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# News Release

## New Jersey Department of Banking and Insurance

Commissioner Marlene Caride

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### **New Jersey Department of Banking and Insurance Establishes Extended Special Enrollment Period at Get Covered New Jersey for Individuals Losing NJ FamilyCare Coverage**

**TRENTON** — New Jersey Department of Banking and Insurance Commissioner Marlene Caride today announced the creation of an extended Special Enrollment Period for individuals who are no longer eligible for NJ FamilyCare and qualify for health insurance through Get Covered New Jersey, the state's Official Health Insurance Marketplace.

Per federal law, the Department of Human Services is [restarting eligibility reviews for NJ FamilyCare](#) as of April 1, which will result in some individuals who are no longer eligible being disenrolled from the program. 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 anticipates a high demand for enrollment assistance for those who are no longer eligible for NJ FamilyCare coverage and is partnering with the Department of Human Services to make enrollment as seamless as possible for those who qualify for marketplace coverage," **said Commissioner Caride**. "By establishing this Special Enrollment Period, we can work to reduce the chances that individuals who now qualify for plans through Get Covered New Jersey experience a gap in coverage."

Since March of 2020, the federal government allowed Medicaid members to remain enrolled in Medicaid, even if they no longer met income or other program requirements. Under the omnibus spending bill passed by Congress and signed by the president in late December, states were required to begin the transition back to normal operations and resume eligibility reviews as of April 1. This process presents the single largest health coverage transition event since the first open enrollment period of the Affordable Care Act.

"We thank our partners at the Department of Banking and Insurance for establishing this special enrollment period," **Human Services Commissioner Sarah Adelman said**. "This will help individuals whose incomes are too high to remain eligible for NJ FamilyCare to transition to a new health care plan without any gaps in coverage. I urge anyone who needs it to please take advantage of this opportunity."

The Department of Human Services continues to urge NJ FamilyCare members to confirm or update their contact information by calling NJ FamilyCare at 1-800-701-0710 (TTY: 711). NJ FamilyCare will use this information to communicate with members about their healthcare coverage. NJ FamilyCare will mail renewals to all members in the year between April 1, 2023 and March 31, 2024.

Consumers should make sure they promptly respond to any [mail](#) from NJ FamilyCare over the next year to receive an updated eligibility determination.

Consumers who are determined ineligible by NJ FamilyCare based on their income, will be automatically transferred to GetCoveredNJ and will receive a welcome notice by mail or email with a unique access code from GetCoveredNJ that allows them to access their account, find out if they qualify for financial help and enroll in health insurance. Consumers who lose NJ FamilyCare coverage as a result of not completing their renewal form will not have their information transferred to GetCoveredNJ, but can enroll in coverage through GetCoveredNJ if eligible. Some consumers who are no longer eligible for NJ FamilyCare may be eligible for health insurance from an employer or may now be eligible for Medicare.

Typically, the Get Covered New Jersey Open Enrollment Period is 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](#) or meet [certain income levels](#). Individuals who qualify for a Special Enrollment Period due to loss of health coverage typically have 60 days to enroll in a plan. To assist those who are no longer eligible for NJ FamilyCare and qualify for coverage through Get Covered New Jersey, the department has established an extended Special Enrollment Period to allow these individuals 120 days to sign up for coverage. The Special Enrollment Period also provides flexibilities that create a streamlined transition between the programs, and offers consumers the option of having an earlier effective date of coverage to avoid coverage gaps. Consumers will have 120 days to enroll and have the option of coverage taking effect 60 days earlier. Consumers should enroll within 60 days of losing coverage to avoid a gap in coverage.

[Get Covered New Jersey](#) is where individuals and families can easily shop for and buy health coverage and it is the only place to receive financial help. Get Covered New Jersey is a source of affordable health insurance for New Jersey residents who do not have health coverage from their employers or access to other health care programs. Nine out of 10 enrollees will qualify for financial help. Due to the substantial savings from the federal government and the State of New Jersey, many individuals will have access to a health plan at a cost of \$10 a month or less in 2023.

To avoid duplicate coverage and potential tax implications, consumers should apply for coverage through GetCoveredNJ after they have received notification from NJ FamilyCare that they are no longer eligible for NJ FamilyCare coverage. Once consumers receive confirmation that their coverage will not be renewed, residents can find [free local assistance](#) on the Get Covered New Jersey [website](#), and browse plans and see if they qualify for financial help with the [Shop and Compare Tool](#).

All plans sold through Get Covered New Jersey ([GetCovered.NJ.gov](#)) meet the high standards of the Affordable Care Act. While individuals are searching for new coverage options, the department advises them to be aware of plans with limited coverage that – unlike the health plans available at Get Covered New Jersey – do not cover basic services and pre-existing conditions. People who purchase these types of plans may only realize they are not comprehensive when they are denied coverage for a medical necessity. It should also be noted that short-term limited duration plans, sometimes referred to as junk plans, are prohibited in New Jersey. Health insurance plans available through Get Covered New Jersey offer comprehensive coverage and consumers cannot be denied due to a pre-existing condition.

For more information about Get Covered New Jersey, visit our Frequently Asked Questions (Loss of NJ FamilyCare) at [GetCovered.NJ.gov](#)

For more information about NJ FamilyCare eligibility reviews visit: [www.nj.gov/StayCoveredNJ](#)

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OPRA is a state law that was enacted to give the public greater access to government records maintained by public agencies in New Jersey.



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