

Governor Phil Murphy

ICYMI: Governor Murphy and DOBI Commissioner Caride Announce Record Health Insurance Sign-Ups During Open Enrollment, Introduce Effort to Further Expand Health Care Access for NJ Residents

02/24/2022

*New Jersey Residents at Certain Incomes Can Now Enroll Year-Round In Free or Nearly Free Coverage
Residents with a Qualifying Life Event Also Have Options to Get Covered*

TRENTON – Governor Phil Murphy and Department of Banking and Insurance Commissioner Marlene Caride today announced more than 324,000 New Jerseyans signed up for health coverage through Get Covered New Jersey during the Affordable Care Act Open Enrollment Period – an increase of 20 percent compared to last year – and a record high in New Jersey, as residents benefited from increased affordability from expanded federal and state financial help.

Today, as part of its goal to continue to advance health equity and affordability, the Murphy administration introduced a new “Expanded Access” initiative, which allows residents at certain income levels to continue to enroll in free or nearly free health coverage through Get Covered New Jersey ([GetCovered.NJ.gov](https://nj.gov/getcoverednj/) (<https://nj.gov/getcoverednj/>)).

The new Expanded Access Special Enrollment Period allows qualifying consumers with an annual household income of up to 200% of the federal poverty level (\$25,760 for an individual and \$53,000 for a family of four), to enroll in a health plan throughout the year. Because of the increased financial help available, this population has access to plans with low or no monthly premium.

“New Jersey saw a record number of residents enroll in quality affordable health coverage during Open Enrollment as the Biden Administration and the state drastically increased financial help to expand access to affordable coverage during the COVID-19 pandemic,” **said Governor Murphy**. “We continue to take actions based on our belief that health care is a right, not a privilege, and this new effort builds on the work we have done during our administration. By extending access to free or nearly free coverage to more New Jerseyans throughout the year, we will make health insurance more affordable and ensure residents can get the health care they need and deserve.”

Open Enrollment happens once a year, from November 1 to 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. Qualifying life events

([https://urldefense.com/v3/__https://t.e2ma.net/click/zks1lg/bufvrclb/remm2u__!!J30X0ZrnC1oQtbA!Zd-](https://urldefense.com/v3/__https://t.e2ma.net/click/zks1lg/bufvrclb/remm2u__!!J30X0ZrnC1oQtbA!Zd-UJ7_ipbYEIglslzuqPp59rH5jt6VbcrIjfrKxttVJHwVt_mtmznAa2aO_6mxpL42Or$)

[UJ7_ipbYEIglslzuqPp59rH5jt6VbcrIjfrKxttVJHwVt_mtmznAa2aO_6mxpL42Or\\$](https://urldefense.com/v3/__https://t.e2ma.net/click/zks1lg/bufvrclb/remm2u__!!J30X0ZrnC1oQtbA!Zd-UJ7_ipbYEIglslzuqPp59rH5jt6VbcrIjfrKxttVJHwVt_mtmznAa2aO_6mxpL42Or$)), include but are not limited to, pregnancy, marriage, the loss of health coverage, moving and a birth or adoption of a child.

“While the annual Open Enrollment Period ended on January 31st, we want to make sure that as many New Jersey residents as possible are aware they can turn to Get Covered New Jersey to sign up for coverage year-round – especially during the ongoing pandemic,” **said Commissioner Caride**. “New Jersey has taken steps maximize financial support so residents can find more assistance than ever before through the state’s health insurance marketplace, Get Covered New Jersey. This new Special Enrollment Period is a major step forward in our effort to promote health equity and continue to expand health care affordability and access for our residents.”

A total of 324,266 New Jersey residents signed up for health insurance at Get Covered New Jersey ([GetCovered.NJ.gov](https://nj.gov/getcoverednj/)) during the Open Enrollment Period – an increase of 20 percent compared to last year’s signups of 269,560. The number of residents signed up for coverage is a record high for New Jersey, with more consumers signing up for marketplace coverage than during any prior Open Enrollment Period since passage of the Affordable Care Act.

The record number of signups follows policy actions at the state and federal levels to significantly increase and expand financial help and to increase access to coverage during the COVID-19 pandemic. Now, nine out of 10 residents enrolling at Get Covered New Jersey qualify for financial help to make the cost of quality health insurance more affordable, and the majority of people receiving financial help have access to a health plan at a cost of \$10 a month or less.

All plans offered through GetCovered.NJ.gov (<https://nj.gov/getcoverednj/>) cover preventive services, emergency services, prescription drugs, and prenatal and pediatric care, and more, and no one can be denied coverage due to a pre-existing condition.

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.

To assist residents with enrollment in the marketplace, navigators are available within local communities to provide free, unbiased consumer assistance in finding the right health plan. There are now 18 organizations with navigators that can provide help to residents by phone, virtually or in person

Residents can learn more at [GetCovered.NJ.gov](https://nj.gov/getcoverednj/) (<https://nj.gov/getcoverednj/>) or:

Find free local assistance ([https://urldefense.com/v3/__https://t.e2ma.net/click/zks1lg/bufvrclb/3rom2u__!!J30X0ZrnC1oQtba!Zd-UJ7_ipbYEIglslzuqPp59rH5jt6VbcrljfrKxttVJHwVt_mtmznAa2aO_6m9rCISyK\\$](https://urldefense.com/v3/__https://t.e2ma.net/click/zks1lg/bufvrclb/3rom2u__!!J30X0ZrnC1oQtba!Zd-UJ7_ipbYEIglslzuqPp59rH5jt6VbcrljfrKxttVJHwVt_mtmznAa2aO_6m9rCISyK$)) on the Get Covered New Jersey website;

Browse plans now and see if they qualify for financial help with the Shop and Compare Tool ([https://urldefense.com/v3/__https://t.e2ma.net/click/zks1lg/bufvrclb/jkpm2u__!!J30X0ZrnC1oQtba!Zd-UJ7_ipbYEIglslzuqPp59rH5jt6VbcrljfrKxttVJHwVt_mtmznAa2aO_6mxgcNezn\\$](https://urldefense.com/v3/__https://t.e2ma.net/click/zks1lg/bufvrclb/jkpm2u__!!J30X0ZrnC1oQtba!Zd-UJ7_ipbYEIglslzuqPp59rH5jt6VbcrljfrKxttVJHwVt_mtmznAa2aO_6mxgcNezn$))

Get Covered New Jersey's Final Open Enrollment Snapshot may be found here: <https://nj.gov/getcoverednj/help/about/publicinfo.shtml> ([https://urldefense.com/v3/__https://t.e2ma.net/click/zks1lg/bufvrclb/zcqm2u__!!J30X0ZrnC1oQtba!Zd-UJ7_ipbYEIglslzuqPp59rH5jt6VbcrljfrKxttVJHwVt_mtmznAa2aO_6m_klp69x\\$](https://urldefense.com/v3/__https://t.e2ma.net/click/zks1lg/bufvrclb/zcqm2u__!!J30X0ZrnC1oQtba!Zd-UJ7_ipbYEIglslzuqPp59rH5jt6VbcrljfrKxttVJHwVt_mtmznAa2aO_6m_klp69x$))



Governor Murphy, Senator Singleton, Senator Vitale, Senator Pou and Assemblyman McKeon Announce Support for Bill Package to Make Prescription Drugs More Affordable

Governor Phil Murphy, Senator Troy Singleton, Senator Vitale, Senator Pou, and Assemblyman John McKeon announced their support for a legislative package to make prescription drugs more affordable. Together, the four bills will advance prescription drug affordability and price transparency by capping out-of-pocket costs for insulin, asthma inhalers, and EpiPens. This comprehensive legislative package

reaffirms Governor Murphy's commitment to making high-quality health care more affordable and more accessible to all New Jerseyans.

"As I highlighted in my State of the State address just a few weeks ago, I am deeply committed to making high-quality health care more affordable for all New Jerseyans," **said Governor Murphy**. "We have made strong strides over the past four years to put health care back within reach of many, but we must continue to find new ways to save consumers money on health care. From the lifesaving medications to the pills millions of consumers take every day to maintain their health, lowering the cost of prescription drugs is a critical component of our broader health care affordability efforts, and we are taking a major step forward for both short and long-term affordability. I am honored to work with our partners in the Legislature to advance health care affordability for New Jersey's families and seniors."

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Governor Murphy Announces Foreclosure Prevention Funding to Support New Jersey Communities and Residents

Governor Phil Murphy announced that \$10 million in funding from the federal American Rescue Plan Act of 2021 (ARPA) will be allocated to support New Jersey's Foreclosure Prevention Act (P.L. 2021, c.34) program administered by the New Jersey Housing and Mortgage Finance Agency (NJHMFA). NJHMFA will use these funds to stabilize communities through supportive homeowner interventions and vacancy rehabilitation and sale, stemming the loss of single-family homes to rental property investment firms.

The Foreclosure Prevention Act was more than a decade in the making. My administration is proud to have signed this landmark legislation adding to our state’s capacity to address the concerns of current New Jersey homeowners and future homebuyers,” **said Governor Murphy**. “This funding will permit this program to launch at scale and continue to grow.”

“Home ownership is the foundation for building intergenerational wealth and provides people long-term financial, mental and physical stability,” **said Lt. Governor Sheila Oliver, who serves as Commissioner of the Department of Community Affairs and NJHMFA board chair**. “This legislation and ensuing program administered by NJHMFA will improve New Jersey communities by rehabilitating blighted or abandoned single-family properties while helping residents attain the dream of owning their own home.”

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Governor Murphy Announces Appointments to Edna Mahan Correctional Facility for Women Board of Trustees

Governor Phil Murphy announced the groundbreaking appointments of Dr. Amesika Nyaku, Tia Ryans, Dr. Johanna Foster, Bonnie Kerness, La’Nae Grant, and Kathleen Witcher to the Edna Mahan Correctional Facility for Women Board of Trustees. The Governor also reappointed Dr. Karma Brown Warren. The appointments will act to create a diverse, highly-engaged, and forward-thinking Board of Trustees that is well-equipped to supervise the operations of the state’s only women’s correctional facility.

“These appointments, combined with the many other reforms and efforts made under our Administration, will effectuate improvement in oversight of the Edna Mahan Correctional Facility,” **said Governor Murphy**. “These women are all extraordinary individuals in their own fields, and combined, their expertise will benefit women under the care of the State. I look forward to working with Amesika, Tia, Johanna, Bonnie, La’Nae, Kathleen, and Karma on important prison reform efforts as we move to responsibly close this facility.”

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Governor Murphy Announces Appointment of Laurie Doran as Director of the New Jersey Office of Homeland Security and Preparedness

Governor Phil Murphy announced the appointment of Laurie Doran as Director of the New Jersey Office of Homeland Security and Preparedness. Doran, who has served as Acting Director since June 2021, will assume the role as the first female Director in the office's history.

"I am incredibly proud to appoint Laurie Doran to serve as Director of the New Jersey Office of Homeland Security and Preparedness," **said Governor Murphy**. "Laurie's extensive background in counterterrorism and counterintelligence will be tremendously valuable as she continues to lead NJOHSP and ensure the safety of all New Jerseyans."

"I am honored to accept this role and would like to thank Governor Murphy for his confidence and for the opportunity to continue serving the people of New Jersey," **said Director Doran**. "It is a privilege to lead this agency along with the dedicated professionals who tirelessly work to ensure the safety and security of New Jersey's residents and visitors. As New Jersey's principal organization for coordinating the State's counterterrorism, preparedness and cybersecurity efforts, I look forward to fulfilling our mission of building a more resilient New Jersey."

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Governor Murphy Announces the New Jersey State Future of Work Task Force's Roadmap and Recommendations on the Impact of Technology on Workers in New Jersey

Governor Murphy announced the release of the New Jersey State Future of Work Task Force's Roadmap and Recommendations. The Task Force's 19 core recommendations underscore the State's need to invest in policies, platforms, and programs that respond to both the challenges and the opportunities technology creates to foster worker rights, worker safety, and lifelong learning. Informed by a first-of-its-kind online engagement with New Jersey workers (<https://fowtf.innovation.nj.gov/downloads/resources/YourFutureOfWork.pdf>), many of the Roadmap's recommendations have already been implemented.

"In a rapidly changing economy directly impacted by the development of new technology, inequality, and the challenges of the climate crisis, we have an important and urgent role to play in equipping our workers to be successful," **said Governor Murphy**. "We must act now to address these challenges and take steps to strengthen workers' rights, including the right to organize; protect worker health and safety; and expand opportunities for lifelong learning. I want to thank the Task Force and its Chair, Beth Noveck, for their dedication and hard work in service of New Jersey's workforce."

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