

Governor Phil Murphy

# Governor Murphy Announces Health Insurance Signups In New Jersey Surpass Previous Two Years

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*Urges Residents to Get Covered During New COVID-19 Special Enrollment Period*

*9.4% Increase in Plan Selections from 2020, Enrollment Remains Open Until May 15*


**TRENTON** – Governor Phil Murphy today announced that health insurance signups through New Jersey's new state-based marketplace surpassed the Open Enrollment Period for the previous two years in New Jersey. Plan selections for 2021 coverage increased 9.4 percent over last year's Affordable Care Act Open Enrollment Period, as the state successfully expanded access to health coverage through its new state-based marketplace, Get Covered New Jersey, during its first open enrollment period.

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The enrollment window remains open, and Governor Murphy and Department of Banking and Insurance Commissioner Marlene Caride are urging residents who still need coverage to explore their options at [GetCovered.NJ.gov](https://www.getcoverednj.gov). New Jersey recently joined the Biden Administration in announcing the opening of a COVID-19 Special Enrollment Period to allow residents who still need coverage to sign up for health insurance through Get Covered New Jersey until May 15, 2021.

"We are incredibly pleased to see more residents obtaining health coverage through our new state-based marketplace during this critical time period," said **Governor Murphy**. "In line with the proactive steps taken by the Biden Administration, New Jersey recently expanded our enrollment window to ensure that our residents have ample opportunity to access the high-quality, affordable coverage that is so important to their health and wellbeing."

"We are encouraged that we saw plan selections increase by 9.4 percent over last year, as we expanded the enrollment window and provided new financial help to most residents enrolling on the marketplace," said **Department of Banking and Insurance Commissioner Marlene Caride**. "We are keeping open the enrollment window to give those who still need health insurance the opportunity to get covered now, rather than having to wait until next year to enroll in a plan."

The state of New Jersey transitioned from using the federally-facilitated marketplace, [healthcare.gov](https://www.healthcare.gov), to its own marketplace [GetCovered.NJ.gov](https://www.getcoverednj.gov) last year, holding its first Open Enrollment Period from November 1, 2020 to January 31, 2021.

During open enrollment, 269,560 residents signed up for 2021 health coverage through Get Covered New Jersey, including 75,749 new consumers. A total of 216,813 residents – or 8 in 10 consumers – received financial help. In total, New Jersey signed up 9.4 percent more consumers than in 2020, when 246,426 residents selected plans, and 5.6 percent more than 2019 when 255,246 consumers signed up. Get Covered New Jersey worked with [Healthcare.gov](https://www.healthcare.gov) to transition consumers to the state and automatically continue coverage for eligible consumers; those consumers are included in the total number.

The new state subsidies available under a law passed by legislators and signed by Governor Murphy, resulted in more financial help than ever before to lower the cost of health insurance for those who qualify under the Affordable Care Act income thresholds. New Jerseyans whose annual income is up to 400% of the Federal Poverty Level (\$51,040 for an individual and \$104,800 for a family of four) qualify for state subsidies in addition to the federal Advance Premium Tax Credit (APTC). The amount of financial help received by qualifying residents who selected a plan during open enrollment is about \$484 a month on average, or about \$5,808 for the year. The financial help amount includes \$564 a year in savings from the state subsidy per person, on top of the federal Advanced Premium Tax Credit.

Because of the availability of state subsidies, the net premium for 2021 is the lowest since the implementation of [Healthcare.gov](https://www.healthcare.gov) and availability of federal tax credits for individuals receiving financial help. The currently average monthly net premium for those eligible for financial help is \$121 a month, compared to \$164 a month in 2020, and \$148 a month in 2014.

Residents can continue to enroll in coverage through the COVID-19 Special Enrollment Period until May 15, 2021. The coverage effective dates will be as follows:

Enroll by February 28, coverage effective March 1;

Enroll by March 31, coverage effective April 1;

Enroll by April 30, coverage effective May 1.

In addition to the ability to enroll through the COVID-19 SEP, New Jerseyans can make updates to health plans or enroll in a new health plan for other reasons, including birth or adoption of a child and pregnancy.

All New Jerseyans seeking health insurance are encouraged to sign up as soon as possible in order to have coverage in effect on the first day of the following month, providing the maximum benefit of health coverage. To get free help choosing a plan from a trained, certified assister, go to Find Local Assistance on the Get Covered New Jersey website.

More information on the COVID-19 Special Enrollment Period may be found on the Get Covered New Jersey website. Residents can shop and compare plans and see if they qualify for financial help to pay for a plan at [GetCovered.NJ.gov](https://www.getcoverednj.gov) (<https://nj.gov/getcoverednj/>)

Get Covered New Jersey's Open Enrollment Snapshot may be found here:

<https://nj.gov/getcoverednj/help/about/publicinfo.shtml> (<https://nj.gov/getcoverednj/help/about/publicinfo.shtml>)

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