

Governor Phil Murphy

ICYMI: Get Covered New Jersey Open Enrollment Kicks Off November 1 for 2026 Plan Year

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TRENTON – Open Enrollment for [Get Covered New Jersey](https://www.nj.gov/getcoverednj/) (<https://www.nj.gov/getcoverednj/>), the State's Official Health Insurance Marketplace, kicks off on November 1, Governor Phil Murphy and New Jersey Department of Banking and Insurance Commissioner Justin Zimmerman announced today. With federal changes that will increase premium costs for Affordable Care Act Marketplace consumers nationwide, including Get Covered New Jersey, consumers are urged to [shop and compare](https://enroll.getcovered.nj.gov/prescreener/) (<https://enroll.getcovered.nj.gov/prescreener/>) early to get updated prices and plans that fit their needs.

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, and eight in 10 enrollees will qualify for savings.

In 2025, New Jersey saw a record 513,217 residents enrolled in a health plan through Get Covered New Jersey – a 108% increase in enrollment since the State first launched the marketplace.

“Over the course of my Administration, we have worked diligently to expand access to quality, affordable health insurance coverage. Since its launch in 2020, Get Covered New Jersey has proven to be a powerful tool, enabling hundreds of thousands of New Jerseyans to secure health coverage and ensure their medical needs are met,” **said Governor Murphy**. “Many actions taken by the federal government are having and will continue to have a negative impact on our residents’ ability to afford health care, whether through cuts to Medicaid effectuated in the One Big Beautiful Bill Act or the expiration of enhanced premium tax credits. We are encouraging all residents to explore their options and take advantage of community-based outreach and assistance to find the plan that works best for themselves and their families.”

“With Open Enrollment beginning on November 1, consumers are encouraged to explore their plan options early to find the plan that best meets their needs and budget. Get Covered New Jersey is here to help individuals and families navigate federal changes to the program. We encourage residents to take advantage of free help that is available from trained professionals who can assist them in determining how much financial help they may be eligible for and to find a health insurance plan,” **said Commissioner Zimmerman**. “Get Covered New Jersey remains the only place to find financial help for health coverage and eight in 10 people will qualify for savings. With the expiration of enhanced premium tax credits for 2026, it is more important than ever that people shop and compare their plan options.”

 Back to top

Get Covered New Jersey provides residents with quality, affordable health coverage, enabling them to access a wide range of health care services to keep themselves and their families healthy. Get Covered New Jersey offers federal and state financial help to qualifying residents to help lower their monthly premiums and out-of-pocket expenses.

Congressional Inaction to Extend Enhanced Premium Tax Credits

Federal enhanced premium tax credits, which have helped make health insurance plans more affordable for even more people, have not yet been extended by Congress and are set to expire at the end of the 2025 calendar year and will not be available for 2026. New Jerseyans enrolled in coverage at Get Covered New Jersey received historic levels of financial help during the last Open Enrollment Period, with an average savings of \$589 per person each month, or \$7,068 a year. Federal Advanced Premium Tax Credits will remain available for eligible enrollees. However, as a result of Congressional inaction, New Jersey is expected to lose more than half a billion dollars in enhanced premium tax credits, and over 466,000 New Jerseyans – 91 percent of Get Covered New Jersey consumers – are expected to see premium increases.

New Jersey will continue to offer state subsidies, called New Jersey Health Plan Savings, for eligible enrollees. The Department is estimated to provide \$215 million in 2026 to support state subsidies, which it implemented when Get Covered New Jersey launched in 2020, providing greater affordability in the market.

The Department is ready to act as quickly as possible, at any time, if and when Congress takes action to ensure New Jersey consumers continue to have access to quality, affordable health insurance with enhanced premium tax credits.

Get Covered New Jersey is Here to Help with Questions and Enrolling

Establishing Get Covered New Jersey, the State's own health insurance marketplace, has meant greater flexibility and control for New Jersey to meet the needs of its residents. Through the creation of State subsidies, and the establishment of numerous consumer-friendly policies enacted in the state, New Jersey lowered costs and made it easier to access coverage.

It also ensured there is a broad network of New Jersey-based assisters to help consumers in selecting the coverage that is right for them.

The Department recently awarded \$5 million (<https://www.nj.gov/dobi/pressreleases/pr251016.html>) in grant funding to 30 community organizations to serve as Navigators, providing assistance in helping current enrollees and connecting uninsured New Jersey residents to health coverage through Get Covered New Jersey. Each organization is able to assist residents in-person and remotely, and perform year-round outreach and education for 2026 coverage, including before and during the Open Enrollment Period. Navigator grantees will provide local assistance in various languages at locations across the state.

Free help is also available from New Jersey-licensed Brokers that are trained and certified by Get Covered New Jersey. Brokers can walk consumers through their health insurance options and are required to act in a consumer's best interest.

Get Covered New Jersey consumers are encouraged to use the free assistance available in local communities throughout the state by visiting the "We Can Help" section at [GetCovered.NJ.gov](https://www.nj.gov/getcoverednj/) (<https://www.nj.gov/getcoverednj/>).

In addition, the Department and Navigator partners will again conduct outreach in New Jersey shopping malls, and this year in supermarkets, to increase awareness of the program and assist people in enrolling November through January.

Five insurance companies are offering health plans in 2026 through the marketplace: Ambetter from WellCare of New Jersey, AmeriHealth, Horizon Blue Cross Blue Shield of New Jersey, Oscar, and UnitedHealthcare. Aetna previously announced it was withdrawing from marketplaces nationwide and notified New Jersey consumers that it will no longer offer plans on the marketplace in 2026.

Based on plan rates for 2026 submitted by carriers, rates will increase on average by 16.6 percent (<https://www.nj.gov/dobi/pressreleases/pr251027.html>) over 2025 in the individual market, which includes on marketplace and off marketplace plans (sold directly by insurance companies). Average rate increases by carrier are available on the Department's website (https://www.nj.gov/dobi/division_insurance/ihcseh/averageratechanges/index.html).

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

Expanding Accessibility and Affordability

Since taking over the marketplace in 2020, the Murphy Administration has advanced numerous policies that improved access and affordability of health coverage for New Jersey residents through Get Covered New Jersey. This includes:

- Expanding the Open Enrollment Period to three months, from the six-week window available under the federal administration in 2019;
- Offering State subsidies called New Jersey Health Plan Savings, available to eligible consumers, when the State's marketplace launched;
- Expanding plan options by increasing the number of health carriers offering plans from three in 2020 to the current five;
- Implementing the New Jersey Easy Enrollment Health Insurance Program (<https://www.nj.gov/dobi/pressreleases/pr250305.html>), which helps uninsured residents obtain coverage by indicating their interest in Get Covered New Jersey on their State income tax return and directing them to complete the NJ-EZ Enroll Form to connect to the marketplace; and
- Increasing investments in outreach and trained experts who provide free, unbiased enrollment assistance to residents in the community. This year, the Department invested \$5 million in 30 Navigators – local community-based organizations providing free enrollment assistance to residents – up from \$400,000 in federal funding for just one Navigator under the federal government in 2019.

For the upcoming plan year, consumers again will benefit from action taken by Governor Murphy (<https://www.nj.gov/governor/news/news/562023/approved/20230710a.shtml>) that limits prescription drug costs by capping copays for certain medications. All Get Covered New Jersey health plans will cap the out-of-pocket cost of insulin at \$35 per month, as well as cap out-of-pocket costs for EpiPens and asthma inhalers at \$25 and \$50, respectively, for a month's supply.

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 a move that qualifies them for a Special Enrollment Period. Open Enrollment for 2026 coverage runs November 1, 2025 through January 31, 2026. Consumers who want their insurance to start January 1,

2026, must enroll by December 31; if they enroll by January 31, 2026, coverage will start February 1, 2026.

In New Jersey, a requirement to have health coverage remains. 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 New Jersey 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 was established by state law and created by New Jersey, for New Jersey. For more information, visit [GetCovered.NJ.gov \(https://nj.gov/getcoverednj/\)](https://nj.gov/getcoverednj/).

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[Home \(/governor/\)](/governor/)

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[Law & Justice \(/governor/initiatives/#Justice\)](/governor/initiatives/#Justice)

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[Advice and Consent Appointments \(/governor/news/acappointments\)](/governor/news/acappointments)

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