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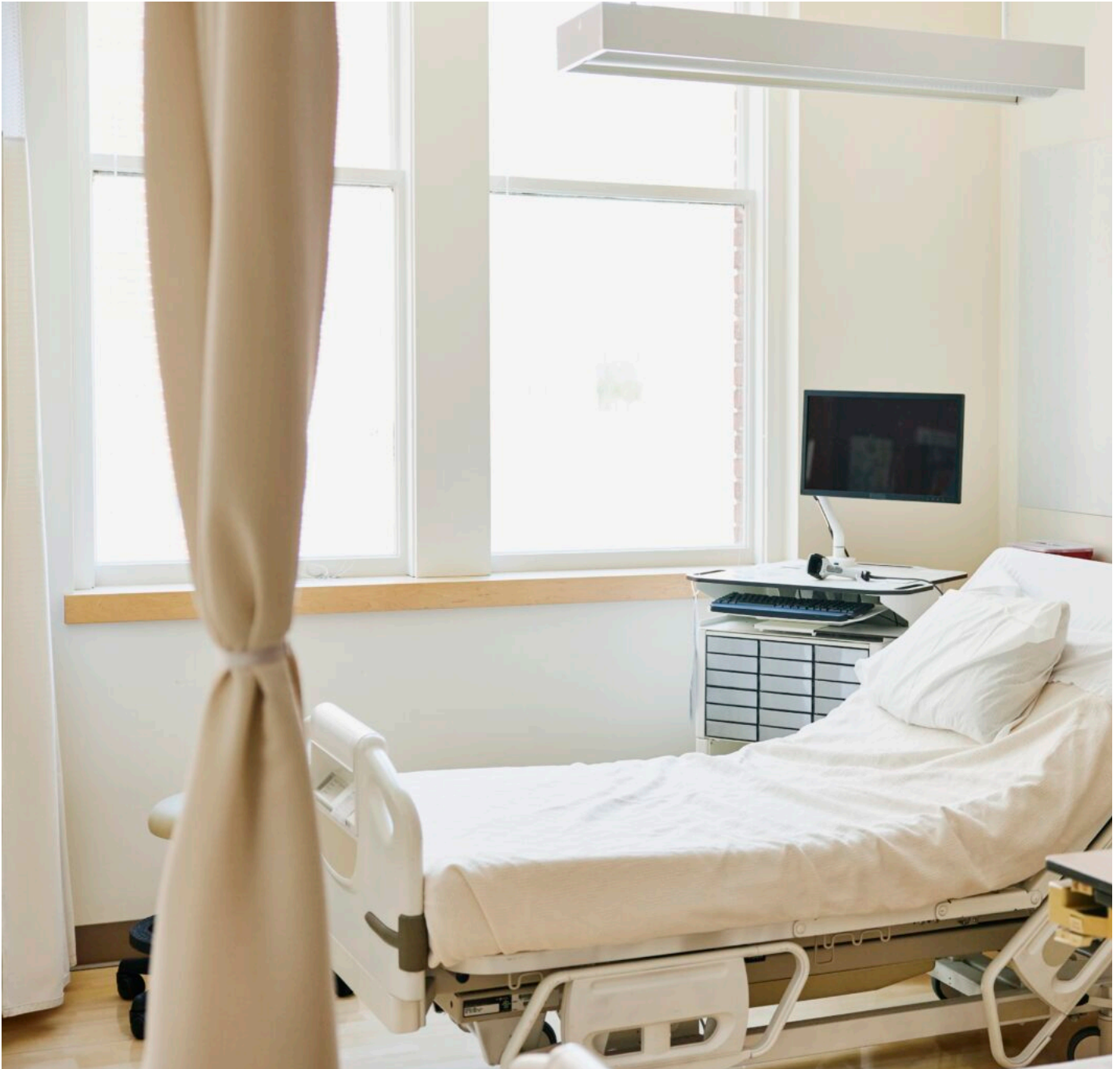
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New Jersey families owed relief from health care affordability crisis



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Legislation now in Trenton would expand oversight of hospitals and health care costs. Advocates say it's overdue, as costs skyrocket. (Photo by Thomas Barwick/Getty Images)

Every day across our state, New Jersey families are struggling to keep up with the crushing cost of health care. Insurance premiums are skyrocketing. Copays are rising. Everyone is straining under the weight of rising health care costs, with some facing double-digit increases year after year. And taxpayers are footing the bill when public plans spiral out of control.

The question before us is will we continue to allow this tidal wave of hardship to crash down on working families, or will we take action to safeguard the health and financial security of our residents? [Eighty-five percent](#) of New Jersey adults worry about affording health care in the future, while 49% have delayed or gone without care due to cost. This is not sustainable, but it is solvable.

Earlier this year, Assemblywoman Verlina Reynolds-Jackson (D-Mercer) and Sen. Joe Vitale (D-Middlesex) introduced [A-5376/S-4299](#) that would [codify and strengthen the Office of Health Care Accountability and Transparency](#) to oversee cost and spending trends across the entire health care industry. Just as importantly, it would create an independent, nonpartisan commission to serve as an essential watchdog in the fight against out-of-control health care pricing, including by establishing cost growth benchmarks for health care entities and hospital prices.

In practice, that means we would no longer allow hospital systems or insurance giants to raise prices unchecked, year after year, without accountability.

The commission would hold annual hearings, requiring hospitals and insurers to justify cost increases that exceed the benchmark. If those increases aren't warranted, the state could mandate performance improvement plans or take corrective action. This kind of oversight already exists in other states like Massachusetts, Oregon and California, and it works. Cost growth has begun to stabilize, transparency has improved and policymakers have gained real tools to make the system more accountable.

Here in New Jersey, the stakes couldn't be higher. Just last month, the State Treasury Department issued a blunt warning: the State Health Benefits Program for Local Government [is in crisis](#). Cities and towns are pulling out in droves, unable to sustain the 20-25% rate hikes that have hit their budgets in recent years. And those municipalities that do leave the State Health Benefits Program still face 9-10% rate hikes each year. Family premiums in New Jersey have been increasing almost twice as fast as income.

These aren't abstract numbers, this is money being pulled away from classrooms, road repairs, public safety, and essential services. This means property taxes are going up because we refuse to rein in outrageously high prices.

For too long, powerful interests in the hospital and insurance industries have operated without meaningful accountability, dictated prices without explanation, and failed to acknowledge the exponential rate increases that we know are happening year after year. While families agonize over whether they can afford to go to the doctor, major hospital conglomerates have failed to meet federal transparency standards and offer no solutions for the crushing rise in hospital costs.

We are entering a moment of serious fiscal uncertainty. The federal government has signaled deep cuts to Medicaid and other safety-net programs could be targeted next. Our state budget is under immense pressure. In this environment, we must pursue cost-saving reforms – not by slashing services, but by making the system more efficient, more transparent, and more equitable.

We cannot continue slapping Band-Aids on a system that is hemorrhaging public trust and private dollars. Our families can't wait. Our cities can't wait. The time is now.

Ana Maria Hill, executive vice president of 32BJ SEIU, on behalf of the New Jersey Coalition for Affordable Hospitals; Sean Spiller, president of the New Jersey Education Association; Pete Andreyev, state president of the New Jersey State Policemen's Benevolent Association; Chris Esposito, secretary of the New Jersey Firefighters Mutual Benevolent Association; and Laura Waddell, health care program director for New Jersey Citizen Action.

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