**COMMUNITY SPECIFIC INSIGHTS:** 

# New Jersey

THE POWER OF FEAR & TRUST: Mobilizing a Movement to Educate, Reassure, and Enroll Eligible Latinx Immigrant Communities in Public Health Benefits

# **New Jersey**

New Jersey has expanded Medicaid—including to nearly 90,000 uninsured children—yet barriers remain for full participation from eligible immigrants, including those in mixed-status families. Investments in outreach and enrollment assistance by trusted community partners will be critical to helping eligible immigrants enroll in programs (both insurance and other public health interventions). Advocates continue to push for expanded access to services for those without insurance, and equitable access for COVID support–but are also preparing to defend existing reforms against politically motivated attempts to retrench benefits.

The following insights and recommendations are informed by three stakeholder discussions in New Jersey, as well as a cohort of national organizations that have a focus on the state.

"For many underserved populations, particularly immigrant communities who may struggle to fully integrate due to systemic barriers, it is not enough to simply create enrollment assistance programs that are widely accessible. We must go to and engage directly with those communities' leaders and platforms that already exist to ensure we are helping the people who need health coverage the most."

### LAURA WADDELL

Health Care Program Director, New Jersey Citizen Action

### COLLABORATION

- Community-based organizations, including cultural centers and Hispanic Women's Resource Centers, continue to be the most trusted and sought after resource among immigrant communities, offering skilling and other important resources.
- What seems to work best is giving some sort of financial incentives and educational resources to community ambassadors outside the box of "social services" (e.g., local business owners) to do community education. Training sessions should be recorded to ensure participation from leaders working outside so-called "traditional" business hours.
- Simultaneously funding community education and grassroots organizations remains mission critical to building and maintaining trust-with demonstrated impact through the New Jersey Census 2020 Coalition.
- Identify opportunities to build upon work happening through the N.J. for Health Care, a coalition with a specific focus on community friendly solutions, including webinars and associated materials on public charge.
- Other collaborative efforts included presumptive eligibility screenings in coordination with COVID testing and vaccination sites.

"We serve as a hub for community Latino community-based organizations on-the-ground who provide direct social services support. From our work with those groups, what we hear is that the biggest problem is having support for community outreach initiatives from trusted partners–people who speak the language, who come from the same communities– who can connect in spaces and places with people to do this kind of outreach."

DR. JESSELLY DE LA CRUZ Executive Director, Latino Action Network Foundation

### COMMUNICATION

- In advocacy dialogues, it's important to reinforce that even with legal status (e.g., work visa), there is a portion of the immigrant community that still doesn't have access to health coverage because of the restrictions—and that should change. Understanding the nuance of current policy, as well as exemptions, is critical.
- Beyond citizenship, many still believe that cost makes enrollment unattainable for themselves and eligible family members. When possible, communications should make clear that many individuals are actually surprised to learn how affordable coverage is, and underscore that without coverage, the high costs of unexpected medical bills or emergency room visits can leave families drowning in medical debt.
- Many remain uncertain about enrollment opportunities. All communications should clarify what individuals may already be eligible for, while at the same time ensuring potential enrollees understand what documentation is required (e.g., income verifications) to avoid delay or denial in coverage. Culturally competent materials (in print as well as online) can support such efforts, paired with assurance about how the information will and will not be used/shared.
- Community partners continue to be eager for materials from HHS as well as a concerted effort by New Jersey agencies to provide clear and consistent communications about eligibility. These materials are useful in 1:1 dialogue, especially when translated into Spanish. It's important that these messages are from someone who is understood to speak on behalf of the government.
- While advocates are aligned on the fight for racial justice and health equity, which includes the right to abortion and marriage equality, they understand the risk that comes along with it amidst the Catholic Latinx community, who may be more conservative on these issues.

### **MESSENGERS**

- Stigma and racism are ever prevalent, but there is a growing constituency of Latinx influencers and community-based organizations pushing for change. Despite being seen as a "liberal" state, immigrant communities and communities of color continue to feel robbed of control through current systems.
- Trusted messengers include Representative Andy Kim (N.J.-O3) who is on the record advocating for an "immigration system that provides opportunity and security."
- Johanna Calle is the Director at the Office of New Americans at the New Jersey Department of Human Services. Previously, she served as Director of the New Jersey Alliance for Immigrant Justice, a coalition of over 40 organizations that work on advocacy campaigns at all levels of government to promote pro-immigrant policies. She is a longtime New Jersey resident, born in Ecuador and raised in Hackensack, N.J.. She has lived experience as a formerly undocumented student with undocumented family members.
- Shabnam Salih, Executive Director of the Office of Health Care Affordability and Transparency, has been outspoken in official communications on the Cover All Kids initiative in New Jersey, stating: "As a daughter of immigrants and as someone who grew up with N.J. FamilyCare coverage for most of my childhood, I could not be more thankful for the Governor's leadership here and excited about what this campaign will mean for the thousands of uninsured children in New Jersey. Through this work we will not only be ensuring better health care for these children, but removing a significant burden in their lives that will help ensure brighter and healthier futures."
- Throughout COVID, Spanish speaking doctors were the most trusted messengers.

### **MESSENGERS, CONT'D**

- Rosalina (Wendy) Melendez has been the Director of La Casa's Personal Development Division and the Hispanic Women's Resource Center since 1998. Under her stewardship, she is responsible for overseeing program delivery, fund development, budget management and for creating collaborations and partnerships.
- Consider building partnerships with spokespeople from the AG's "Immigrant Trust Directive," the statewide policy designed to strengthen trust between New Jersey's law enforcement officers and the state's diverse immigrant communities. The Directive ensures that victims and witnesses feel safe reporting crimes to local police without fear of deportation.

### PARTNERS

- Cultural groups, local churches, community leaders, and even small business owners (e.g., bodegas) have been engaged to provide information on enrollment and are more readily available to network.
- Local advocates have been effective at capturing attention when individuals/ families come into preschool centers or Head Start programs and are seeking information on SNAP or other benefits. Other timely opportunities include when individuals seek support on tax prep through the Volunteer Income Tax Assistance (VITA) program.
- When COVID hit, the most impactful partners were food banks and pantries.

### PARTNERS, CONT'D

- Census education efforts were centered on ESL classes and community colleagues, which continue to be well attended by Latinx community members. Identifying and equipping student advocates as messengers can serve as an effective model as well.
- Stigma and underlying cultural barriers continue to limit immigrant communities' enrollment in health insurance overall. Instead, they often continue to rely on urgent care for health related emergencies, which messengers should reinforce as costly. Partnerships with and outreach/ enrollment from trusted messengers in urgent care clinics may infuse more understanding about the benefits and affordability of health insurance.

### TACTICS

- A 1:1 case management approach, including funding for wrap-around services, would ensure clear and consistent education and support for people who may be working outside so-called "traditional" work ecosystems (e.g., cash income, seasonal workers, etc.) and have historically struggled to identify and provide the necessary documentation needed for enrollment (e.g., income verification).
- Continue to fund efforts like the "Voices for Health Justice" program, which empowers individuals in N.J. to share their stories, build a base of community leaders and advocates, and then supplement these individuals with train-the-trainer tools for capacity building in Spanish.<sup>7</sup>
- Pair funding with capacity support and training for local community groups. A continued commitment to grassroots organizing and power building will ensure that communities can advocate for culturally appropriate services and care– including in-language support–which can be a barrier even with insurance.

<sup>&</sup>lt;sup>7</sup> Community Catalyst, together with Community Change and the Center on Budget and Policy Priorities, run the Voices for Health Justice Project

<sup>-</sup> designed to build the power of health care consumer advocates with a focus on grassroots organizing, racial justice and anti-racism.

### TACTICS, CONT'D

- Build upon effective communications campaigns on WhatsApp, as Latinx communities continue to look for information and resources online and use WhatsApp is a primary online platform. For example, partners saw an influx of enrollment in ESL classes virtually, as people were no longer bound by zip codes. In some counties, an increase of up to 3 percent in Census participation is credited to Spanish language ads on the platform.
- YouTube has been instrumental in helping educate eligible communities on housing and housing protections due to COVID, with panel discussions in both English and Spanish with community partners and government officials.
- Toolkits for ambassadors should include easy-to-use assets for social media channels, including in English and Spanish. Making it easy for individuals to customize these materials is encouraged. Also, consider hosting educational sessions on Instagram Live, and pitching these for radio and other hyper-local media opportunities.
- Some community advocates recognize that lower-income immigrants may not have the resources to attain an attorney and instead rely on a notary to authorize documents for those seeking status. Notaries have no ethical/legal obligations and are often seen as taking advantage of clients.
- Fund community-based organizations to build legal services divisions and/or encourage the development of a trusted referral network of legal advocates and partners that can debunk misinformation on public charge while helping to advance a client's case.
- Build upon existing infrastructure and relationships based in Newark-through tax assistance, legal advocates, and community empowerment efforts-to better align and mobilize messengers on these issues.

### POLICY

- Civic engagement increased during COVID, with many feeling more secure participating in testimony and events virtually.
- Medicaid eligibility has been expanded for nearly 90,000 uninsured children through the Cover All Kids initiative, including coverage options for children of undocumented immigrants and those whose families' incomes are over N.J. FamilyCare eligibility, but many still find coverage unaffordable and out of reach.
- The New Jersey Motor Vehicle Commission has expanded the availability of standard driver licenses and non-driver ID cards to include all New Jerseyans without regard to immigration status, implementing a law signed by Governor Phil Murphy in December 2019. It took nearly 18 years to pass this law-it is an important effort to ensure people have an ID that doesn't make them feel "othered."
- During COVID, advocates focused efforts on keeping communities from bottoming out, through a renter's protection bill and pushing the moratorium on eviction protections.
- The Excluded New Jerseyans Fund focused attention on those left out of federal stimulus checks and COVID related unemployment assistance, including undocumented individuals, with partners pushing for one-time cash payments for those left behind. These efforts were pushed forward through the New Jersey Office of New Americans and case-management efforts continue via community partners to ensure the completion of applications, which have been delayed for many due to incomplete documentation. Advocates on-the-ground want to ensure successful implementation as they work towards a permanent policy to enable a one-time cash payment for someone that may lose their job.
- Health equity advocates are gearing up for the next wave of opponents, both in the governor's office and the legislature, which will require robust grassroots organizing and engagement.
- New Jersey Citizen Action specifically called out the need for passing "Easy Enrollment Health Insurance Program," which will allow individuals to enroll in health care when filing their taxes, without penalties.

"Some of the families who would benefit the most from health care enrollment outreach and assistance come from underserved Hispanic and Latino communities who may not access the same communication and news channels as others. Therefore, for outreach to be truly impactful, it is vital to partner with trusted members, leaders, and news sources that are of and within those underserved communities, and to meet those families where they are."

### MAURA COLLINSGRU

Director of Policy and Advocacy, New Jersey Citizen Action

"Until we place more dignity into these systems, we're all spinning our wheels. Clients can be asked to provide the same documents 15-20 times a year for different programs. Take a moment to think about how much time that takes for a client. It would be great if the state could build up the NJOneApp system so clients could also share information with local agencies. It is a win-win, it saves time for agencies and gives clients control over the information. NJOneApp should also provide clients with the ability to search for other services that they may be eligible for and create a referral network of trusted providers."

### PETER T. ROSARIO

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President and Chief Executive Officer, La Casa de Don Pedro

# NEW JERSEY-SPECIFIC STAKEHOLDERS

<sup>8</sup> "Expanded Stakeholders" is not a comprehensive list but instead reflective of the organizations that were identified throughout exploratory discussions with national and state stakeholders. They sit somewhere at the intersection of race equity and health justice, with a specific focus on Latinx immigrant communities. These organizations and groups have not been engaged in the development or provided insights for this report.

## NATIONAL STAKEHOLDERS

CenterLink MamásConPoder.org Protecting Immigrant Families

### STATE STAKEHOLDERS

La Casa de Don Pedro in Essex County Latino Action Network Foundation New Jersey Citizen Action

### **EXPANDED STAKEHOLDERS<sup>8</sup>**

Centro Comunitario CEUS (formerly Comité En Unión para Salvadoreños) Community Affairs & Resource Center in Monmouth & Ocean County Hispanic Family Center of Southern N.J. in Camden County, & Morris County The Latin American Legal Defense and Education Fund in Mercer County (LALDEF) New Jersey Alliance for Immigrant Justice (NJAIJ) New Jersey Consortium for Immigrant Children (NJCIC) Organization for Hispanic Affairs in Morris County Princeton Area Community Foundation