



NJAHU Responds to Members Health Plan Bankruptcy

Dear NJAHU Member,

The New Jersey Association of Health Underwriters shares your deep concern regarding the bankruptcy of Affiliated Physicians & Employers Master Trust dba/Members Health Plan of New Jersey (APEMT) and the assessments that are being charged to members of this self-insured plan. We stand with you during this time of uncertainty and will be a resource for you.

NJAHU has been aggressively trying to secure details for our members so they can best advise their APEMT clients. This includes reaching out to other affiliated organizations. Due to legal barriers and other issues, obtaining additional information has been extremely difficult.

It is our understanding that the Trust comprises 4,000 small businesses with more than 35,000 employees and family members, many of which are physician groups, dental practices, long-term care facilities and other front-line health care organizations.

The APEMT had requested \$18 million in loans from the \$6.2 billion in American Rescue Plan Act (ARPA) funds. Its contention is with 25% of Trust's members working in the health care field and 50% of its members representing "essential workers," the members of the Trust are worthy recipients for ARPA funds. These

small businesses are now saddled with costly plan assessments. They are the real victims at a time when businesses are struggling to recover from this pandemic.

You and your clients may wish to contact Gov. Phil Murphy and the state Department of Banking and Insurance to share concerns and to urge the governor to consider appropriating ARPA funds to offset these assessments.

Contact Gov. Phil Murphy's personal assistant at maryann.o'brien@nj.gov or click [HERE](#).

Contact NJ Department of Banking and Insurance Commissioner Marlene Caride at Marlene.Caride@dobi.nj.gov or 609-292-7272

Thank you,

NJAHU Board of Trustees

**Please note this message is for informational purposes only and does not provide any legal advice.*

[NJAHU](#) | [908-349-0789](tel:908-349-0789) | info@NJAHU.org | NJAHU.org



NJAHU | 312 North Avenue East, Suite 5, Cranford, NJ 07016

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