

Governor Phil Murphy

ICYMI: Open Enrollment Period for Get Covered New Jersey Begins Nov. 1, With Record Levels of Financial Help Available to Make Health Insurance More Affordable

11/1/2021

Majority of consumers receiving financial help can find a plan for \$10 a month or less

More options available to consumers for 2022, Residents can preview available plans now at [GetCovered.NJ.gov](https://www.getcovered.nj.gov)

TRENTON – The Murphy Administration announced today the Affordable Care Act Open Enrollment Period at Get Covered New Jersey ([GetCovered.NJ.gov](https://www.getcovered.nj.gov) (<https://nj.gov/getcoverednj/>)), will begin Monday, Nov. 1st, with more plan choices and record levels of financial help available to make health insurance more affordable. Residents can view available 2022 plans and compare costs now, before the enrollment window opens, using the Get Covered New Jersey Shop and Compare tool (<https://enroll.getcovered.nj.gov/hix/preeligibility#/>).

Nine out of 10 residents enrolling at Get Covered New Jersey will qualify for financial help to lower the cost of quality, affordable health coverage. The majority of people receiving financial help will have access to a health plan at a cost of \$10 a month or less, due to historic savings that remains available for 2022 from the federal American Rescue Plan Act and the State of New Jersey.

“Open enrollment is the one time of year residents who do not have health insurance through an employer or other program can enroll in a plan. This year, because of the work of the Biden Administration and our state, we will continue to offer historic levels of financial help to improve access to quality, affordable health coverage,” **said Governor Phil Murphy**. “Our administration continues to be guided by our belief that health care is a basic human right. We opened our own health insurance marketplace, following attacks on health care by the former federal administration, to improve access to coverage and care. With the expanded financial help available, we want to ensure as many people as possible get covered. We encourage residents in need of health insurance to prepare for the start of open enrollment, and to spread the word to family and friends who may need coverage.”

New Jersey transitioned from the federal health insurance marketplace, [HealthCare.gov](https://www.healthcare.gov/) (<https://www.healthcare.gov/>), to its own marketplace, Get Covered New Jersey, last year. As a result of operating its own marketplace, the state is able to offer a longer Open Enrollment Period, state subsidies to lower costs in addition to available federal tax credits, a strengthened assister network providing free enrollment assistance to residents, and an experience tailored for New Jerseyans.

“The Murphy Administration has made health coverage access a priority and, in concert with the federal government, will continue to provide more financial help than ever before to lower the cost of health

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insurance. Most people enrolling will qualify for financial help, and many receiving assistance can find a plan for \$10 a month or less," **said Department of Banking and Insurance Commissioner Marlene Caride.** "There are also more organizations available this year to provide free, unbiased support to anyone who needs help enrolling in a plan. If you need coverage, even if you've looked before, we encourage you to explore your options. Health care is more important than ever, and health insurance is in reach for more residents as a result of the new savings."

In March of 2021, President Joseph R. Biden, Jr. signed into law the American Rescue Plan Act, which significantly increased the amount of financial help available to consumers and removed the income cap to receive assistance. The American Rescue Plan also provided special unemployment-related financial help for 2021, which will not be available for 2022.

The American Rescue Plan now ensures no one pays more than 8.5 percent of their income for health insurance (based on a benchmark plan). The additional savings allowed New Jersey to increase the amount of state subsidies available to eligible consumers and to extend the state savings to residents at higher income levels for the first time, allowing those earning an annual salary of up to 600 percent of the federal poverty level (\$77,280 for an individual and \$159,000 for a family of four) to receive state assistance. Both increased federal and state financial help will remain available, and 9 in 10 consumers enrolling will qualify for assistance.

For 2022, consumers will have more plan choices with the entry of a new health insurance company selling plans through Get Covered New Jersey, bringing to four the number of carriers offering plans on the marketplace. Ambetter from WellCare of New Jersey will enter the market in 2022, joining AmeriHealth, Horizon Blue Cross Blue Shield of New Jersey, and Oscar.

The State expanded the Open Enrollment Period in 2020 to three months from the six-week window available under the Trump administration, and is investing more in outreach and trained experts who will provide unbiased enrollment help to residents at no cost. This year, the State is providing \$3.9 million in grant funding to 18 Navigators, which are New Jersey-based community organizations that provide enrollment assistance, up from \$3.5 million provided to 16 Navigators last year, and \$1.1 million provided to five in 2020. In 2019, the federal government funded just one Navigator in New Jersey at \$400,000. All Navigators will provide in-person and remote assistance.

Operated by the Department of Banking and Insurance, Get Covered New Jersey is the state's official health insurance marketplace, providing New Jerseyans with access to quality, affordable health insurance options for themselves and their families. It is a one-stop shop for health insurance for residents who do not have coverage from an employer or other program, and the only place residents can get financial help to purchase a plan.

All plans offered through [GetCovered.NJ.gov](https://nj.gov/getcoverednj) cover preventive services, emergency services, prescription drugs, and prenatal and pediatric care, and more, and no one can be denied coverage due to a pre-existing condition.

The Open Enrollment Period for 2022 coverage at Get Covered New Jersey ([GetCovered.NJ.gov](https://nj.gov/getcoverednj)) will run from November 1, 2021 to January 31, 2022. Consumers must enroll by December 31, 2021 for coverage starting January 1, 2022; if they enroll by January 31, 2022, coverage will begin February 1, 2022. Open Enrollment is the only time of year residents can enroll in a plan, unless they have a major life event, such as getting married, moving or having a baby, that qualifies them for a Special Enrollment Period.

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.

Residents can browse plans now and see if they may qualify for financial help, and find free local assistance, at [GetCovered.NJ.gov](https://nj.gov/getcoverednj) (<https://nj.gov/getcoverednj/>).

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Office of Governor PO Box 001
Trenton, NJ 08625
609-292-6000

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