

**COUNCIL OF THE BOROUGH OF ENGLEWOOD CLIFFS
BERGEN COUNTY, NEW JERSEY**

**RESOLUTION
RESOLUTION NO. 2026-186**

**TITLE: RESOLUTION URGING STATE LEADERS TO IMPLEMENT FAIR AND
EQUITABLE REFORMS TO MITIGATE THE UNSUSTAINABLE INCREASES
IN HEALTH BENEFIT PREMIUMS FOR PUBLIC SECTOR EMPLOYEES**

WHEREAS, the State Health Benefits Program (SHBP), governed by N.J.S.A. 52:14-17.25 et seq., offers medical, prescription drug, and dental coverage to qualified State and participating local government public employees, retirees, and eligible dependents; and

WHEREAS, all SHBP plans are self-funded, meaning that the money paid out for benefits comes directly from an SHBP fund supplied by the State, participating local employers, and member premiums; and

WHEREAS, participating local government employers, including the Borough of Englewood Cliffs, continue to experience significant increases in health insurance premiums, creating substantial budgetary challenges and placing additional financial burdens on taxpayers and employees; and

WHEREAS, during budget testimony regarding SHBP costs, State Treasurer Elizabeth Maher Muoio indicated that future premium increases could be comparable to the substantial increases experienced in prior years; and

WHEREAS, such proposed rate increases will significantly impact local property taxpayers as well as public employees during a period of persistent inflation and economic uncertainty; and

WHEREAS, despite innovative cost-containment measures taken by municipalities to provide affordable and quality healthcare coverage for valued employees and their families, public sector health benefit plans remain increasingly expensive; and

WHEREAS, long-term structural reforms are needed to address the sustainability of the SHBP, including but not limited to eliminating costly plan designs, modifying co-pays for specialists and urgent care, restricting the use of out-of-network healthcare coverage and GLP-1 drugs where appropriate, implementing a Reference-Based Pricing System, streamlining the use of Health Savings Accounts and Flexible Spending Accounts, and enhancing medical transparency and data collection; and

WHEREAS, failure to implement meaningful reforms may leave municipalities with limited options, including hiring freezes, elimination of budgeted positions, reductions in services, and increased property taxes for residents.

NOW, THEREFORE, BE IT RESOLVED, by the Mayor and Council of the Borough of Englewood Cliffs, County of Bergen, State of New Jersey, that State leaders are respectfully urged to implement fair and equitable reforms to mitigate the unsustainable increases in health benefit premiums for public sector employees; and

BE IT FURTHER RESOLVED, that copies of this Resolution be forwarded to the Governor of the State of New Jersey, the State Treasurer, the President of the New Jersey Senate, the Speaker of the New Jersey General Assembly, Senator Gordon M. Johnson, Assemblywoman Shama Haider, Assemblywoman Ellen Park, and the New Jersey State League of Municipalities.

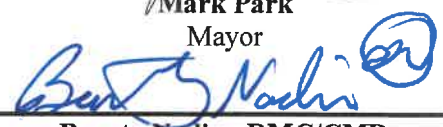
CERTIFICATION

I hereby certify that this resolution, consisting of 2 page(s), was adopted at the Regular Meeting of the Borough Council of the Borough of Englewood Cliffs, held on this 8th day of July 2026.

	Moved	Second	Ayes	Nays	Abstain	Absent
Biegacz			✓			
Liang		✓	✓			
Patel			✓			
Kapsaskis	✓		✓			
Lee			✓			
Koutroubas			✓			
Mayor Park						



Mark Park
Mayor



Beauty Nadim, RMC/CMR
Municipal Clerk