

The time to fix healthcare for NJ educators is NOW



New Jersey is facing a health insurance crisis that is hurting all of us. With the introduction of **S4438/A5285**, we finally have a real opportunity to fix it.

- This legislation takes an important step toward addressing the skyrocketing costs that are straining school district budgets across the state.
- It focuses on controlling costs at their source, improving transparency and creating a more stable and sustainable system for the long term.

While Ch. 44 continues to protect most NJEA members from directly paying the double-digit increases we are seeing in premiums, it does not shield our schools from the damage those increases are causing.

- Districts are already cutting staff and programs and pointing to health insurance costs as the reason.
- With the expiration of Ch. 44 on Dec. 31, 2027, health benefit plan offerings and contribution levels are again fully negotiable. This could lead to difficult negotiations since neither school employees nor boards of education can afford the drastic increases in health insurance costs we are seeing.

TAKE ACTION

NJEA MEMBERS AND THEIR FAMILIES NEED TO MAKE SURE **S4438/A5285** MOVES FORWARD.

Scan the QR code to email the governor and your legislators and urge them to work with NJEA and other education stakeholders to advance this legislation and strengthen it where needed.



 **njea.**