

Governor Phil Murphy

# ICYMI: Governor Murphy and Commissioner Zimmerman Announce Historic 2025 Get Covered New Jersey Sign-Ups

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*Enrollment More Than Doubled Since the Murphy Administration Took Over Operations of Marketplace - Over a Half a Million New Jerseyans Signed Up for 2025 Coverage*

*Residents with a Qualifying Life Event or Who Meet Certain Income Levels Still Have Options to Get Covered*

**TRENTON** - Governor Phil Murphy and New Jersey Department of Banking and Insurance Commissioner Justin Zimmerman today announced that [Get Covered New Jersey \(https://t.e2ma.net/click/rmc4zm/nrddit/jocffbb\)](https://t.e2ma.net/click/rmc4zm/nrddit/jocffbb) – the State’s Official Health Insurance Marketplace – hit an all-time record enrollment with more than a half a million New Jerseyans signed up for 2025 health coverage. Enrollment on the marketplace has more than doubled since the Murphy Administration took over operations from the federal government and launched Get Covered New Jersey in 2020.

A total of 513,217 New Jersey residents signed up for health insurance under Get Covered New Jersey during the Open Enrollment Period from November 1, 2024, to January 31, 2025. This includes 197,876 new or existing consumers who actively selected a plan and 315,341 who were automatically renewed. This year’s record-breaking sign-ups represent nearly a 30% increase compared to last year’s Open Enrollment Period when 397,942 residents signed up for 2024 health coverage. Overall, there has been a 108% increase in enrollment since the State launched Get Covered New Jersey.

“From the outset of my Administration, we have led with the principle that health care is a right, not a privilege, and the steps that we have taken underscore that commitment. Recognizing that affordability is central to access, New Jersey established Get Covered New Jersey with State subsidies on top of the federal financial help offered to lower monthly premiums. Hundreds of thousands more New Jerseyans now have health insurance, and they are paying less for it,” **Governor Murphy said.** “This year’s historic enrollment numbers clearly demonstrate that our efforts are having a direct, positive impact on our residents, ensuring that they can access critical health care services. We remain committed to increasing access and affordability by connecting New Jerseyans to quality insurance options that keep New Jersey families healthy and thriving.”

Nine in 10 people enrolling in a health plan through Get Covered New Jersey qualify for financial help and, of those receiving financial help in New Jersey during the 2025 Open Enrollment Period, 224,416 enrollees (48% of those receiving financial help) pay \$10 or less per month for coverage. Of that population, 201,289 people (or 43% of those

receiving financial help) are benefiting from premiums of \$1 or less per month for 2025 coverage as of January 31, 2025.

“The launch of Get Covered New Jersey in 2020 was an important moment for the State – and done at a time when our residents needed health coverage the most. Under the Murphy Administration, New Jersey created a marketplace tailored to the needs of our residents to increase access to health insurance. Get Covered New Jersey has continued to break enrollment records each year—demonstrating the value of the program and the need for quality, affordable health insurance. In addition to State financial assistance, the expansion of federal premium tax credits has opened the door to quality coverage for more people at a lower cost. Many residents pay \$10 or less for their monthly premium,” **said Commissioner Justin Zimmerman**. “While Open Enrollment is over, residents may still qualify to enroll in a health plan if they have recently experienced a major life event or have a certain income level. Those who qualify still have access to more savings than ever before.”

New Jerseyans have been able to take advantage of record levels of State and federal financial help, with the average amount of assistance at \$589 per person per month for 2025 coverage, compared to \$484 at the end of the first Open Enrollment Period in January 2021.

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.

The Open Enrollment Period happens once a year, from November 1 through January 31. It is typically the only time residents without health insurance through an employer, or other program such as Medicaid or Medicare, can enroll in coverage unless they have a [qualifying life event](https://t.e2ma.net/click/rmc4zm/nrddit/zgdfbb) (https://t.e2ma.net/click/rmc4zm/nrddit/zgdfbb) or meet certain income levels. Qualifying life events include, but are not limited to, pregnancy, marriage, the loss of health coverage, moving, or the birth or adoption of a child. The Expanded Access Special Enrollment Period allows qualifying consumers with an annual household income of up to 200% of the federal poverty level (up to \$30,120 for an individual or \$62,400 for a family of four) to enroll in free or nearly free health coverage through GetCovered.NJ.gov throughout the year.

### **Investments and Innovation to Improve Access and Affordability through Get Covered New Jersey**

“Creating our own health insurance marketplace meant greater flexibility and control for New Jersey’s residents. Through the creation of State subsidies, and the establishment of numerous consumer-friendly policies enacted in the state, we have lowered costs and made it easier to access coverage,” **Commissioner Zimmerman said**. “Through the innovations implemented since launching Get Covered New Jersey, our state has demonstrated its leadership and commitment to connecting residents to the coverage they need and deserve. The gains in enrollment are a testament to the efforts of the Murphy Administration in partnership with the Legislature to bolster access to quality, affordable health insurance.”

Since taking over the marketplace in 2020, the Murphy Administration 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 doubling the number of health carriers offering plans from three in 2020 to the current six; 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 27 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.

The Administration is also implementing the [New Jersey Easy Enrollment Health Insurance Program](https://t.e2ma.net/click/rmc4zm/nrddit/f9dffbb) (<https://t.e2ma.net/click/rmc4zm/nrddit/f9dffbb>), helping 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](https://t.e2ma.net/click/rmc4zm/nrddit/v1effbb) (<https://t.e2ma.net/click/rmc4zm/nrddit/v1effbb>) to connect to the Marketplace. After the Department receives referral information from the Department of the Treasury's Division of Taxation, Get Covered New Jersey sends consumers a welcome notice by mail or email with a unique access code that allows them to access their account, find out if they qualify for financial help, and enroll in health insurance.

New this plan year, New Jersey increased the affordability of 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, helping to keep these critical medications affordable for residents.

Get Covered New Jersey was established by Governor Murphy and is operated by the Department of Banking and Insurance. The State of New Jersey transitioned from using the federally-facilitated marketplace, healthcare.gov, to its own marketplace, GetCovered.NJ.gov, in 2020, holding its first Open Enrollment Period from November 1, 2020, through January 31, 2021. During the federal marketplace's 2019–2020 open enrollment period, 246,426 residents signed up for 2020 health coverage.

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 learn more at [GetCovered.NJ.gov](https://t.e2ma.net/click/rmc4zm/nrddit/buffbb) (<https://t.e2ma.net/click/rmc4zm/nrddit/buffbb>), find [free local assistance](https://t.e2ma.net/click/rmc4zm/nrddit/rmgffbb) (<https://t.e2ma.net/click/rmc4zm/nrddit/rmgffbb>) on the Get Covered New Jersey website, and browse plans now and see if they qualify for financial help with the [Shop and Compare Too](https://t.e2ma.net/click/rmc4zm/nrddit/7ehffbb) (<https://t.e2ma.net/click/rmc4zm/nrddit/7ehffbb>) (<https://t.e2ma.net/click/rmc4zm/nrddit/n7hffbb>).

Get Covered New Jersey's Final Open Enrollment Snapshot may be found here: [nj.gov/getcoverednj/help/about/publicinfo.shtml](https://t.e2ma.net/click/rmc4zm/nrddit/3ziffbb) (<https://t.e2ma.net/click/rmc4zm/nrddit/3ziffbb>).

## Governor Phil Murphy

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