

## What is Get Covered New Jersey?

Get Covered New Jersey is New Jersey's official health insurance marketplace where individuals and families who do not have coverage through an employer or other program can easily shop for and buy coverage. It is the only place you can apply for financial help to lower the cost of your monthly insurance premiums and out-of-pocket costs. You can learn if you might qualify for free or low-cost health insurance through NJ FamilyCare, New Jersey's publicly funded health insurance program.

Get Covered New Jersey ([GetCovered.NJ.gov](http://GetCovered.NJ.gov)) is the best way for New Jersey residents seeking coverage to access information on health insurance options, to get cost comparisons, and to sign up for and purchase a quality, affordable plan.

Operated by the New Jersey Department of Banking and Insurance, Get Covered New Jersey ensures that every New Jersey resident who enrolls in a health plan on the state marketplace has access to free pre-ventive and wellness care and that potential financial hardships associated with serious medical crises can be mitigated.

## Is Get Covered New Jersey the best option for me?

Get Covered New Jersey makes finding a quality affordable health insurance plan easy. [GetCovered.NJ.gov](http://GetCovered.NJ.gov) provides New Jersey residents with a "one-stop" shop to easily browse plans, compare costs and coverage from a variety of companies, and to purchase quality health insurance that best fits their needs and budget. If you do not have coverage from an employer, or another program, you should check out your options today.

You can browse plans and see if you qualify for financial help at [getcovered.nj.gov](http://getcovered.nj.gov).

If you do not qualify for financial help, you can still compare the cost of all plans available and find the best option for you and your family. The COVID-19 pandemic has shown the need for everyone to have adequate health coverage. When a health emergency strikes the last thing you should worry about is how to pay for your or a family member's care. Get Covered New Jersey helps protect you and your family from the unexpected.

## Is there financial help available to lower the cost of my plan?

Nearly 8 in 10 New Jerseyans purchasing coverage on the marketplace will qualify for financial help to lower the cost of their plan. In New Jersey, a family of four earning up to about \$104,800 a year and an individual earning up to about \$51,040 a year can qualify for financial assistance.

You can browse plans now and see if you may qualify for help. It takes only a minute to check and it is free.

You may qualify for: premium tax credits, cost-sharing reductions and NJ Health Plan Savings, a new state subsidy offered by the state of New Jersey. Premium tax credits and the state subsidy help lower your monthly premium payments. Cost-sharing reductions help lower your out-of-pocket costs like deductibles and co-pays for doctor visits.

Visit our [Financial Help](#) page for more information.

## When can I enroll in coverage?

The Open Enrollment Period is November 1, 2020 through January 31, 2021. It is once each year and is the only time you can enroll in coverage, unless you experience a major life event. If you miss the deadline you will have to wait until the next Open Enrollment period to apply.

If you have a life-changing event, you can buy health coverage without waiting for the yearly Open Enrollment. Certain events such as losing job-based coverage, having a baby, or moving qualify you for a Special Enrollment Period (SEP).

If you qualify for an SEP, you usually have up to 60 days after the event to enroll in a plan. If you miss that 60 days, you have to wait until the next Open Enrollment period to apply.

## Who can shop on Get Covered New Jersey?

Get Covered New Jersey is a source of affordable health insurance for New Jersey residents who do not have health coverage from their employer or access to other health care programs. Financial help is available to help lower the cost of premiums and out-of-pocket costs for those who qualify. Get Covered New Jersey can also help residents to learn if they qualify for NJ FamilyCare, New Jersey's publicly funded health insurance program.

Individuals who are not eligible to buy health insurance through Get Covered New Jersey can still apply for other members of their household who are eligible. For example, parents who are not lawfully present can still enroll their children in health insurance through Get Covered New Jersey if their children are eligible.

### To Shop on Get Covered NJ:

- Must live in the United States and have a primary residence in New Jersey
- Must be considered a resident of the United States and New Jersey for tax purposes
- Must be a U.S. citizen or national.
- If you are a non-citizen, you must be lawfully present in the U.S. for the entire time you plan to have health coverage
- Cannot be currently incarcerated


## If I have a pre-existing health condition, will I be denied coverage or pay more for my premium?


No. A pre-existing condition will not keep you from getting health coverage. An insurance company can't turn you down or charge you more because of your condition. Once you have insurance, the plan can't refuse to cover treatment for pre-existing conditions.

## How can I apply for coverage and financial help on Get Covered New Jersey?

You can apply for coverage and financial help:

 Online: [GetCovered.NJ.gov](https://www.getcovered.nj.gov)

 In Person: Apply in person or by phone with free help from a certified assister or broker. To find a certified assister or broker in your area, go to Find Local Assistance.

 Telephone: Call our Customer Call Center at 1-833-677-1010. Calls are free.

Get Covered New Jersey is the only place where you can apply for financial help to lower the cost of your monthly premiums and out-of-pocket costs.

## What do I need to enroll?

You will need the following information for yourself and anyone in your household applying for coverage:

- Home and/or mailing addresses
- Document information for legal immigrants, if applicable
- Birth dates
- Your best estimate of what your household income will be in 2021
- Social Security numbers
- Policy numbers for any current health plans covering members of your household
- Employer and income information for every member of your household (for example, pay stubs or W-2 forms)

## I don't qualify for financial help, but I heard there are new health plans available this year. What are my choices?

Plans and prices change every year, so it is important to see what's new and compare. Use our [plan comparison](#) tool to see your choices for marketplace coverage and health plan options that best fit your needs and budget.

## What is an Open Enrollment Period?

Open Enrollment is the yearly period when you can enroll in health insurance. In New Jersey, Open Enrollment for plan year 2021 is November 1, 2020 to January 31, 2021. It is the only time during the year when you can enroll in coverage, unless you have a major life event that qualifies you for a Special Enrollment Period or you qualify for NJ FamilyCare.

## If I sign up during Open Enrollment, when will my coverage start?

If you enroll by December 31, your coverage will start January 1. If you enroll in January, your coverage will start February 1.

## Can I get coverage outside of Open Enrollment?

If you qualify for a Special Enrollment Period due to significant life changes such as marriage, birth or adoption of a child, or loss of a job you can enroll in health insurance outside of Open Enrollment. You can enroll in NJ FamilyCare, the state's publicly funded health insurance program, year-round. There is no limited enrollment period for NJ FamilyCare.

## Is there enrollment assistance available?

Yes. You can get free help to find a health insurance plan that's right for you. Get Covered New Jersey has a network of trained professionals who can help people with enrollment for free. Call our [Customer Call Center](#) or [find a certified assister or broker in your area](#) who can guide you through the application process beginning November 1, 2020.

## Is there still a requirement to have health insurance in New Jersey?

Yes. New Jersey is committed to making sure health insurance is available and affordable to all residents. To help with this, the state has kept in place a requirement for New Jersey residents to have health coverage or make a Shared Responsibility Payment during tax time, unless you qualify for an exemption.

Making sure all residents have health coverage helps make sure there are more health plans available for consumers to choose from. It makes sure premiums are affordable and quality coverage is available for all who need it. Any funds the state collects from this penalty go to lowering the cost of health insurance for individuals.

Through New Jersey's efforts to stabilize our insurance market, New Jerseyans can get needed coverage for themselves and their families. To learn more about New Jersey's health insurance requirement and the Shared Responsibility Payment, go to the State Treasury website.

## Are there exemptions from the requirement to have health insurance?

Yes. In some cases, individuals who do not have minimum essential coverage will not have to make the Shared Responsibility Payment. These are called “exemptions.” To learn more about applying for a hardship exemption, go to the State Treasury website. If you get a hardship exemption, you will also be able to enroll in a Catastrophic plan that has lower premiums but higher costs for care.

## What benefits do health insurance plans on Get Covered New Jersey cover?

All plans sold on Get Covered New Jersey have met the high standards of the New Jersey Department of Banking and Insurance (DOBI), and the requirements of the Affordable Care Act (ACA). Each plan sold on Get Covered New Jersey covers essential health benefits (EHBs) as outlined by the ACA. The amount you pay for these services varies by plan. Essential Health benefits include:

- Ambulatory care (outpatient) services
- Emergency services
- Maternity and newborn care
- Mental health and substance abuse services
- Preventive and wellness services and chronic disease management
- Prescription drugs
- Rehabilitative and habilitative services and devices
- Laboratory services
- Pediatric services

Get Covered New Jersey ensures that every New Jerseyan who enrolls in a health plan has access to free preventive and wellness care. Some routine and preventive care is required to be free to you. This includes certain vaccinations (shots) and child well visits. All plans offered through Get Covered New Jersey cover preventive services, emergency services, prescription drugs, and prenatal and pedi-atric care, and no one can be denied coverage due to a pre-existing condition.

## Health plans are listed as Bronze, Silver, Gold, Platinum or Catastrophic. What does this mean?

Plans in the marketplace are in “metal” categories: Bronze, Silver, Gold, and Platinum. Metal categories are based on how you and your plan split the costs of your health care. There are also Catastrophic health plans. Right now, there are no Platinum plans offered in the marketplace.

**Bronze:** The health plan pays 60% of total health care costs. You pay about 40%. Bronze plans have the lowest premiums and the highest levels of cost-sharing (deductibles, co-pays, etc.).

**Silver:** The health plan pays 70% of total health care costs. You pay about 30%. People who qualify for premium tax credits may also qualify for more savings through cost-sharing reductions. These can only be applied to Silver plans.

**Gold:** The health plan pays 80% of total health care costs. You pay about 20%. Gold plans have higher premiums and lower cost-sharing levels.

**Platinum:** The health plan pays 90% of total health care costs. You pay about 10%. Platinum plans have the highest premiums and the lowest levels of cost-sharing.

**Catastrophic:** Available to individuals under the age of 30 and those who qualify for a hardship exemption. This plan has a low monthly premium, but a very high deductible. This may be an affordable way to protect yourself from costs of a serious illness or injury. But you pay most routine medical expenses yourself.

With so many options to choose from, we know that selecting the right plan can be confusing. Get Covered New Jersey offers free support from a New Jersey network of trained professionals to help answer questions and assist you in selecting and enrolling in a health insurance plan.

## **I've read something about short-term coverage. Is that a choice?**

Short-Term Limited Duration plans are prohibited in New Jersey. Sometimes called "skimpy" plans, they don't cover the basic services you would expect from insurance and that are required in New Jersey. Plans offered at Get Covered New Jersey cover comprehensive benefits like preventive care, check-ups, prescriptions, hospitalizations, maternity care, mental health care, and more.

## **Is dental coverage included with the plans available in Get Covered New Jersey?**

It depends. Under the Affordable Care Act, dental coverage is treated differently for adults and children 18 and under. Dental coverage for children is an essential health benefit. If you buy coverage for someone 18 or younger, dental coverage must be available as part of a health plan or as a stand-alone plan. You do not have to buy it.

Dental coverage for adults 19 and older is not considered an essential health benefit. Health insurance companies do not have to cover adult dental care. You can shop for and buy dental plans separately from your health plan at Get Covered New Jersey. Compare plans and costs with the [plan comparison tool](#).

## **How can I get insurance for my adult children who are under age 26?**

The Affordable Care Act allows children to be added to or kept on a parent's health insurance policy until they turn 26 years old. These rules apply to job-based insurance coverage and to individual plans. Children can join or stay on a parent's plan even if they are:

- Married
- Not living with their parents
- Attending School
- Not financially dependent on their parents
- Eligible to enroll on their employer's plan

If you buy an individual plan and your adult children under age 26 are your dependents for tax purposes, you can add them to your plan. The same is true if the adult children are not dependents and you are not applying for assistance to pay for your coverage.

If an adult child is not a dependent and anyone on the application is applying for tax credits, the child should fill out his or her own application to apply for a tax credit. They can choose the same plan but will be on a different policy.

The same rules apply for all tax dependents. For example, children who claim their parents as tax dependents on their tax return follow these same rules.

## Can I buy health insurance for my family through Get Covered New Jersey instead of putting them on a plan from my job?

Yes, but you will not qualify for the premium tax credit if your employer is offering coverage that meets specific plan rules and certain rules for being affordable. Check with your employer and a Get Covered New Jersey [certified assister or broker](#) to make sure you have all the information you need before buying a plan.

## I am new to Get Covered New Jersey. Where do I start?

If you have coverage now through HealthCare.gov, you can access your new account starting on November 1, 2020 at [Existing Marketplace Customers](#).

If you don't have coverage or are shopping for marketplace coverage for the first time, you can go to [New Customers](#).

You can find trained experts to help you shop and enroll at [Find Local Assistance](#) or go to [Customer Service](#).

## I currently have coverage through HealthCare.gov. How do I access my new account?

Get Covered New Jersey is working with HealthCare.gov to transition your information to Get Covered New Jersey. Starting November 1, 2020, you can learn how to access your new account at [Existing Marketplace Customers](#).

New Jersey will no longer use the federal marketplace, Healthcare.gov, for health coverage enrollment beginning November 1, 2020. The new state-based marketplace, Get Covered New Jersey, will provide improved access to health coverage for New Jersey residents. The benefits include: a longer open enrollment period, (three months vs. six weeks in recent years), increased investment in education, outreach and enrollment assistance and the ability to better respond to the needs of residents. The new state-based marketplace also allows New Jersey to provide more financial help to residents to lower the cost of their plan.

## I received a letter with an access code. How do I claim my account?

If you got a letter with an access code, you can access your account and current coverage information starting November 1, 2020. For more information, go to [Existing Marketplace Customers](#).

## I cannot access my account. Where can I go for help?

For account problems, contact [Customer Service](#).

## What if my insurance company makes a decision that I think is wrong?

[After you apply](#) for and enroll in coverage, it is important that you can use it to get health care. If you believe a decision your health insurance plan made is wrong and is negatively affecting your access to care, you can file a complaint with the New Jersey Department of Banking and Insurance. You can file an [online complaint](#) or call the Consumer Hotline at [1-800-446-7467](tel:1-800-446-7467), from 8:30 a.m. to 5:00 p.m. EST Monday through Friday.