

MAKE 3 CALLS

(833) 479-1993

Call the line three times
to connect to these three
decision makers.

SEND EMAIL

Follow this QR code and
send the email to your
legislators and the
Governor.



ATTEND RALLIES

**EVERY THURS
UNTIL WE GET A DEAL**

- 1) Newark 11:30am
321 University Ave
- 2) Rochelle Park - 11:30am
218 Route 17 North
- 3) Toms River - 10am
1027 Hooper Ave
- 4) West New York - 12pm
428 60th St
- 5) Trenton - 12pm
640 S Broad St
- 6) New Brunswick - 12pm
181 How Lane
- 7) Camden - 12pm
520 Market Ave

**INCREASING
HEALTHCARE
PREMIUMS
WON'T MAKE NJ
STRONGER OR FAIRER!**

AffordableNJ.org



State Health Benefits Program (SHBP)
Rates Increase Information



QUESTION: How much are the rates for the State Health Benefits Program going to increase if no solution is reached?

ANSWER: The proposed increase is **24% for Local Government workers in the most popular NJ Direct 10 and 15 medical plans.** Rates are going up by 3.8% for prescription drugs for those local governments with the SHBP RX card.

QUESTION: Are 20-24% plus increases in health premiums for 2023 typical?

ANSWER: No. Large employers are seeing increases in the 6.0 to 8.0% range. The state's consultant, Aon's, national survey of major employers showed average 2023 premium increases of 5.6%.

QUESTION: Why is the health insurance rate increase so high?

ANSWER: The state's consultant Aon is stating that the increase is due to inflation and "COVID Bounce Back" but unions and some legislators have questioned the accuracy of Aon's numbers and believe they have overestimated the need for an increase.

QUESTION: What are unions doing to protect local government members?

ANSWER: A coalition of unions including PBA, AFSCME, IFPTE and CWA are meeting with the Governor's Office to obtain financial relief from this massive health premium hike similar to the relief achieved for state executive branch employees. So far, the state is not offering anything close to an adequate financial response, also wants to greatly increase out-of-pocket costs for members, and has been unwilling to work to a permanent solution to rising health care costs.

QUESTION: What can we do to build our power to achieve fair health contributions?

ANSWER: The union coalition is calling for *demonstrations every Thursday* at local government worksites to alert the public, legislators and others to the need for relief and build support for real solutions. Local union leaders and members can plan actions at your worksite or join others nearby.

QUESTION: How much money is needed to provide local and county governments and employees relief and where will it come from?

ANSWER: Fixing this crisis will cost approximately \$330 million dollars. The State has a \$6 billion dollar budget surplus. They have \$983 million dollars left in Covid ARP fund. When the reorganization deal with Horizon happens, the State will get \$600 million dollars. Will the State have the will to use some of this money? The governor can only spend up to \$20 million dollars without legislative approval. The legislature must pass a bill to allocate funds and then the governor must sign it in order for local and county governments, and workers to be bailed out.

QUESTION: What could the proposed increase cost me as a worker?

ANSWER: If the state doesn't agree to premium relief, **you will pay 24% more in payroll health contributions for medical** (increases in prescription drug rates will add more.) The actual amount you could lose depends on the type of coverage you have (single, family, etc.) and your income. The chart below **is only the additional amount paid for the NJ Direct 10 medical plan** for those on year 4 of the Chapter 78 health contribution chart (some unions have negotiated different health contributions.)

How much a year will I lose from the 24% increase

	Single	Member & Spouse	Family	Parent & Child
\$35,000	\$268	\$342	\$408	\$306
\$55,000	\$561	\$830	\$953	\$743
\$75,000	\$805	\$1318	\$1566	\$1176
\$95,000	\$854	\$1464	\$1974	\$1310

If you're in NJ Direct 10, have family coverage and make \$55,000 you could see a 1.73% pay cut; at \$75,000 it's a 2.08% pay cut.

TAKE ACTION NOW!
Learn how here:

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