

Governor Phil Murphy

Open Enrollment at Get Covered New Jersey Begins Nov. 1, With More Plan Options and Historic Levels of Financial Help Available for 2023

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Residents Can Preview Available Plans and See if They Qualify for Financial Help Now at [GetCovered.NJ.gov](https://www.getcovered.nj.gov)

9 in 10 people Who Enroll Qualify for Savings; Many Pay \$10 a Month or Less for Health Coverage

TRENTON — Governor Phil Murphy and New Jersey Department of Banking and Insurance Commissioner Marlene Caride announced today that consumers shopping for 2023 health coverage can start purchasing plans beginning November 1, 2022, when Open Enrollment begins at the state's Official Health Insurance Marketplace, Get Covered New Jersey ([GetCovered.NJ.gov](https://www.getcovered.nj.gov)) ([https://urldefense.com/v3/_https://t.e2ma.net/click/rms8di/fd1rrbm/vd0np0_!!J30X0ZrnC1oQtBA!Ny22GmSBhAamZMOKard2yl_ulb-YP0FyJU5JqXZ6y35jCKzPP2h9BqMVIDrJ3uE4VgD9cc7sQN4nJdBgumawC13PyY0\\$](https://urldefense.com/v3/_https://t.e2ma.net/click/rms8di/fd1rrbm/vd0np0_!!J30X0ZrnC1oQtBA!Ny22GmSBhAamZMOKard2yl_ulb-YP0FyJU5JqXZ6y35jCKzPP2h9BqMVIDrJ3uE4VgD9cc7sQN4nJdBgumawC13PyY0$)). Consumers will benefit from historic levels of financial help that remain available for the upcoming year and more plan options with the addition of a new insurance company offering plans on the marketplace.

Residents can view available 2023 health plans, compare costs and see if they qualify for financial help now, before the enrollment window opens, using the Get Covered New Jersey Shop and Compare tool ([https://urldefense.com/v3/_https://t.e2ma.net/click/rms8di/fd1rrbm/b60np0_!!J30X0ZrnC1oQtBA!Ny22GmSBhAamZMOKard2yl_ulb-YP0FyJU5JqXZ6y35jCKzPP2h9BqMVIDrJ3uE4VgD9cc7sQN4nJdBgumawbhbhg4qg\\$](https://urldefense.com/v3/_https://t.e2ma.net/click/rms8di/fd1rrbm/b60np0_!!J30X0ZrnC1oQtBA!Ny22GmSBhAamZMOKard2yl_ulb-YP0FyJU5JqXZ6y35jCKzPP2h9BqMVIDrJ3uE4VgD9cc7sQN4nJdBgumawbhbhg4qg$)). All consumers need is their zip code, birth date and income, and they can view the plans available and the estimated amount of financial help they may qualify for to lower premium costs.

"New Jersey continues to be guided by the belief that healthcare is a right. That principle has served as the foundation for our work to improve access to quality, affordable health coverage for our residents," **said Governor Murphy**. "Through the efforts of our Administration and the Biden-Harris Administration, I am thrilled our state will be able to offer even more health insurance plan options with record levels of financial help. I encourage individuals seeking health coverage to take advantage of these historic savings by visiting Get Covered New Jersey to find and enroll in the plan that best meets their family's needs."

"The Murphy Administration has made health coverage access a priority so New Jerseyans can protect their health. We know that access to quality, affordable health coverage is critical to making sure residents can seek preventive care, see a doctor when they are sick, and avoid financial ruin caused by a health emergency," **said Commissioner Caride**. "Get Covered New Jersey is the only place where individuals who qualify can get financial help to reduce premium costs. Consumers can compare health insurance plans and choose the plan that best fits their health needs and budget. We encourage residents to use this time before Open Enrollment to explore their options."

Established by the Murphy Administration, Get Covered New Jersey is where individuals and families who do not have health insurance through an employer or other program, such as Medicaid or Medicare, can easily shop for and buy health insurance. Get Covered New Jersey is the only place residents can get financial help for health coverage.

The Open Enrollment Period for 2023 coverage at Get Covered New Jersey will run from November 1, 2022 to January 31, 2023. Consumers must enroll by Dec. 31 for coverage starting Jan. 1; if they enroll by Jan. 31, coverage will begin Feb. 1.

Thanks to the Inflation Reduction Act passed by Congress and signed by President Biden in August 2022, record-level savings will remain available to help lower the costs of monthly premiums.

The federal American Rescue Plan Act, signed last year, significantly increased the amount of financial help available to consumers and removed the income cap to receive assistance. No one pays more than 8.5 percent of their income for health insurance through Get Covered New Jersey. The federal savings allowed New Jersey to increase the amount of state subsidies, called New Jersey Health Plan Savings, which are available to eligible consumers and to extend the savings to residents at higher income levels for the first time last year, allowing those earning an annual salary of up to 600 percent of the federal poverty level (\$81,540 for an individual and \$166,500 for a family of four) to receive state assistance. The Inflation Reduction Act extended the historic federal savings for three years.

Nine out of 10 residents enrolling will qualify for financial help, and many people will have access to a health plan at a cost of \$10 a month or less. Plans and prices change each year, so individuals who have coverage now should review their plan options during the Open Enrollment Period to find the plan that best meets their needs and budget.

The federal administration also recently eliminated the "family glitch" to further bolster affordability of health insurance. As a result of this action, family members of workers who are offered affordable self-only coverage but unaffordable family coverage may qualify for premium tax credits to buy plans on the marketplace. Generally, families paying more than 9.12% of their income towards employer coverage in 2023 may have more affordable options through Get Covered New Jersey.

This Open Enrollment Period, five insurance companies will offer plans through the marketplace, with Aetna joining AmeriHealth, Horizon Blue Cross Blue Shield of New Jersey, Oscar, and Ambetter from WellCare of New Jersey.

The upcoming Open Enrollment Period begins Get Covered New Jersey's third year in operation. In 2020, the state transitioned away from the federal marketplace, HealthCare.gov, and became a full operational State Based Exchange. The state expanded the Open Enrollment Period in 2020 to three months, from the previous six-week window available under the previous federal administration, began offering state subsidies, and invested more in outreach and trained experts who provide free, unbiased enrollment assistance to residents in the community.

This year, 17 Navigators, which are New Jersey-based community organizations, will provide enrollment assistance, outreach and education year-round for 2023 coverage, available now and throughout the Open Enrollment Period. Navigators also assist consumers who are eligible to enroll in coverage outside of Open Enrollment, through Special Enrollment Periods throughout the year.

Open Enrollment is the only time of year residents can enroll in a plan, unless they have a major life event, such as marriage, pregnancy, or moving, that qualifies them for a Special Enrollment Period or if they qualify for NJ FamilyCare.

Health plans offered through GetCovered.NJ.gov cover preventive services, emergency services, prescription drugs, prenatal and pediatric care, and more, and no one can be denied coverage due to a pre-existing condition.

Consumers are encouraged to use the free assistance available in local communities throughout the state by visiting Find Local Assistance ([https://urldefense.com/v3/_https://t.e2ma.net/click/rms8di/fd1rrbm/ry1np0_!!J30X0ZrnC1oQtBA!Ny22GmSBhAamZMOKard2yl_ulb-YPOFyJU5JqXZ6y35jCKzPP2h9BqMVidrJ3uE4VgD9cc7sQN4nJdBgumaw6Kfax5k\\$](https://urldefense.com/v3/_https://t.e2ma.net/click/rms8di/fd1rrbm/ry1np0_!!J30X0ZrnC1oQtBA!Ny22GmSBhAamZMOKard2yl_ulb-YPOFyJU5JqXZ6y35jCKzPP2h9BqMVidrJ3uE4VgD9cc7sQN4nJdBgumaw6Kfax5k$)) at or to call the Customer Call Center 1-833-677-1010 TTY 711.

In New Jersey, there remains a requirement to have health coverage. Residents who do not qualify for an exemption from the Shared Responsibility Payment will pay a penalty at tax time.

ABOUT GET COVERED NEW JERSEY

Get Covered New Jersey is the state's official Health Insurance Marketplace, operated by the Department of Banking and Insurance, where New Jerseyans can find quality affordable insurance from private health insurance companies. Get Covered New Jersey is the only place where individuals who qualify can get financial help to reduce premium costs. Consumers can then compare health insurance plans and choose the plan that best fits their health needs and budget. Depending on their income, some consumers may qualify for low-cost or free coverage from NJ FamilyCare. Get Covered New Jersey is operated by the New Jersey Department of Banking and Insurance. It was established by state law and created by New Jersey, for New Jersey. For more information about Get Covered New Jersey, please visit [GetCovered.NJ.gov](https://urldefense.com/v3/_https://t.e2ma.net/click/rms8di/fd1rrbm/vd0np0_!!J30X0ZrnC1oQtBA!Ny22GmSBhAamZMOKard2yl_ulb-YPOFyJU5JqXZ6y35jCKzPP2h9BqMVidrJ3uE4VgD9cc7sQN4nJdBgumawC13PyY0$) ([https://urldefense.com/v3/_https://t.e2ma.net/click/rms8di/fd1rrbm/vd0np0_!!J30X0ZrnC1oQtBA!Ny22GmSBhAamZMOKard2yl_ulb-YPOFyJU5JqXZ6y35jCKzPP2h9BqMVidrJ3uE4VgD9cc7sQN4nJdBgumawC13PyY0\\$](https://urldefense.com/v3/_https://t.e2ma.net/click/rms8di/fd1rrbm/vd0np0_!!J30X0ZrnC1oQtBA!Ny22GmSBhAamZMOKard2yl_ulb-YPOFyJU5JqXZ6y35jCKzPP2h9BqMVidrJ3uE4VgD9cc7sQN4nJdBgumawC13PyY0$)).

Governor Phil Murphy

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