



Open Enrollment is Here!

Open Enrollment for 2023 health insurance is here, which means it is time for consumers to complete or update their Get Covered New Jersey application with any changes, such as income or family size, and enroll in coverage for 2023!

Plans and prices change every year, and there are more choices available for 2023, so we encourage you to help consumers shop and compare plans to find the coverage that best fits their needs and budget.

Record levels of financial help remain available for 2023 coverage, made possible by the federal American Rescue Plan Act and Inflation Reduction Act and expanded state subsidies from the State of New Jersey. 9 in 10 people enrolling will qualify for assistance.

Most 2022 Enrollees will Be Automatically Renewed – Be Sure to Make 2023 Updates

Similar to last year, Get Covered New Jersey will automatically renew most consumers into 2023 coverage without requiring any consumer action. Consumers will receive notices from GetCoveredNJ in early November with their 2023 eligibility and renewal information and will be able to see their 2023 information in their account now.

It is important to inform consumers that if they made any changes to their 2022 coverage after October 6th, they will need to update their 2023 applications now with those same changes. Additionally, since plans and prices change each year, even those who are automatically renewed should review their plan options for 2023. Remember that consumers must take action by December 31st for plan changes to take effect January 1st.

New for 2023: Families with offers of employer health coverage may have new opportunities for savings at GetCoveredNJ. Specifically, starting this Open Enrollment Period, families with an offer of employer coverage that is considered unaffordable may be newly eligible for tax credits and state subsidies through GetCoveredNJ, even if they did not qualify before. Generally, families paying more than 9% of their household income towards employer coverage may be considered to have unaffordable employer coverage and could qualify for financial help to lower premiums for 2023 coverage.

Please note: For coverage starting January 1st, **consumers must enroll by December 31st!** Open Enrollment ends January 31st.

Have more questions? Visit [GetCovered.NJ.gov](https://www.getcovered.nj.gov) and [here](#) for frequently asked questions.

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.