

# News Release

## Governor Murphy and DOBI Commissioner Caride Announce Record Health Insurance Sign-Ups During Open Enrollment, Introduce Effort to Further Expand Health Care Access for NJ Residents

*New Jersey Residents at Certain Incomes Can Now Enroll Year-Round In Free or Nearly Free Coverage*

*Residents with a Qualifying Life Event Also Have Options to Get Covered*

**TRENTON** — Governor Phil Murphy and Department of Banking and Insurance Commissioner Marlene Caride today announced more than 324,000 New Jerseyans signed up for health coverage through Get Covered New Jersey during the Affordable Care Act Open Enrollment Period – an increase of 20 percent compared to last year – and a record high in New Jersey, as residents benefited from increased affordability from expanded federal and state financial help.

Today, as part of its goal to continue to advance health equity and affordability, the Murphy administration introduced a new “Expanded Access” initiative, which allows residents at certain income levels to continue to enroll in free or nearly free health coverage through Get Covered New Jersey ([GetCovered.NJ.gov](http://GetCovered.NJ.gov)).

The new Expanded Access Special Enrollment Period allows qualifying consumers with an annual household income of up to 200% of the federal poverty level (\$25,760 for an individual and \$53,000 for a family of four), to enroll in a health plan throughout the year. Because of the increased financial help available, this population has access to plans with low or no monthly premium.

“New Jersey saw a record number of residents enroll in quality affordable health coverage during Open Enrollment as the Biden Administration and the state drastically increased financial help to expand access to affordable coverage during the COVID-19 pandemic,” **said Governor Murphy**. “We continue to take actions based on our belief that health care is a right, not a privilege, and this new effort builds on the work we have done during our administration. By extending access to free or nearly free coverage to more New Jerseyans throughout the year, we will make health insurance more affordable and ensure residents can get the health care they need and deserve.”

Open Enrollment happens once a year, from November 1 to January 31. It is typically the only time residents without health insurance through an employer, or other program such as Medicaid or Medicare, can enroll in coverage unless they

have a qualifying life event. [Qualifying life events](#), include but are not limited to, pregnancy, marriage, the loss of health coverage, moving and a birth or adoption of a child.

"While the annual Open Enrollment Period ended on January 31st, we want to make sure that as many New Jersey residents as possible are aware they can turn to Get Covered New Jersey to sign up for coverage year-round – especially during the ongoing pandemic," **said Commissioner Caride**. "New Jersey has taken steps to maximize financial support so residents can find more assistance than ever before through the state's health insurance marketplace, Get Covered New Jersey. This new Special Enrollment Period is a major step forward in our effort to promote health equity and continue to expand health care affordability and access for our residents."

A total of 324,266 New Jersey residents signed up for health insurance at Get Covered New Jersey ([GetCovered.NJ.gov](#)) during the Open Enrollment Period — an increase of 20 percent compared to last year's signups of 269,560. The number of residents signed up for coverage is a record high for New Jersey, with more consumers signing up for marketplace coverage than during any prior Open Enrollment Period since passage of the Affordable Care Act.

The record number of signups follows policy actions at the state and federal levels to significantly increase and expand financial help and to increase access to coverage during the COVID-19 pandemic. Now, nine out of 10 residents enrolling at Get Covered New Jersey qualify for financial help to make the cost of quality health insurance more affordable, and the majority of people receiving financial help have access to a health plan at a cost of \$10 a month or less.

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.

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.

To assist residents with enrollment in the marketplace, navigators are available within local communities to provide free, unbiased consumer assistance in finding the right health plan. There are now 18 organizations with navigators that can provide help to residents by phone, virtually or in person.

Residents can learn more at [GetCovered.NJ.gov](#) or:

[Find free local assistance](#) on the Get Covered New Jersey website;

Browse plans now and see if they qualify for financial help with the [Shop and](#)

[Compare Tool.](#)

Get Covered New Jersey's Final Open Enrollment Snapshot may be found here: <https://nj.gov/getcoverednj/help/about/publicinfo.shtml>

#### **ABOUT GET COVERED NEW JERSEY**

Get Covered New Jersey is the state's official Health Insurance Marketplace, where New Jerseyans can find quality affordable insurance from private health insurance companies. Get Covered New Jersey is the only place where individuals who qualify can get financial help to reduce premium costs. Consumers can then compare health insurance plans and choose the plan that best fits their health needs and budget. Depending on their income, some consumers may qualify for low-cost or free coverage from NJ FamilyCare.

Get Covered New Jersey is operated by the New Jersey Department of Banking and Insurance. It was established by state law and created by New Jersey, for New Jersey. For more information about Get Covered New Jersey, please visit [GetCovered.NJ.gov](http://GetCovered.NJ.gov).