

Featured Updates

Good news! Record Levels of Savings & Expanded Health Coverage Access are available through Get Covered New Jersey

Federal and State Savings

The federal government passed a COVID-19 relief bill, the American Rescue Plan Act of 2021, which was signed into law by President Biden on March 11, 2021. The law reduces health insurance premiums by providing more financial help to eligible consumers who purchase a plan through Get Covered New Jersey. The Inflation Reduction Act of 2022 continues these savings. The State of New Jersey is also providing more financial help to lower health insurance costs for residents enrolling at Get Covered New Jersey. >>



More people than ever now qualify for financial help. If you did not qualify for financial help before 2021 because your income was too high, you may qualify under the state and federal changes. These changes make coverage more affordable at many income levels.

The State of New Jersey remains focused on improving residents' access to quality, affordable health insurance. The financial help available through the federal government and the State of New Jersey builds on the state's efforts to provide access to health coverage for more New Jerseyans.

Here are more details on the federal and state savings:

- **Increases in financial help for all eligible consumers.** The amount of financial help is based on household income just like before, but in 2021 increased at every income level due to more financial help provided by both the state and federal government. The record levels of savings remain available due to passage of the Inflation Reduction Act.
- **New financial help for higher incomes.** Previously, financial help was not available for households making more than \$51,040 for an individual or \$104,800 for a family of four. The federal changes ensure that no family spends more than 8.5% of their income on health insurance premiums - **at any income**. This means many individuals who previously did not qualify for financial help from the federal government may see more affordable premiums. On top of the federal financial help, the State of New Jersey also increased financial help to higher incomes, to further lower premiums.

Expanded Health Coverage Access

As part of its goal to advance health equity, New Jersey introduced a new Special Enrollment Period (SEP), the *Expanded Access Special Enrollment Period*, in 2022 that allows consumers at a certain income level to enroll throughout the year in free or nearly free coverage. Consumers with an annual income up to 200% of the Federal Poverty Level (\$27,180 for an individual or \$55,500 for a family of four in 2023) can now qualify for a Special Enrollment Period to enroll any time of the year with access to plans with low or no monthly premium.

Consumers who qualify for this SEP will automatically be identified when they submit their application for coverage, and can begin shopping by clicking on the "Shop for Plans" button after submitting the application.

Questions? Visit our [Frequently Asked Questions](#) or contact our [Call Center](#).

Use these step-by-step guides to see if you qualify now:

- New to GetCoveredNJ? [Click here](#) for the steps you should take.
- Already enrolled in GetCoveredNJ? [Click here](#) for the steps you should take.

[Enroll or Update Your Account](#) or [Estimate Your Financial Help](#)


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WELCOME TO


Get Covered New Jersey

GetCoveredNJ is the only place that you can apply for financial help to lower the cost of your monthly premiums and out-of-pocket costs for health insurance. For the first time help is available for more New Jerseyans at higher income levels! Check out new and expanded financial help from the State of New Jersey and the federal government.


LET'S GET STARTED



New to the Health Insurance Marketplace?
Browse health and dental plans, create a new account, or start your application.



Transferred from NJ FamilyCare?
Register for a new account here if you received an access code from GetCoveredNJ.



Returning to GetCoveredNJ?
Log in here if you already have an account.

Find out how much insurance may cost

In this section:

All labels marked * are required.

On this page, you can enter some information to receive an estimate of the financial help you may receive for health plan costs. You can then shop for medical and dental plans to see your coverage options. You will need to fill out an application to complete your enrollment.

If you want to create a new account and start your application now, click "Start Application" at the bottom. You will be able to shop for medical and dental plans after your application is complete.

GetCoveredNJ is offering additional financial help to all eligible consumers. You may qualify for savings even if your income was too high before and you may get additional savings if you already receive financial help. You can enter the information below to get an estimate of your financial help. If you already have an application or enrollment, please log in and re-enroll your application for your new financial help to be applied. Anyone who receives unemployment compensation in 2022 may receive additional financial help - complete a full application to see if you qualify.

Where do you live?

Enter ZIP Code:

Who is in your household and do they need coverage?

Members: Birthdays: Pregnant? Seeking coverage:

Check to see if your household income qualifies you for lower costs. New and expanded savings available now.

Annual Tax Household Income:

This only shows estimated eligibility for families and individuals seeking coverage through GetCoveredNJ. When you submit your application, you'll get your actual eligibility for free or low cost health insurance. Click on "Start Application" to create an account.

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