

Health Insurance for All Is Considered in New Jersey

By RICHARD G. JONES
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TRENTON, Dec. 11 — Stepping gently into the national debate on universal health coverage, [New Jersey](#) lawmakers are drawing up a proposal that would provide medical insurance to all state residents, including the more than 1.2 million people who are now uninsured.

The plan, which could be introduced as legislation as soon as March but may not be enacted for years, would compel each of the state's roughly eight million residents to sign up for insurance plans.

New Jersey residents who do not have coverage would enroll in a plan sponsored by the state.

All told, officials said, the plan could cost as much as \$1.7 billion in the first year, a figure that would fall once the premiums of those who already have private insurance are excluded.

“This is the beginning of a legislative moment that will bring meaningful reform to New Jersey,” said Senator Joseph F. Vitale, a Democrat representing Middlesex County, who since July has led a group studying the plan. “We have to begin somewhere, and this is the first meaningful salvo within that debate.”

Mr. Vitale said that some details of the plan, like how to pay for the coverage, have yet to be determined. He also conceded that the panel has to work out other specifics to gain approval.

If lawmakers enact the proposal, which was reported in *The Sunday Star-Ledger*, New Jersey would become the fourth state in the union with universal health coverage after Maine, Massachusetts and Vermont.

The group led by Mr. Vitale has been studying the experience of those states. The group members are also trying to address what free-market advocates say about universal health care, notably that it undermines capitalism and creates greater governmental bureaucracy. Supporters

say there is a central benefit: providing equal access to health care for all.

A spokesman for Gov. [Jon S. Corzine](#) indicated his support for the plan's goals but said he may want more details about it.

“Increasing access to health care has been a priority for the governor and will continue to be an area of focus for the administration,” said the spokesman, Anthony Coley. “We look forward to working with the senator on a goal we share: reducing the number of uninsured New Jerseyans.”

Mr. Vitale's plan would replace the state's longstanding practice of reimbursing hospitals for treating uninsured patients, which costs the state about \$700 million a year, with the universal insurance model.

For years, the state has “focused on paying for care,” said David Knowlton, a former New Jersey health department official who, with Mr. Vitale, is leading the study group. “This is about providing for care so individuals are empowered.”

While recognizing the merits of broadening access to health insurance, some question whether the Legislature — which has had difficulty reaching a consensus on key elements of its proposals to reduce property taxes — has ambitions that exceed its practical and political ability to reach them.

“I think we have to focus on true property tax reform and that should be our central focus,” said Senator Leonard Lance, the leader of the Republican minority.