

Governor Phil Murphy

Governor Murphy Announces Extension of Affordable Care Act Enrollment Period for Uninsured In New Jersey In Response to COVID-19 Pandemic

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New Jersey Joins Biden Administration in Effort to Assist Residents Through Special Enrollment Period

TRENTON – Following the Biden Administration’s health care action today, Governor Phil Murphy announced the State is extending the health insurance enrollment period for uninsured residents to sign up for coverage through Get Covered New Jersey, the state’s official health insurance marketplace, in response to the coronavirus pandemic.

“Ensuring that our residents have access to quality, affordable health insurance has been a top priority of our administration since day one,” said **Governor Murphy**. “As we continue our work to save lives and protect New Jerseyans in response to the pandemic, this action will expand opportunities for residents to get the coverage they need to maintain their health and wellbeing. I want to thank President Biden for taking this necessary step at the federal level to further complement the relief efforts of his American Rescue Plan.”

“We want to ensure that New Jerseyans have the coverage they need to see a doctor when they are sick, but also to get the preventive care that is so vital to their long-term health,” said **Department of Banking and Insurance Commissioner Marlene Caride**. “Keeping open the enrollment window for those who are uninsured will give residents the chance to choose a plan now, instead of having to wait until next year to get covered. Especially during a public health emergency, this extension is crucial to protecting our residents’ health.”

Last year, Governor Murphy requested that the Trump Administration reopen the Affordable Care Act enrollment period in light of the COVID-19 pandemic, but the administration refused. Today, the Biden Administration announced that it would reopen health insurance enrollment in states that are utilizing the federal marketplace through a Special Enrollment Period.

The state of New Jersey transitioned from using the federally-facilitated marketplace, healthcare.gov, to its own marketplace last year, GetCovered.NJ.gov. The first Open Enrollment Period started November 1, 2020 and ends on January 31, 2021. Operating its own marketplace gives New Jersey more control over the health insurance market and the ability to better respond to the needs of the state, including setting its own Open Enrollment Period and establishing Special Enrollment Periods in response to the state’s needs.

New Jersey will extend the window for eligible uninsured residents to enroll in a health insurance plan through the marketplace or directly from carriers through a COVID-19 Special Enrollment Period through May 15, 2021.

The coverage effective dates will be as follows:

Enroll by February 28, coverage effective March 1;

Enroll by March 31, coverage effective April 1;

Enroll by April 30, coverage effective May 1;

Enroll by May 15, coverage effective June 1.

Residents shopping for health insurance through GetCovered.NJ.gov have access to a new state subsidy – called New Jersey Health Plan Savings – on top of premium tax credits and cost-sharing reductions available to lower the cost of their health insurance. Eight in 10 consumers purchasing coverage on Get Covered New Jersey qualify for assistance. An individual with an annual income up to of \$51,040 and a family of four with an annual income of \$104,800 (up to 400% of the Federal Poverty Level) will qualify for savings. Because of the availability of state subsidies, the net premium for 2021 is the lowest since the implementation of [Healthcare.gov](https://healthcare.gov) and availability of federal tax credits for individuals receiving financial help. The currently average monthly net premium for those eligible for financial help is \$121 a month, compared to \$164 a month in 2020, and \$148 a month in 2014.

All plans available through Get Covered New Jersey meet the stringent standards of the Affordable Care Act and offer free preventive care, free telehealth during the COVID-19 public health emergency and for 90 days thereafter, and coverage for emergency services, mental health and substance use services, and more. All plans available through Get Covered New Jersey are also required to cover COVID-19 diagnostic testing and COVID-19 vaccinations without out-of-pocket costs.

After January 31st, New Jerseyans can make updates to health plans or enroll in a new health plan for other reasons, including birth or adoption of a child and pregnancy. More information on Special Enrollment Periods will be available on GetCovered.NJ.gov, where residents can also shop and compare plans and see if they qualify for financial help.

The deadline for New Jersey’s COVID-19 Special Enrollment Period aligns with the enrollment window opened by the federal government under the Biden Administration in response to the COVID-19 pandemic.

All New Jerseyans seeking health insurance are encouraged to sign up by January 31 in order to have coverage in effect on February 1, providing the maximum benefit of health coverage for 2021. To get free help choosing a plan from a trained, certified assister, go to Find Local Assistance (<https://nj.gov/getcoverednj/help/local/>) on the Get Covered New Jersey website.

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