

Governor Phil Murphy

Governor Murphy Joined By Commissioner Caride, Federal Officials, and Navigators Urge Residents to Explore Affordable Health Insurance Options at Get Covered New Jersey

11/16/2021

TRENTON – Governor Phil Murphy, Department of Banking and Insurance Commissioner Marlene Caride, federal officials and health insurance Navigators today urged New Jersey residents in need of health coverage to act now to explore their health insurance options and take advantage of record levels of financial help available at Get Covered New Jersey (GetCovered.NJ.gov (<https://nj.gov/getcoverednj/>)), the state's official health insurance marketplace.

Open enrollment is the one time of year residents who do not have health insurance through an employer or other program such as Medicaid or Medicare can enroll in a plan. Consumers must enroll by December 31, 2021 for their coverage to take effect on January 1, 2022.

"Health care is more important than ever, and New Jersey has worked for the last four years to improve access to coverage and care for our residents," **said Governor Murphy**. "Now is the time for those who need coverage to explore their options and select a health insurance plan for the upcoming year. The fact is, more financial help is available than ever before to lower health insurance costs due to the federal American Rescue Plan and the expansion of state subsidies, and we want all residents who need insurance to get covered."

Get Covered New Jersey is the only place residents can apply for financial help to lower their costs. Nine out of 10 residents enrolling at Get Covered New Jersey will qualify for financial help to make quality health insurance more affordable. The majority of people receiving financial help will have access to a health plan at a cost of \$10 a month or less, due to historic savings that remains available for 2022 from the federal American Rescue Plan Act and the State of New Jersey.

"With the busy holiday season approaching, we urge residents who need coverage to take the time now to view their options and the financial help that is available. Most people enrolling will qualify for financial help, and many receiving assistance can find a plan for \$10 a month or less," **said Department of Banking and Insurance Commissioner Marlene Caride**. "We know that staying healthy is a priority for families in our state, and because of the savings available health insurance is now in reach for more residents. If you need coverage, go to GetCovered.NJ.gov now to check out your options."

"There's never been a better time to find affordable and accessible health care coverage in New Jersey," **said Congressman Frank Pallone**. "The American Rescue Plan included the largest expansion of health care



coverage since the passage of the Affordable Care Act, including lower monthly premiums for millions of Americans and coverage expansion for millions more who are currently uninsured. As Chairman of the Energy and Commerce Committee, I made sure to include these health provisions in the American Rescue Plan because the COVID-19 pandemic made it abundantly clear that everyone deserves quality health care. We are lucky to have Governor Murphy and Commissioner Caride, who are showing the rest of the country how we can improve health care access at the state level. In Congress, I'll continue our fight to make health care even more affordable for all Americans as we work to build back better."

"The open enrollment period is once again upon us, meaning New Jersey families can now select one of the many affordable plans available via our state's very own health insurance marketplace," said **Assemblyman John McKeon**. "Countless residents will benefit from a marketplace that allows them to compare prices, seek financial assistance, and choose the coverage that best suits their needs. I encourage every New Jerseyan in need of health insurance to visit the GetCoveredNJ site before the January 31st deadline."

"New Jersey families have more opportunities than ever before to get the health coverage they need through our state's health insurance marketplace," said **Assemblyman Herb Conaway**. "I urge residents to visit the GetCoveredNJ website during the second enrollment period and find a plan that works best for you."

New Jersey transitioned from the federal health insurance marketplace, HealthCare.gov, to its own marketplace, Get Covered New Jersey, last year. As a result of operating its own marketplace, the state is able to offer a longer Open Enrollment Period, state subsidies to lower costs in addition to available federal tax credits, a strengthened assister network providing enrollment assistance to residents, and an experience tailored for New Jerseyans.

This year, the state expanded the number of local organizations, called Navigators, providing free unbiased enrollment assistance in the community. Eighteen organizations are available to help residents find the plan that meets their needs and budget.

"The American Rescue Plan and expansion of state subsidies were promising developments that built on the success of the ACA and vastly improved affordability for many people enrolling in coverage through New Jersey's state-based exchange," said **Shereef Elnahal, MD, MBA, President and CEO of University Hospital**. "Under Governor Murphy's leadership, New Jersey has also expanded the Navigator program to ensure free, in-person and virtual enrollment assistance is available statewide to connect residents to coverage. University Hospital is thrilled to again be part of this effort and to assist residents in investing in their long-term health."

"We have been helping people enroll in affordable health insurance since the first Open Enrollment Period under the Affordable Care Act. There has never been a better time to enroll in quality, affordable coverage than now, with more financial help available than ever before," said **Sarah Sternbach, director of the Navigator program at Lakewood Resource and Referral Center**. "Our organization has helped many residents enroll in health plans, and assisted clients with obtaining coverage that costs only a couple of dollars per month. If you received a quote in the past and opted not to enroll in coverage because it was too expensive, we urge you to try again now by going to GetCovered.NJ.gov or by reaching out to a certified assister for help."

The American Rescue Plan Act significantly increased the amount of financial help available to consumers and removed the income cap to receive assistance. The law now ensures no one pays more than 8.5 percent of their income for health insurance (based on a benchmark plan). The additional savings allowed New Jersey to increase the amount of state subsidies available to eligible consumers and to extend the state savings to residents at higher income levels for the first time, allowing those earning an annual salary of up to 600 percent of the federal poverty level (\$77,280 for an individual and \$159,000 for a family of four) to receive state assistance.

The new and expanded financial help benefits current consumers, who received increased financial help earlier this year, as well as those who are uninsured. Additionally, residents who purchase insurance off the

marketplace, directly from an insurance company, may be newly eligible for financial help based on the expanded availability of assistance. These consumers could find the same or similar plan on the marketplace at a reduced cost. Additionally, more plan choices are available this year with the entry of a new health insurance company, WellCare of New Jersey, into the market, joining AmeriHealth, Horizon Blue Cross Blue Shield of New Jersey, and Oscar offering plans on the marketplace.

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 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.

The Open Enrollment Period for 2022 coverage at Get Covered New Jersey runs from November 1, 2021 to January 31, 2022. Consumers must enroll by December 31, 2021 for coverage starting January 1, 2022; if they enroll by January 31, 2022, coverage will begin February 1, 2022. Open Enrollment is the only time of year residents can enroll in a plan, unless they have a major life event, such as getting married, moving or having a baby, that qualifies them for a Special Enrollment Period.

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.

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

- Find free local assistance (<https://nj.gov/getcoverednj/help/local/>) 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://enroll.getcovered.nj.gov/hix/preeligibility#/>).

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