Medicare & Medicaid Services regarding certification of plans for sale on the exchange. Therefore, it is New Jersey's desire to take over the Plan Management Functions of the exchange.

Please accept this letter as confirmation that the State of New Jersey will perform plan management functions for plan year 2019 in connection with qualified health plans (QHPs) offered through the FFE in New Jersey. The State will perform these functions in compliance with the Patient Protection and Affordable Care Act, the Centers for Medicare & Medicaid Services' (CMS's) FFE regulations at Title 45 of the Code of Federal Regulations, part 156, subpart C, and CMS guidance related to certification of QHPs. The State also will comply with the FFE's timing deadlines related to QHP certification.

In assuming the Plan Management responsibilities, the state intends to seek any federal funding that is currently available, or that may become available, for the work performed by the Department of Banking and Insurance in this regard. In that same vein, the state also intends to seek any available funding, as well as funding that may become available, for education and outreach to complement the efforts the state is committed to undertaking to increase enrollment in the ACA.

New Jersey Department of Banking and Insurance Acting Commissioner Marlene Caride, or her designee, will be the primary point of contact with HHS.

Thank you for your continued commitment and support in this important endeavor. I look forward to working together on this matter to ensure that this arrangement is a viable gateway for citizens of New Jersey to obtain access to quality affordable health coverage.

Sincerely,



Philip Murphy  
Governor