

Governor Phil Murphy

ICYMI: Open Enrollment at Get Covered New Jersey Starts Today, With More Plan Options and Historic Levels of Financial Help Available

11/1/2023

*9 in 10 people Who Enroll Will Qualify for Savings; Many Pay \$10 a Month or Less for Health Coverage
 Residents Can View Available Plans and See if They Qualify for Financial Help Now at GetCovered.NJ.gov*

TRENTON – Governor Phil Murphy and New Jersey Department of Banking and Insurance Acting Commissioner Justin Zimmerman today announced that the annual Open Enrollment Period at Get Covered New Jersey (GetCovered.NJ.gov), the state’s Official Health Insurance Marketplace, has begun. Consumers will continue to benefit from historic levels of financial help that remain available and more health plan options with an additional insurance company offering plans on the marketplace.

“Our Administration established Get Covered New Jersey to improve access to high-quality, affordable health coverage for our residents,” **said Governor Murphy**. “During this Open Enrollment Period, families who are uninsured or underinsured can access record levels of financial help to lower their monthly costs and obtain peace of mind. I encourage residents in need of health insurance to visit GetCovered.NJ.gov to explore their health plan options and find the plan that meets their needs.”

Residents can now explore available 2024 health plans and prices. Using the Get Covered New Jersey [Shop and Compare](#) ([https://urldefense.com/v3/_https://t.e2ma.net/click/3r4ebk/nrddit/zcmng6_!!J30X0ZrnC1oQtbA!LCMkAnU6v-z_AllCmFjb1vNlwlTrKXe6jV6ltI-sVbK0Mvc_rV6TDRvdDiNCFs5Ql_7AYNO2arYt0k0cDHn2rJlx0sLG\\$](https://urldefense.com/v3/_https://t.e2ma.net/click/3r4ebk/nrddit/zcmng6_!!J30X0ZrnC1oQtbA!LCMkAnU6v-z_AllCmFjb1vNlwlTrKXe6jV6ltI-sVbK0Mvc_rV6TDRvdDiNCFs5Ql_7AYNO2arYt0k0cDHn2rJlx0sLG$)) tool they can compare plans and find out whether they are eligible for financial assistance in just a few minutes. All consumers need is their zip code, birth date and income. The annual Open Enrollment Period for 2024 coverage at Get Covered New Jersey runs from November 1, 2023 to January 31, 2024. Consumers must enroll by Dec. 31 for coverage starting Jan. 1; if they enroll by Jan. 31, coverage will begin Feb. 1.

“The Murphy Administration is committed to ensuring that New Jersey residents have access to the quality, affordable coverage they need to protect their health. Hundreds of thousands of residents have obtained health insurance through Get Covered New Jersey, and the overwhelming majority received financial help to lower their monthly premiums,” **said Acting Commissioner Zimmerman**. “We are proud that for a third year in a row, there are expanded plan options with an additional carrier joining the marketplace, and record savings remain available. All plans provide important health benefits that keep residents protected from the unexpected. Open enrollment is the one time of year to shop for a plan, so we encourage residents to view their options now.”

Record levels of financial help remain available at Get Covered New Jersey to help lower the costs of monthly premiums thanks to state investment through dedicated funds and a \$25 million annual direct appropriation in each New Jersey State Budget since Fiscal Year 2022, as well as passage of the federal Inflation Reduction Act – signed by President Biden in August 2022. As a result of the federal savings, available through 2025, no one pays more than 8.5 percent of their income for health insurance (for a benchmark plan) through Get Covered New Jersey. In addition, New Jersey provides state subsidies, called New Jersey Health Plan Savings, which are available to eligible

consumers with an annual household income of up to 600 percent of the federal poverty level (\$87,480 for an individual and \$180,000 for a family of four).

Additionally, the Department is taking advantage of a new federal rule that permits Marketplaces to transition eligible consumers from a bronze plan to a silver plan upon automatic renewals. Through this affordability measure adopted by the department, consumers who are eligible for extra savings will be renewed into a silver plan with the extra savings, called cost-sharing reductions (CSRs), with the same insurance carrier and the same coverage with a lower or equivalent premium. This policy change will help lower out of pocket health care costs for New Jerseyans.

Nine out of 10 residents enrolling in coverage through Get Covered New Jersey will qualify for financial help, and many people will have access to a health plan at a cost of \$10 a month or less.

The Open Enrollment Period begins Get Covered New Jersey's fourth year in operation. In 2020, the state transitioned away from the federal marketplace, HealthCare.gov, and became a fully 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, 26 Navigators

([https://urldefense.com/v3/_https://t.e2ma.net/click/3r4ebk/nrddit/f5mng6_!!J30X0ZrnC1oQtba!LCMkAnU6v-z_AllCmFjb1vNlwlTrKXe6jV6ltl-sVbK0Mvc_rV6TDRvdDiNCFs5Ql_7AYNO2arYt0k0cDHn2rCLIN2Fy\\$](https://urldefense.com/v3/_https://t.e2ma.net/click/3r4ebk/nrddit/f5mng6_!!J30X0ZrnC1oQtba!LCMkAnU6v-z_AllCmFjb1vNlwlTrKXe6jV6ltl-sVbK0Mvc_rV6TDRvdDiNCFs5Ql_7AYNO2arYt0k0cDHn2rCLIN2Fy$)), which are New Jersey-based community organizations, will provide expanded statewide enrollment assistance, outreach and education year-round for 2024 coverage, up from 17 Navigators last year. Navigators assist consumers who are eligible to enroll in coverage during the Open Enrollment Period, as well as outside of Open Enrollment, through Special Enrollment Periods throughout the year.

Navigators' role in increasing awareness of affordable health plans available through Get Covered New Jersey is especially vital this year as the federal government has required the resumption of eligibility reviews for NJ FamilyCare following a pause in reviews during the COVID-19 pandemic. For those who no longer qualify for NJ FamilyCare because their income is too high, they may be eligible to obtain health coverage through Get Covered New Jersey and may be able to get help paying for premiums. The Department of Banking and Insurance and the Department of Human Services are working together to help connect individuals who are no longer eligible for NJ FamilyCare to health insurance through Get Covered New Jersey.

"Everyone should have access to affordable and high-quality healthcare coverage. If you have been enrolled in NJ FamilyCare but are no longer eligible, we encourage you to visit Get Covered New Jersey or to speak with a Navigator to help find a new health plan. Get Covered New Jersey offers immediate eligibility results, and 9 out of 10 people who enroll will qualify for premium savings," **said Human Services Commissioner Sarah Adelman**. "As NJ FamilyCare eligibility renewals continue to be mailed to members, we remind those who have moved to update their contact information and encourage all members to return their renewal package as soon as possible, even if it is overdue."

During the 2023 Open Enrollment Period, a record-high of a total of 341,901 residents enrolled in plans through Get Covered New Jersey – a nearly 40 percent increase since the Murphy Administration took over operations of the marketplace in 2020 for plan year 2021.

The average amount of financial help residents received for the 2023 Open Enrollment Period coverage was at a record high of \$555 per person per month, or \$6,660 a year.

This Open Enrollment Period, six insurance companies are offering plans through the marketplace, with UnitedHealthcare joining Aetna, AmeriHealth, Horizon Blue Cross Blue Shield of New Jersey, Oscar, and Ambetter from WellCare of New Jersey. The number of carriers offering plans on Get Covered New Jersey has doubled over the last three years.

Based on plan rates for 2024 submitted by carriers, rates will increase on average by 4.4% over 2023 in the individual market, which includes on exchange and off exchange plans (sold directly by insurance companies). However, because of the state and federal savings available to most consumers enrolling in a plan through Get Covered New Jersey, consumers who receive financial help, on average, will not see an increase in their monthly premium. Average rate increases by carrier are available on the department's website (https://urldefense.com/v3/_https://t.e2ma.net/click/3r4ebk/nrddit/vxng6_!!J30X0ZrnC1oQtba!LCMkAnU6v-

[z_AllCmFjb1vNlwlTrKXe6jV6ltl-sVbK0Mvc_rV6TDRvdDiNCFs5QL_7AYNO2arYt0k0cDHn2rKCDz_-G\\$](#)).

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.

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.

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. 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.

Get Covered New Jersey (GetCovered.NJ.gov) 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/3r4ebk/nrddit/bqong6_!!J30X0ZrnC1oQtbA!LCMkAnU6v-z_AllCmFjb1vNlwlTrKXe6jV6ltl-sVbK0Mvc_rV6TDRvdDiNCFs5QL_7AYNO2arYt0k0cDHn2rKEHGQ65\\$](https://urldefense.com/v3/_https://t.e2ma.net/click/3r4ebk/nrddit/bqong6_!!J30X0ZrnC1oQtbA!LCMkAnU6v-z_AllCmFjb1vNlwlTrKXe6jV6ltl-sVbK0Mvc_rV6TDRvdDiNCFs5QL_7AYNO2arYt0k0cDHn2rKEHGQ65$)) at or to call the Customer Call Center 1-833-677-1010 TTY 711.

NJ FamilyCare members can confirm or update their contact information by calling 1-800-701-0710 (TTY: 711), and can also find additional information about the Medicaid renewal process at nj.gov/staycoverednj ([https://urldefense.com/v3/_https://t.e2ma.net/click/3r4ebk/nrddit/ripng6_!!J30X0ZrnC1oQtbA!LCMkAnU6v-z_AllCmFjb1vNlwlTrKXe6jV6ltl-sVbK0Mvc_rV6TDRvdDiNCFs5QL_7AYNO2arYt0k0cDHn2rLWnH6S3\\$](https://urldefense.com/v3/_https://t.e2ma.net/click/3r4ebk/nrddit/ripng6_!!J30X0ZrnC1oQtbA!LCMkAnU6v-z_AllCmFjb1vNlwlTrKXe6jV6ltl-sVbK0Mvc_rV6TDRvdDiNCFs5QL_7AYNO2arYt0k0cDHn2rLWnH6S3$)).

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/3r4ebk/nrddit/7aqng6_!!J30X0ZrnC1oQtbA!LCMkAnU6v-z_AllCmFjb1vNlwlTrKXe6jV6ltl-sVbK0Mvc_rV6TDRvdDiNCFs5QL_7AYNO2arYt0k0cDHn2rHTY8SQ5\\$](https://urldefense.com/v3/_https://t.e2ma.net/click/3r4ebk/nrddit/7aqng6_!!J30X0ZrnC1oQtbA!LCMkAnU6v-z_AllCmFjb1vNlwlTrKXe6jV6ltl-sVbK0Mvc_rV6TDRvdDiNCFs5QL_7AYNO2arYt0k0cDHn2rHTY8SQ5$)).

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