

While the actual policies in and of themselves are undeniably repugnant, we find the timing of these policies during the Christmas season to be especially offensive.

Murphy Mandates Abortions Up to Birth in All Health Insurance Plans

On Thanksgiving Eve, the Murphy Administration, through the Department of Banking and Insurance, announced they will force all private health insurance plans in the state to cover elective abortions with no limitations or exceptions. This will include all health benefit plans available to employers and residents in the State-regulated markets, consisting of the individual, small employer, and large employer markets to provide abortions up to the moment of birth.

Although there is an exception for religious employers who operate as a nonprofit entity and are not self-insured, it involves a rigorous process. The religious employer can request an exclusion under a health insurance contract if the required coverage conflicts with the religious employer's bona fide religious beliefs and practices. The religious employer must provide written notice thereof to covered persons and prospective covered persons and the carrier shall provide notice to the Commissioner of Banking and Insurance in such form and manner as may be determined by the commissioner. This coverage exception will not apply in the case of the life or health of the mother.

As stated in the article, the Murphy administration is fast-tracking this regulation process to put it into effect by January 1, 2023.

You can send comments by December 23, 2022 to the following individual to protest this mandate.

Ellen DeRosa

Executive Director

New Jersey Individual and Small Employer Health Benefits Program

P.O. Box 325

Trenton, NJ 08625-0325

Email: ellen.derosa@dobi.nj.gov

You can also call the Governor and tell him how you feel about this mandate:

609 292-6000.

Here are some points you may wish to make about this proposal. If you will be personally affected by this mandate, please mention that in your comments.

Fast-tracking this process and denying the public adequate notice to have their say on this matter demonstrates an unparalleled arrogance by the Governor.

A proposal of this type should be made by the legislature not by the administration's appointed agency.

This proposal will unfairly violate the consciences of NJ citizens covered under the Individual and Small Employer health plans and make them complicit in the performance and funding of abortions up to the moment of birth.

This insurance mandate should not be imposed on everyone, only on those who want the coverage.

The new required abortion coverage will add to the already high cause of health insurance premiums that everyone is concerned about.

NJ Will Give Rutgers \$5M to train more abortionists, including non physicians, to perform abortions

On December 2, 2022, NJ Attorney General Matt Platkin announced a new \$5 million taxpayer-funded grant to Rutgers University to create and implement the new "New Jersey Reproductive Training and Education Initiative" to expand the pool of eligible abortion providers in NJ. The funding, made available by the Murphy administration in the FY 2023 budget, will be used to support abortion and reproductive health training and education for all practicing professionals who are eligible to provide abortions in NJ and for students who are being trained to be licensed to perform abortions. Under rules adopted by Governor Murphy's appointed NJ Board of Medical Examiners in 2021, NJ now allows nurse practitioners and midwives to perform abortions. [Read the article here](#)

Read the Press Release from the NJ Attorney General's office [here](#)

Call Governor Murphy and tell him how you feel about this:

Governor Murphy

609 292-6000

Thank you,

Marie Tasy, Executive Director, NJRTL