Fact Sheet

Get Covered NJ
New Jersey's Official Health Insurance Marketplace

What is Get Covered New Jersey?

Get Covered New Jersey (GetCovered.NJ.gov) is New Jersey's official state health insurance marketplace, providing New Jerseyans with access to quality, affordable health insurance options for themselves and their families.

Provided through the New Jersey Department of Banking and Insurance (DOBI), GetCoveredNJ ensures that every New Jerseyan who enrolls in a health plan has access to free preventive and wellness care, and that potential financial hardships associated with serious medical crises can be mitigated. It is the only place residents can get financial help to lower the cost of their plan. This year, there is more financial help than ever.

Health Insurance in NJ:

- It's the law in New Jersey for all residents to have health coverage. Failure to obtain coverage can result in penalty during tax time.

- From 2014 to 2020, New Jersey residents secured coverage through the federal Marketplace (Health care.gov), but the State announced plans to begin operating its own state-based exchange in 2019.

- New Jersey will no longer use the federal Market place. Residents will obtain Marketplace coverage at Get Covered New Jersey, the state's Official Health Insurance Marketplace.

- Nearly 8 out of 10 New Jersey residents shopping at getcovered.nj.gov will qualify for financial help to lower the cost of purchasing health insurance through GetCoveredNJ.

- GetCoveredNJ is the place residents can get financial help to lower the cost of their plan and this year, there is more financial help available than ever before.

- Individuals and families can apply for financial help to lower their monthly insurance premium costs and out-of-pocket expenses. 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.

- ALL plans offered through Get Covered New Jersey are ACA-compliant and provide a variety of plan options from:
    - Amerihealth
    - Horizon blue Cross Blue Shield of New Jersey
    - Oscar

About Open Enrollment:

- By establishing its own health insurance marketplace, New Jersey is able to extend the Open Enrollment period to three months compared to the previous timeframe (six weeks). Residents can shop for, and purchase coverage through GetCoveredNJ from November 1, 2020 to January 31, 2021. In order to ensure continued coverage, residents must enroll by December 31, 2020 for coverage beginning January 1, 2021.

- Open Enrollment is the only time during the year in which you can enroll in coverage unless you qualify for a Special Enrollment Period (SEP) or for NJ FamilyCare, New Jersey's publicly funded health insurance.

- You may qualify for a SEP if you experience a major life event such as having a baby, moving, or losing job-based coverage.

- If you don't enroll in a plan by January 31, 2021 you cannot get 2021 coverage unless you qualify for a SEP or NJ FamilyCare.

What's Covered:

- All plans offered through GetCoveredNJ have met the high standards of the Affordable Care Act.
- All plans offered through GetCoveredNJ cover preventive services, emergency services, prescription drugs, and prenatal and pediatric care, and no one can be denied coverage due to a pre-existing condition.
- Every plan on GetCoveredNJ provides access to all ten essential health benefits mandated by the Affordable Care Act. Essential health benefits include:
  - Ambulatory care (outpatient) services
  - Emergency services
  - Hospitalization
  - Maternity and newborn care
  - Mental health and substance abuse services
  - Prescription drugs
  - Rehabilitative and habilitative services and devices
  - Laboratory services
  - Preventative and wellness services and chronic disease management
  - Pediatric services

Who Qualifies:

- GetCoveredNJ is the only "one-stop" shop for New Jersey residents who do not have health coverage from their employer or access to other health care programs.
- NJ residents can easily browse plans, compare costs and coverage and purchase quality health insurance that best fits their needs and budget.

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

Free Resources:

Get Help from Certified Local Experts:
GetCoveredNJ has a New Jersey network of trained professionals who can help answer questions and assist you in selecting and enrolling in a coverage plan. Call our Customer Call Center at 1-833-677-1010 or find a certified assister or broker in your area who can guide you through the application process.

Check for Available Financial Help:
When you apply for health coverage through GetCoveredNJ, you could qualify for financial help to help lower your monthly insurance premium costs and out-of-pocket expenses. More financial help is available this year than ever.

Compare Plans and Cost:
You can browse plans, compare costs and coverage from a variety of companies and estimate how much financial help you may qualify for in just minutes. All you need to do is provide your income and household information.

Visit GetCovered.NJ.gov for more information.