

NJ FamilyCare

Qualifying New Jersey residents of any age may be able to get free or low-cost health insurance through New Jersey's publicly funded health insurance program, [NJ FamilyCare](#). It includes people who qualify for Children's Health Insurance Program (CHIP) or Medicaid.

Eligibility for NJ FamilyCare is based on income and household size. Residents may enroll in NJ FamilyCare year round.

NOTE: When you apply for coverage through Get Covered New Jersey, you will give income and household information. This will be used to find if you qualify for financial help to lower the cost of your plan. It will also be used to find if you may qualify for NJ FamilyCare. You will not need to fill out more than one application. The Get Covered New Jersey application will tell you if you qualify for Marketplace financial help or may be eligible for NJ FamilyCare.



NJ FamilyCare Income Chart Effective January 1, 2022



FAMILY SIZE *	Adult(s) (Age 19-64)	Plan First** (Family Planning)	NJSPCP** & Pregnant Women (Any Age)	Children (Under Age 19)					
	Federal Poverty Level % (FPL)								
	0 - 138%	> 138 - 205%	0 - 205%	0 - 147%	> 147 - 150%	> 150 - 200%	> 200 - 250%	> 250 - 300%	> 300 - 355%
Maximum Monthly Income									
1	\$1,563	\$2,322	\$2,322	\$1,665	\$1,699	\$2,265	\$2,832	\$3,398	\$4,021
2	\$2,106	\$3,128	\$3,128	\$2,243	\$2,289	\$3,052	\$3,815	\$4,578	\$5,417
3	\$2,649	\$3,935	\$3,935	\$2,822	\$2,879	\$3,839	\$4,798	\$5,758	\$6,814
4	\$3,192	\$4,741	\$4,741	\$3,400	\$3,469	\$4,625	\$5,782	\$6,938	\$8,210
5	\$3,735	\$5,547	\$5,547	\$3,978	\$4,059	\$5,412	\$6,765	\$8,118	\$9,606
6	\$4,277	\$6,354	\$6,354	\$4,556	\$4,649	\$6,199	\$7,748	\$9,298	\$11,003
Each Additional	\$543	\$807	\$807	\$579	\$590	\$787	\$984	\$1,180	\$1,397
Monthly Premium	No premium	No premium	No premium	No premium	No premium	No premium	No premium	No premium	No premium
Copayments	No copay	No copay	No copay	No copay	No copay	\$5 - \$10	\$5 - \$35	\$5 - \$35	\$5 - \$35

* The size of your family may be determined by the total number of parent(s) or caretaker(s), and all blood-related children under the age of 21 who are tax dependent, as well as any other tax dependent residing in the home.
 ** Plan First and NJSPCP do not meet the minimum essential health care coverage requirement.

[NJFAMILY INCOME CHART \[PDF\]](#)

If you think you may be eligible for NJ FamilyCare based on your income, you can go directly to the [NJ FamilyCare](#) website to apply ([njfamilycare.org](#)).

Major life event? See if you qualify for a Special Enrollment Period.

Open Enrollment for 2023 has now closed. In order to enroll in coverage, you must have a qualifying life event to open a Special Enrollment Period or meet a certain income level.

GET STARTED

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