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**Governor Phil Murphy**

# Governor Murphy, Congressman Malinowski, Commissioner Caride Kick Off ACA Open Enrollment Period for Get Covered New Jersey With New Program to Make Coverage More Affordable

10/27/2020

*Open Enrollment for New State-Based Health Insurance Marketplace Runs November 1st to January 31st  
Residents Who Enroll in Health Insurance on Get Covered New Jersey by December 31st Will Start Coverage on Jan 1st*

**TRENTON** - Governor Phil Murphy, joined by Congressman Tom Malinowski, Department of Banking and Insurance (DOBI) Commissioner Marlene Caride, Assemblyman John McKeon, Maura Collinsgru of NJ Citizen Action, and Shereef Elnahal from University Hospital, today kicked off the Affordable Care Act Open Enrollment Period for Get Covered New Jersey, the state's official health insurance marketplace. The Open Enrollment Period begins November 1, 2020 and runs through January 31, 2021, six weeks longer than last year.

New Jersey residents will no longer use HealthCare.gov (<https://www.healthcare.gov/>) to enroll in Marketplace health insurance plans. Instead, Marketplace plans and financial help will only be available through Get Covered New Jersey at [getcovered.nj.gov](https://nj.gov/getcoverednj/) (<https://nj.gov/getcoverednj/>).

The state established its own Marketplace in order to secure better access to health care for New Jersey residents. Despite attacks on the Affordable Care Act and drastic cuts to programs at the federal level that have harmed access to health coverage, New Jersey is improving access and making coverage more affordable. New state subsidies are available this year under a law signed by Governor Murphy, resulting in more financial help than ever before to lower the cost of health insurance for those who qualify under the ACA income thresholds. Nearly eight in ten people purchasing coverage on Get Covered New Jersey will qualify for state subsidies.

"Get Covered New Jersey provides improved access to quality, affordable health coverage for our residents, as well as an enrollment experience tailored for our state. The launch of our own state Marketplace could not come at a more critical time given the impact of the coronavirus pandemic on health coverage," **said Governor Murphy**. "As the Trump Administration continues to attack the ACA, New Jersey is telling a different story. We are able to increase access to health coverage and care because of the work we have done. I encourage all residents who need health coverage to see what Get Covered New Jersey has to offer so they can get the care they need when they need it."

"Millions of Americans who lost their jobs in this pandemic were able to keep their health care because the Affordable Care Act was there for them, and today we're making it even easier for New Jerseyans to enroll in more affordable coverage," **said Congressman Tom Malinowski**. "Now we have to double down in Washington to make sure the Affordable Care Act is always there for us."

"The Murphy Administration has focused on putting health coverage in reach for New Jersey residents, guided by the belief that health care is a right," **said Department of Banking and Insurance Commissioner Marlene Caride**. "Get Covered New Jersey really works to make health insurance more accessible. Residents will now have three months to enroll instead of the six weeks previously provided under the federal Marketplace. There is more financial help available, and more trained professionals to provide free help with enrollment. We know many New Jerseyans have lost health coverage during the pandemic. For those who need coverage, we encourage you to explore your options now."

"Just yesterday, the Senate voted to confirm an ideologically driven Supreme Court justice who, if given the chance, will decide to overturn the Affordable Care Act and strip millions of Americans of their health care coverage," **said U.S. Senator Bob Menendez, a senior member of the Senate Finance Committee that sets national health policy and one of the ACA's co-authors**. "I'm thankful that Governor Murphy, despite the Trump Administration's continued efforts to undermine the ACA, is working to expand affordable, quality health care for all New Jerseyans. I implore those New Jerseyans without health insurance to take advantage of this year's Open Enrollment Period so they have the coverage when they need to see a doctor."

"Through *Get Covered New Jersey*, families and individuals can access the personalized help they need in selecting a health care plan while taking advantage of newly enacted state subsidies that will further bring down their costs," **said U.S. Senator Cory Booker**. "In the midst of this ongoing public health crisis and continued attacks levied against the Affordable Care Act by the Trump Administration, I am proud to see New Jersey take the lead nationally in promoting access to quality, affordable health care. I encourage all of our state's residents to use these resources to their full advantage and get covered to ensure the health and well-being of themselves and their loved ones."

"Health insurance provides financial protection for New Jersey residents and their families," **said Assembly Speaker Craig Coughlin**. "Health coverage also allows access to preventive services such as flu shots and screening tests which are critical to good health and well-being. With COVID-19 cases on the rise and the future of the Affordable Care Act in question, it is more important than ever that New Jerseyans select a health plan that is right for them during the open enrollment period."

"With the Affordable Care Act under threat in Washington, it is important that we act at the state level to protect access to quality care that is affordable," **said Senator Joe Vitale, Chairman of the Senate Health Committee**. "The health and safety of New Jerseyans is even more critical during this pandemic. This program, particularly the state-based exchange for health benefits plans, will go a long way in ensuring our state can offer affordable health care to all of our residents."

"Access to health care is a fundamental right. Especially now as we face the single greatest threat to public health in over a century, no one should hesitate to go to the doctor or hospital because they don't have insurance," **said Assemblyman John McKeon, Chairman of the Assembly Financial Institutions and Insurance Committee**. "Get Covered NJ offers a variety of affordable health insurance options for New Jersey families, and many will qualify for financial assistance. I urge all uninsured New Jerseyans to explore their coverage options during the upcoming open enrollment period and take the first step to leading a healthier life."

"The opening of our state health insurance Marketplace, is another step that will make health care accessible and affordable to more New Jersey families. We applaud the Governor, Commissioner Caride and members of the Legislature for making increased access to health care a priority and moving us closer to our shared goal of universal coverage for all New Jerseyans," **said New Jersey Citizen Action Health Care Program Director Maura Collinsgru**.

"New Jersey's state-based exchange is a very promising development for the community we serve. University Hospital is proud to enroll many patients in coverage right after they present to us for care, and the state's grant program established under Governor Murphy's leadership will help us accelerate these efforts by funding navigators to assist our patients and residents throughout the community with enrollment

through the new exchange. Most importantly, this extends affordable plan options for so many of our patients and community members who do not have coverage, which is an investment in their health," **said Shereef M. Elnahal, M.D., President and Chief Executive Officer of University Hospital, which is serving as one of the state's 16 Navigators.**

Get Covered New Jersey provides a one-stop shop for health insurance for residents who do not have coverage from an employer or other program. It is the only place residents can get financial help to purchase a plan.

Residents in need of health coverage for plan year 2021, or with coverage through Healthcare.gov (<https://www.healthcare.gov/>) who want to change their health plans, will be able to shop for and enroll in a health insurance plan through [getcovered.nj.gov](https://nj.gov/getcoverednj/) (<https://nj.gov/getcoverednj/>). Residents currently enrolled in a health plan through Healthcare.gov (<https://www.healthcare.gov/>) will be automatically transitioned to Get Covered New Jersey.

Residents shopping for health insurance on Get Covered New Jersey must enroll by December 31, 2020 for their coverage to start on January 1, 2021. Coverage will become effective February 1, 2020 for those who enroll by January 31, 2020.

The new state subsidy – called New Jersey Health Plan Savings – will be available to residents with incomes up to 400% of the Federal Poverty Level (individuals with incomes up to \$51,040 a year or for a family of four with an income up to \$104,800) in addition to the federal tax credits. The subsidies will help reduce premiums for new enrollees, and those with existing health plans through the federal Marketplace. The subsidies will start lowering premiums for coverage that starts January 1, 2021, or after.

The State has expanded the Open Enrollment Period to three months from the six-week window available in recent years under the federal government, and is investing more in outreach and trained experts who will provide unbiased enrollment help to residents at no cost. The State is investing \$3.5 million in 16 Navigators, organizations in the community offering enrollment assistance, up from \$1.1 million for five in 2020 and \$400,000 for one Navigator under the federal government in 2019. All Navigators will provide remote assistance.

Operated by the Department of Banking and Insurance, Get Covered New Jersey provides New Jerseyans with access to quality, affordable health insurance options for themselves and their families. All plans offered through [GetCovered.NJ.gov](https://nj.gov/getcoverednj/) (<https://nj.gov/getcoverednj/>) cover the ten essential health benefits required under the ACA including preventive services, emergency services, prescription drugs, and prenatal and pediatric care, and no one can be denied coverage due to a pre-existing condition. The same health insurance companies that offered plans on Healthcare.gov (<https://www.healthcare.gov/>) will now participate with Get Covered New Jersey.

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.

The state will be implementing a statewide public awareness campaign to draw attention to the Open Enrollment Period, the new state-based Marketplace, and its benefits for residents. Residents can browse plans now and see if they may qualify for financial help, and find local assistance, at [getcovered.nj.gov](https://nj.gov/getcoverednj/) (<https://nj.gov/getcoverednj/>)

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