



# NEWS FROM TRENTON BY

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During the past two months, NJAHU's Legislative/Law Committee has invested enormous amounts of time and energy to win passage of legislation that improves New Jersey's health insurance reform law (P.L. 1992, c. 162). This could not have been accomplished without the help and support of many NJAHU members and the diligent efforts of others.

I want to offer special thanks to our Legislative/Law Chairs, including Harry Witsen who has coordinated our attendance at SEH and IHC board meetings and Dutch Vanderhoof whose presence in Trenton has been invaluable. Also, thanks to Jim Ries, Dick Roy and Charlie Gartlin for reviewing endless revisions of bills, communicating with their chapters and participating in meetings in Trenton and other locations.

On behalf of NJAHU, I want to thank Assemblyman Scott Garrett, Senator Jack Sinagra and Governor Whitman and her staff for reaching a compromise that offers greater choice in health insurance for employers and employees. Also, thanks to Senate Research Analyst Laurine Purolo and former Assembly staff member Marc Buro.

While some of A-635 and the Governor's conditional veto reflect recommendations made by NJAHU, several issues still need to be addressed. Meetings are ongoing to get legal interpretations of the law and to formulate additional amendments.

As health insurance professionals gain experience with the new law, there will undoubtedly be concerns that will require legislative or regulatory attention. I am asking every health insurance agent and broker to let me know about any problems or deficiencies that you discover. NJAHU's Legislative/Law Committee will consolidate your recommendations and present them to the Legislature for appropriate action. My fax number is: 201-305-0076, Attention-NJAHU Legislative/Law Committee

NJAHU has increased its visibility and made important inroads with the Department of Insurance, the Boards and the Legislature. Today we are a recognized authority on health insurance reform. With all of the activity in Trenton and Washington, our role will certainly grow. Your continued support of NJAHU is essential because the battle to win responsible health care reform is really just beginning.

COMPETITION-OPHOBIA  
INSURANCE-OPHOBIA  
FINANCIAL-OPHOBIA  
BENEFIT-OPHOBIA  
OPTION-OPHOBIA  
CLIENT-OPHOBIA  
FISCAL-OPHOBIA  
AUDIT-OPHOBIA  
RISK-OPHOBIA

THERE ARE LOTS OF FEARS  
IN BUSINESS.  
HERE'S HOW TO  
MAKE SURE  
HEALTH CARE-OPHOBIA  
ISN'T ONE OF THEM.

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	HMO Blue	U.S. Health Care	Auto	HMO Options	CoMed	Other	PreCare	Other
New Jersey Based	YES	NO	NO	NO	NO	NO	YES	NO
Service Area Entire State	YES	YES	YES	Limited	YES	Limited	YES	YES
Over 6,000 Participating Physicians in NJ	YES	NO	NO	NO	NO	NO	NO	NO
Network of 90 or more NJ hospitals	YES	NO	NO	NO	YES	YES	NO	YES
Emergency Care outside of Service Area	YES	YES	YES	YES	YES	YES	YES	YES
Urgent Care outside of Service Area	YES	Limited	Limited	YES	Limited	Limited	YES	YES
Coverage for Prescription of any Network Pharmacy	YES	NO	YES	YES	YES	YES	YES	YES
Vision Care	YES	NO	YES	YES	NO	NO	NO	NO

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