

When Can I Buy Health Insurance?

Open Enrollment happens once a year, from November 1 to January 31. It is typically the only time you can enroll in coverage unless you have a qualifying life event or meet a certain income level.

Certain life-changing events such as getting married, moving to a new coverage area, or losing job-based health coverage qualify you for a Special Enrollment Period (SEP). Some life events, such as pregnancy, having a baby, or adoption qualify you for an SEP and allow you to enroll in coverage with an earlier effective date. Certain life-changing events also allow consumers to make changes to their current coverage.

A Special Enrollment Period is also available for consumers based on yearly household income. Consumers with an annual income up to 200% of the Federal Poverty Level (\$30,120 for an individual or \$62,400 for a family of four in 2025) can now qualify for a Special Enrollment Period and can access nearly free health plans throughout the year.

In addition, uninsured or underinsured residents (those without minimum essential coverage) can indicate their interest in coverage for themselves or a tax household member when completing their state income tax return. Through the [New Jersey Easy Enrollment Health Insurance Program](#), consumers can receive an invitation to apply and enroll outside of the Open Enrollment Period.

If you qualify for an SEP, you usually have up to 60 days after the event to enroll or change your plan.

(Note: You can enroll in [NJ FamilyCare](#), the state’s publicly funded health insurance program with free or low-cost health coverage, any time of year.)



Want to enroll in health coverage? [GET STARTED](#)

What is a life-changing event?

LIFE-CHANGING EVENTS INCLUDE BUT ARE NOT LIMITED TO:



Losing health coverage, such as job-based, individual, and student plans

Losing eligibility for Medicare, NJ FamilyCare, Medicaid, or CHIP

Reaching age 26 and losing coverage through a parent’s plan

HOUSEHOLD CHANGE AND OTHER CIRCUMSTANCES:



Pregnancy

Had a baby, adopted a child, or placed a child for foster care

Got married

Got divorced or legally separated and lost health insurance

CHANGES IN RESIDENCE:



Moved to New Jersey or a new coverage area within New Jersey

OTHER QUALIFYING EVENTS:



Changes in your income that affect the coverage you qualify for

Moved to New Jersey from a foreign country or U.S. territory

If you're a student, moved to or from the place you attend school

Moved to or from a shelter or other transitional housing

Becoming a U.S. citizen or change in lawful presence status

Leaving incarceration (jail or prison)

[New Jersey Easy Enrollment Program](#) (through consumer's annual state tax filing)

Exceptional Circumstances (error, natural disaster, medical issue preventing enrollment) - [Attestation Form](#)

Expanded Access SEP – Having an income up to 200% of FPL, making you eligible for free or nearly free coverage year-round (\$30,120 for an individual and \$62,400 for a family of four in 2025). [Learn more](#)



[Special Enrollment Period \(SEP\) Overview](#)

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