

Featured Updates

Loss of NJ FamilyCare/Medicaid Coverage

Since March of 2020, NJ FamilyCare/Medicaid has followed special rules related to the federal COVID-19 Public Health Emergency (PHE). These rules have allowed most NJ FamilyCare/Medicaid members to keep their health coverage, even if they no longer qualified – for example, if their income was too high. However, Congress passed legislation that required Medicaid programs to go back to following normal federal rules on April 1, 2023.

NJ FamilyCare began to re-determine members' eligibility on April 1, 2023. This means that all members enrolled in an NJ FamilyCare program will be reviewed to see if they still qualify for coverage. This process will go from April 1, 2023 to June 1, 2024.

As part of this review, many members will receive mail from the State of New Jersey or their County Board of Social Services. Members will have to provide or confirm additional information so NJ FamilyCare/Medicaid can decide whether they still qualify for healthcare coverage. Members who do not respond to NJ FamilyCare/Medicaid mail may lose their coverage.

People who no longer qualify for NJ FamilyCare may be able to get health coverage through Get Covered New Jersey, the State's Official Health Insurance Marketplace. [GetCoveredNJ](#) provides information on whether individuals qualify for financial help to lower the cost of their monthly premiums. After reviewing their results, people who are eligible for Marketplace coverage can compare options and enroll in a Marketplace plan that best meets their needs.

For more information, see [Loss of NJ FamilyCare \(Medicaid/CHIP\) - Frequently Asked Questions](#)

Loss of Employer-Sponsored or Other Health Coverage

If you have experienced loss of employer-sponsored or other health coverage, find more information on enrolling in a health plan on our [When Can I Buy Health Insurance](#) page.

Federal and State Savings

The federal government passed a COVID-19 relief bill, the American Rescue Plan Act of 2021, which was signed into law by President Biden on March 11, 2021. The law reduces health insurance premiums by providing more financial help to eligible consumers who purchase a plan through Get Covered New Jersey. The Inflation Reduction Act of 2022 continues these savings. The State of New Jersey is also providing more financial help to lower health insurance costs for residents enrolling at Get Covered New Jersey.

More people than ever now qualify for financial help. If you did not qualify for financial help before 2021 because your income was too high, you may qualify under the state and federal changes. These changes make coverage more affordable at many income levels.

The State of New Jersey remains focused on improving residents' access to quality, affordable health insurance. The financial help available through the federal government and the State of New Jersey builds on the state's efforts to provide access to health coverage for more New Jerseyans.

Here are more details on the federal and state savings:

- **Increases in financial help for all eligible consumers.** The amount of financial help is based on household income just like before, but in 2021 increased at every income level due to more financial help provided by both the state and federal government. The record levels of savings remain available due to passage of the Inflation Reduction Act.
- **New financial help for higher incomes.** Previously, financial help was not available for households making more than \$51,040 for an individual or \$104,800 for a family of four. The federal changes ensure that no family spends more than 8.5% of their income on health insurance premiums - **at any income**. This means many individuals who previously did not qualify for financial help from the federal government may see more affordable premiums. On top of the federal financial help, the State of New Jersey also increased financial help to higher incomes, to further lower premiums.

Expanded Health Coverage Access

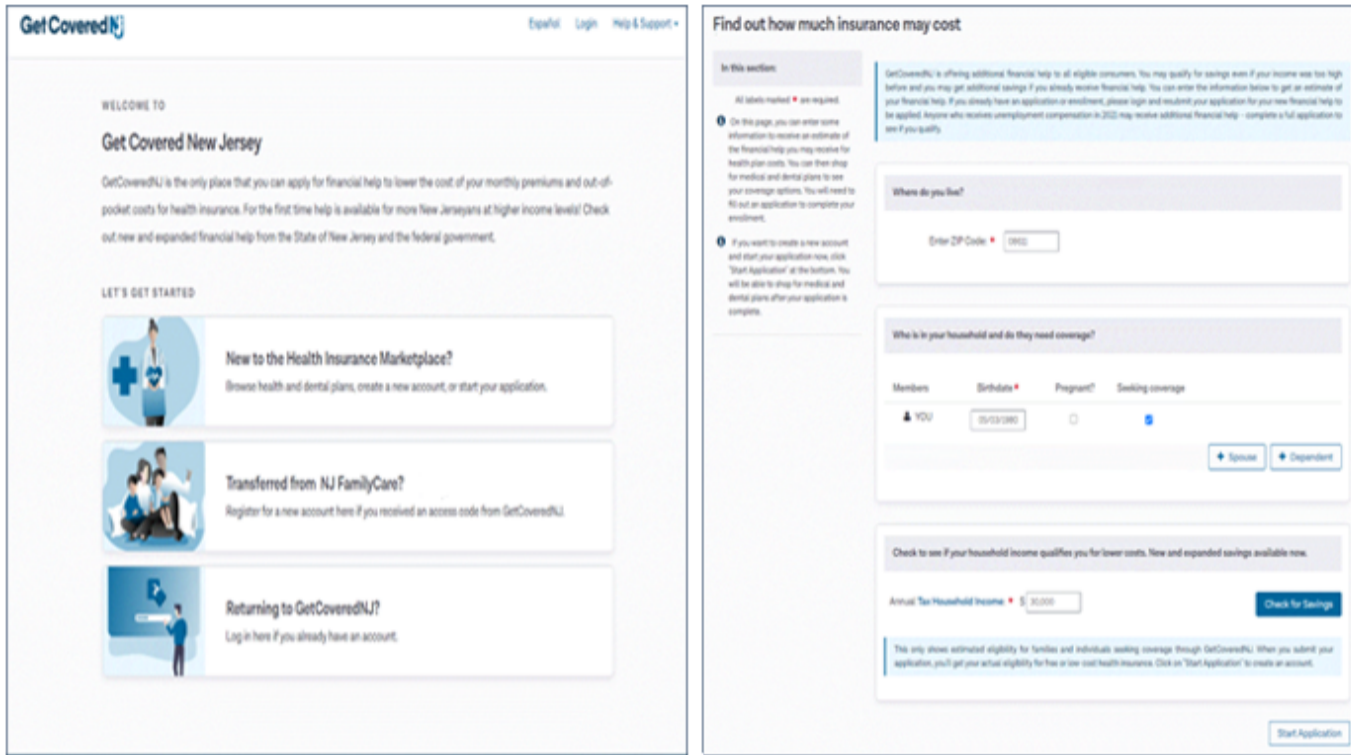
As part of its goal to advance health equity, New Jersey introduced a new Special Enrollment Period (SEP), the *Expanded Access Special Enrollment Period*, in 2022 that allows consumers at a certain income level to enroll throughout the year in free or nearly free coverage. Consumers with an annual income up to 200% of the Federal Poverty Level (\$27,180 for an individual or \$55,500 for a family of four in 2023) can now qualify for a Special Enrollment Period to enroll any time of the year with access to plans with low or no monthly premium.

Consumers who qualify for this SEP will automatically be identified when they submit their application for coverage, and can begin shopping by clicking on the "Shop for Plans" button after submitting the application.

Use these step-by-step guides to see if you qualify now:

- New to GetCoveredNJ? [Click here](#) for the steps you should take.
- Already enrolled in GetCoveredNJ? [Click here](#) for the steps you should take.

[Enroll or Update Your Account](#) or [Estimate Your Financial Help](#)



[ABOUT US](#)

[FAQS](#)

[PRIVACY NOTICE](#)

[FOR ASSISTERS AND BROKERS](#)

[CONTACT US](#)

[GetCoveredNJ](#)

[Home](#)

[Get Started](#)

[New Customers](#)[Existing Marketplace Customers](#)[Compare Plans and Cost](#)[When Can I Buy Health Insurance](#)[What to Expect](#)[NJ FamilyCare](#)

[Financial Help](#)

[Get Financial Help](#)[Estimate Your Savings](#)[Lower Your Monthly Premiums](#)

[Find Answers](#)

[Tips for Choosing a Plan](#)[After You Apply](#)[FAQs](#)[Glossary](#)[Featured Updates](#)

[We Can Help](#)

[Find Local Assistance](#)[Customer Service](#)[About Us](#)[Resources](#)

[Languages](#)

[Statewide](#)

[Governor Phil Murphy](#)
[Lt. Governor Sheila Oliver](#)
[NJ Home](#)
[Services A to Z](#)
[Departments/Agencies](#)
[FAQs](#)



[Back to top](#)

[Contact Us](#)

[Privacy Notice](#)

[Legal Statement & Disclaimers](#)

[Accessibility Statement](#)



Copyright © State of New Jersey, 1996-2023
Department of Banking and Insurance
PO Box 325
Trenton NJ 08625




Back
to top