

DEPARTMENT OF HEALTH & HUMAN SERVICES  
Centers for Medicare & Medicaid Services  
Center for Consumer Information & Insurance Oversight  
200 Independence Avenue SW  
Washington, DC 20201



May 3, 2022

**VIA ELECTRONIC MAIL:** [marlene.caride@dobi.nj.gov](mailto:marlene.caride@dobi.nj.gov)

Marlene Caride  
Commissioner  
New Jersey Department of Banking and Insurance  
20 West State Street  
Trenton, NJ 08625

Dear Commissioner Caride:

On August 16, 2018, the Department of Health & Human Services and the Department of the Treasury approved New Jersey's State Innovation Waiver under Section 1332 of the Patient Protection and Affordable Care Act (ACA). New Jersey's approved application waives the ACA's requirement for the single risk pool to the extent necessary to implement a state reinsurance program called the New Jersey Health Insurance Premium Security Plan for plan years 2019 through 2023.

It is the Department of the Treasury's final administrative determination that New Jersey's pass-through funding amount for calendar year 2022 is \$322,987,495, which must be used for purposes of implementing New Jersey's State Innovation Waiver. This amount reflects changes in New Jersey state law or regulation that impact the waiver, such as the full-year implementation of the enhanced state subsidy schedule.<sup>1</sup>

We look forward to continuing to work with you and your staff. If you have any questions regarding program matters or official correspondence concerning the waiver, please contact Lina Rashid at [Lina.Rashid@cms.hhs.gov](mailto:Lina.Rashid@cms.hhs.gov) or [stateinnovationwaivers@cms.hhs.gov](mailto:stateinnovationwaivers@cms.hhs.gov).

Sincerely,

A handwritten signature in black ink, appearing to read 'Ellen Montz', is written over a light blue horizontal line.

Ellen Montz, Ph.D.  
Director, Center for Consumer Information & Insurance Oversight  
Deputy Administrator, Centers for Medicare & Medicaid Services

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<sup>1</sup> The enhanced schedule was introduced midway through 2021 and was not in place during Open Enrollment for the 2021 plan year.

Cc:

Lily Batchelder, Assistant Secretary for Tax Policy, U.S. Department of the Treasury  
The Honorable Philip Murphy, Governor, State of New Jersey

Justin Zimmerman, Chief of Staff, New Jersey Department of Banking and Insurance

Philip Gennace, Assistant Commissioner, Life and Health, New Jersey Department of  
Banking and Insurance

DEPARTMENT OF HEALTH & HUMAN SERVICES  
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March 24, 2022

**VIA ELECTRONIC MAIL:** [marlene.caride@dobi.nj.gov](mailto:marlene.caride@dobi.nj.gov)

Marlene Caride  
Commissioner  
New Jersey Department of Banking and Insurance  
20 West State Street  
Trenton, NJ 08625

Dear Commissioner Caride:

On August 16, 2018, the Department of Health & Human Services and the Department of the Treasury approved New Jersey's State Innovation Waiver under Section 1332 of the Patient Protection and Affordable Care Act (ACA). New Jersey's approved application waives the ACA's requirement for the single risk pool to the extent necessary to implement a state reinsurance program called the New Jersey Health Insurance Premium Security Plan for plan years 2019 through 2023.

This letter is to notify you that, in part due to the American Rescue Plan Act of 2021, the pass-through funding associated with this waiver for calendar year 2022 is estimated to be \$322,987,495, which must be used for purposes of implementing New Jersey's State Innovation Waiver. This amount reflects changes in New Jersey state law or regulation that impact the waiver, such as the full-year implementation of the enhanced state subsidy schedule.<sup>1</sup> This amount will be subject to a final administrative determination by the Department of the Treasury prior to payment.

We look forward to continuing to work with you and your staff. If you have any questions regarding program matters or official correspondence concerning the waiver, please contact Lina Rashid at [Lina.Rashid@cms.hhs.gov](mailto:Lina.Rashid@cms.hhs.gov) or [stateinnovationwaivers@cms.hhs.gov](mailto:stateinnovationwaivers@cms.hhs.gov).

Sincerely,

A handwritten signature in black ink, appearing to read "Lina Rashid", is located below the "Sincerely," text.

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<sup>1</sup> The enhanced schedule was introduced midway through 2021 and was not in place during Open Enrollment for the 2021 plan year.

Ellen Montz, Ph.D.  
Director, Center for Consumer Information & Insurance Oversight  
Deputy Administrator, Centers for Medicare & Medicaid Services

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Banking and Insurance