

## Expanded Access to Health Insurance Keeps NJ-03 Healthy and Boosts Economic Security

Accessible and affordable health insurance is critical to maintaining a healthy nation, both physically and financially. For workers and families, health insurance can greatly reduce—and even eliminate—out-of-pocket medical costs. Higher rates of health insurance coverage also create economy-wide benefits, including more productive communities and greater economic mobility.

The Affordable Care Act (ACA), American Rescue Plan and Inflation Reduction Act have expanded access to affordable health insurance and lowered out of pocket health costs. However, the remaining gaps in health coverage contribute to worse health outcomes for too many people, while health-related productivity losses reduce U.S. GDP by nearly [\\$260 billion](#) each year.

### *Insurance Coverage in NJ-03 in 2021*

- In NJ-03, **95%** of the district’s residents, a total of **710,300** people, have health insurance coverage.\* However, **1 in 22** residents, or **33,600** people are still uninsured, highlighting the work that remains to reach universal health coverage. National [data](#) also show that Black, American Indian and Alaskan Native and Hispanic or Latino people have higher uninsured rates than their white, non-Hispanic counterparts.
- **245,200** people (**33%** of residents) in NJ-03, use publicly provided health insurance like Medicare, Medicaid or programs for veterans.\*\*
- Additionally, a total of **579,700** (**78%** of residents) in NJ-03 are covered through private insurance plans. These include health plans provided by employers and government-subsidized plans offered on the ACA marketplaces.

### *Medicare, Medicaid and Other Government-Run Health Plans*

- Nationwide, Medicare and Medicaid cover more than one-third of the entire U.S. population. Protecting these programs will ensure that residents in NJ-03 can continue to receive the health care they need regardless of age or financial situation.

\*All estimates use the congressional district boundaries from the 117th Congress. Except where otherwise noted, all statistics in this sheet are for 2021. Estimates of the number of residents with certain types of coverage have been rounded to the nearest hundred.

\*\*Percentages may sum to greater than 100% because people can have more than one type of insurance. In particular, many seniors on Medicare have supplemental public or private health coverage.

- **245,200** people (**33%** of residents) in NJ-03, use government-sponsored health insurance programs to access care and reduce their out-of-pocket costs, a rate similar to the national average. The majority of public coverage is provided by Medicare and Medicaid, while veterans also receive publicly-funded care through Veterans Affairs coverage.
  - In NJ-03, **162,800** people (**22%** of residents) receive their health insurance through Medicare, which provides coverage for people aged 65 and older as well as those with disabilities and certain life-threatening illnesses.
  - In NJ-03, an additional **98,200** people (**13%** of residents) use Medicaid or other means-tested programs, which primarily provide health insurance to people with lower incomes, children and pregnant women. The ACA provides states with generous federal funding if they expand their Medicaid programs to cover more residents. More people in NJ-03 are insured today because of this provision and the action New Jersey took to expand Medicaid.
  - In NJ-03, **13,300** people are insured through Veterans Affairs, which provides health care to those who have served.

### *ACA Health Plans and Other Types of Private Insurance*

- A total of **78%** of people or **579,700** people in NJ-03 have private health insurance that they get through their jobs, purchase directly from insurance brokers or choose on the ACA's subsidized health insurance marketplaces.
  - In the United States, employer-sponsored health care coverage is the most common method of obtaining health insurance, with nearly half of the population nationwide using this type of coverage. In NJ-03, **485,700** people (**65%** of residents) get health insurance through their employer, a rate higher than the national average.
  - TRICARE, a military health care program run by the Department of Defense that functions similarly to employer-based insurance, provides coverage for **29,700** residents in NJ-03. This program can provide coverage for active and retired service members, their families and survivors.
  - Another **102,800** people in NJ-03 (**14%** of residents), have private health coverage that doesn't come from an employer. Many of these people purchased government-subsidized plans on the health insurance marketplaces established by the Affordable Care Act.
- Democrats' passage of the American Rescue Plan and the Inflation Reduction Act made ACA subsidies more generous, which lowered health insurance costs and helped **22,000** more people in NJ-03 access affordable health insurance in 2022. Statewide, this saved **\$804 per person** in health insurance premiums in 2022—a significant cost savings for New Jersey families.