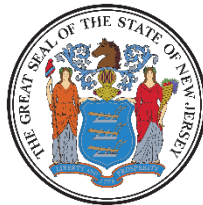




Communicators Guide

Open Enrollment Period

November 2020





State of New Jersey

OFFICE OF THE GOVERNOR
P.O. Box 001
TRENTON, NJ 08625-0001

PHILIP D. MURPHY
Governor

Dear Partner,

Open Enrollment is here, and I am thrilled to formally introduce you to Get Covered New Jersey, the state's official health insurance marketplace.

Get Covered New Jersey provides every New Jerseyan improved access to quality, affordable health coverage, and an enrollment experience tailored for our state. The launch of our own state marketplace could not come at a more critical time given the impact of the coronavirus pandemic on health coverage.

This year, we are able to offer more financial help than ever before because of actions we have taken as a state. Get Covered New Jersey is the only place to find financial help to lower the cost of coverage, and nearly 8 in 10 residents enrolling in coverage will qualify for financial help.

New Jersey has also invested more in funding to support Navigators providing free, unbiased enrollment assistance in the community, and our Open Enrollment Period is now three months long – double the six-week window provided in recent years by the federal government.

We are proud of our work, but would not have gotten here without the support of many partners that are committed to ensuring our fellow residents have access to critical health care services, and cannot be denied coverage due to a pre-existing condition.

Today, we know, there is more work to do.

As we kick off the Open Enrollment Period, I want to personally thank you for the work you are doing, and that we will do together, to make sure New Jersey residents who are uninsured or underinsured get the quality, affordable health coverage they deserve.

Sincerely,

A handwritten signature in blue ink that reads "Philip D. Murphy".

Philip D. Murphy
Governor

Messages to Use During Open Enrollment



Check out Get Covered New Jersey, the state's official health insurance marketplace. It's new – created by New Jersey, for New Jersey.

Emphasize that Get Covered New Jersey is where residents will shop for coverage this year. It's new – with more options, more local experts and more financial help to lower health coverage costs.

- ✓ Get Covered New Jersey is the state's official health insurance marketplace where New Jerseyans without coverage from an employer or other program will shop for coverage this Open Enrollment Period. It was created by New Jersey, for New Jersey – with more options, more local experts, and more financial help than ever. Check out your health plan options now at getcovered.nj.gov
- ✓ New Jerseyans who previously enrolled in coverage through Healthcare.gov will now get Marketplace plans from Get Covered New Jersey at getcovered.nj.gov. If you have a plan through the Marketplace, you will be automatically transitioned to Get Covered New Jersey. More information can be found at getcovered.nj.gov
- ✓ Quality, affordable health coverage is within reach. Visit getcovered.nj.gov to compare plans and costs and see if you qualify for financial help.

Low-cost plans/financial help are available. More financial help is available this year than ever before.

Cost remains the biggest barrier to coverage and low awareness of the tax credit remains a big information gap. This year, the state is offering new financial help on top of federal tax credits. Raising awareness of all available help is important.

-  Health insurance is in reach. About 8 in 10 people qualify for financial help to lower the cost of their premiums when they sign up through Get Covered New Jersey. And, for those who qualify, health insurance through NJ FamilyCare is low-cost or, sometimes, free. Find out if you qualify at getcovered.nj.gov
-  Low-cost plans are available in New Jersey, so you can find a plan that meets your needs and budget. Many people could end up paying less than \$100 a month for a plan on getcovered.nj.gov.



You may qualify for financial help to lower the cost of your plan. In New Jersey, a family of four with an annual income of up to about \$104,800 and an individual earning up to about \$51,040 a year can qualify for more financial help than ever. Nearly 8 in 10 New Jerseyans purchasing coverage on the Marketplace will qualify for financial help.

Get covered now, don't delay.

Share open enrollment dates, emphasizing the final enrollment deadline to encourage action.



Now's the time to buy health insurance for next year. Open Enrollment runs November 1 to January 31. Enroll by December 31 for January 1 coverage.



Mark your calendar and make sure you're covered for whatever life brings – Open Enrollment ends January 31. Enroll by December 31 for January 1 coverage.

Being covered protects you from the unexpected.

Messages that assert that health insurance can give you “peace of mind” resonate and tap into the insecurity people feel when they go without insurance.



Life is unpredictable – especially during these tough times. Health insurance gives you the peace of mind of knowing you're covered if you get sick or injured. Check out your options with Get Covered New Jersey. Being insured can give you peace of mind knowing you're covered if something unexpected happens like an accident or illness. It's one less thing for you to worry about.



An accident or illness can happen any day. When it does, the last thing you should worry about is how to pay for your health care. Find a health insurance plan that keeps you covered no matter what life brings.

Plans and prices change every year so it's important to see what's new.

Remind the currently enrolled to explore their options and encourage the uninsured to look, even if they haven't found something in the past.



Health plans and prices change each year so it's important to check out your options and find a plan that meets your needs and budget. In New Jersey, many consumers qualify to get financial help to lower the cost of their monthly premium. This year, more financial help is available than ever before.



Each year there are new plans with new rates available. Even if you've looked before, take the time to check out your options and find the plan that's right for you. More financial help is available this year for those who qualify.

New Jersey plans offer comprehensive coverage.

Emphasizing the benefits that are important to consumers gives them a reason to look at coverage options.



All health plans available through Get Covered New Jersey provide quality coverage. Health plans offered in New Jersey cover comprehensive benefits like doctor visits, hospitalizations, maternity care, mental health, emergency room care, and prescriptions. And, you will never be denied coverage because of a pre-existing condition.

Free enrollment help is available.

The uninsured continue to want help picking a plan and appreciate talking with someone who can explain their options and walk them through the process. Emphasize that help exists, including free, safe remote support and telephone customer service.



Free help is available to find a health insurance plan that's right for you. Speak with a trained assister in your community to talk about your health insurance options and get help enrolling. Visit [GetCovered.NJ.gov](https://www.getcovered.nj.gov) to find an assister near you. Free, safe remote and over-the-phone support is available to help you find the plan that's right for you.

If you don't have insurance, you may pay a penalty.

While it is not a main driver for enrollment, remind consumers about the continued requirement in New Jersey to have health insurance. It is important to let people know that the requirement to have coverage has not changed. Much of this messaging can be reinforced in direct-to-consumer conversation and materials.



It's the law in New Jersey for resident to have health insurance. If you don't have health insurance in New Jersey, you may have to pay a penalty at tax time. Consumers without qualifying coverage may be subject to a penalty, so get covered today.

Sample Social Media Posts

Post #1



Facebook English:

[. @GetCoveredNJ](#) is New Jersey's official health insurance marketplace, where you can browse, shop, compare, and enroll in a quality health plan. It is the only place you can get financial help to lower the cost of your monthly insurance premiums and out-of-pocket costs.

Enroll now: www.getcovered.nj.gov

#GetCoveredNJ #HealthInsurance

Facebook Spanish:

[@GetCoveredNJ](#) es el mercado oficial de seguros médicos de Nueva Jersey, donde usted puede buscar, comprar, comparar e inscribirse en un plan médico de calidad. Es el único lugar donde puede obtener ayuda financiera para reducir el costo de sus cuotas mensuales del seguro y los gastos que salen de su bolsillo.

Inscríbase ahora en www.getcovered.nj.gov

#GetCoveredNJ #SeguroMédico

Twitter English:

[@GetCoveredNJ](#) is NJ's official health insurance marketplace - the only place you can get financial help to lower the cost of your monthly insurance premiums and out-of-pocket costs. Discover your options: www.getcovered.nj.gov

#GetCoveredNJ #HealthInsurance

Twitter Spanish:

[@GetCoveredNJ](#) es el mercado oficial de seguros médicos de NJ. El único lugar donde puede obtener ayuda financiera para reducir el costo de sus cuotas mensuales del seguro y los gastos que salen de su bolsillo. Descubra sus opciones en www.getcovered.nj.gov

#GetCoveredNJ #SeguroMédico

Post #2



New Jersey's Official Health Insurance Marketplace

Browse for Coverage Today

Visit GetCovered.NJ.gov to browse, shop, compare and save on quality health insurance.

Enroll now at GetCovered.NJ.gov

How much insurance may cost

Where do you live?
Enter ZIP Code:

Who is in your household and do they need coverage?

Members	Birthdate *	Pregnant?	Seeking coverage
<input type="checkbox"/> YOU	<input type="text" value="mm/dd/yyyy"/>	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>

[+ Spouse](#) [+ Dependent](#)


Check to see if your household income qualifies you for lower costs.

Annual Tax Household Income: [Check for Savings](#)

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 how a low-cost health coverage. Click on "Start Application" to receive an email.

[Start Application](#)

GetCovered.NJ.gov



El Mercado Oficial de Seguros Médicos de Nueva Jersey

Busque cobertura hoy

Para buscar, comprar, comparar y ahorrar en seguro médico de calidad visite GetCovered.NJ.gov

Inscríbase ahora en GetCovered.NJ.gov

Averigüe cuánto podría costar un seguro

¿Dónde vive usted?
Ingreso o código postal:

¿Quiénes están en su familia y necesitan cobertura?

Miembros	Fecha de nacimiento *	Embarazada?	Cómo buscar cobertura
<input type="checkbox"/> LISTED	<input type="text" value="mm/dd/yyyy"/>	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>

[+ Cónyuge](#) [+ Dependiente](#)

Averigüe si sus ingresos del hogar lo hacen elegible para menores costos.

Annual Income del hogar para fines fiscales: [Verificar si hay ahorros](#)

Esto muestra solamente la elegibilidad estimada para las familias e individuos que buscan cobertura a través de GetCoveredNJ. Cuando solicite, usted recibirá su elegibilidad actual para un seguro de salud gestionado de bajo costo. Haga clic en "Comenzar la solicitud" para crear una cuenta.

[Inscribase ahora](#)

GetCovered.NJ.gov

Facebook English:

@GetCoveredNJ is the only place you can get financial help to lower the cost of your health insurance plan. This year, there is more financial help than ever before. It's

estimated that 8 out of 10 enrolling will qualify for financial help to lower the cost of a plan through GetCoveredNJ.

Enroll today: www.getcovered.nj.gov

#GetCoveredNJ #HealthInsurance

Facebook Spanish:

@GetCoveredNJ es el único lugar donde puede obtener ayuda financiera para reducir el costo de su plan de seguro médico. Este año, hay más ayuda financiera que nunca. Se calcula que 8 de cada 10 personas que se inscriben son elegibles para la ayuda financiera que les permitirá reducir el costo de su plan a través de GetCoveredNJ.

Inscríbase hoy en www.getcovered.nj.gov

#GetCoveredNJ #SeguroMédico

Twitter English:

.@GetCoveredNJ is the only place NJ residents can get financial help to lower the cost of their plan. Find coverage that best fits you and your family. Enroll today:
www.getcovered.nj.gov

#GetCoveredNJ #HealthInsurance

Twitter Spanish:

.@GetCoveredNJ es el único lugar donde las personas de NJ pueden obtener ayuda financiera para reducir el costo de su plan. Encuentre la cobertura que sea mejor para usted y su familia. Inscríbase hoy en www.getcovered.nj.gov

#GetCoveredNJ #SeguroMédico

Post #3

Get Covered NJ
New Jersey's Official Health Insurance Marketplace

Choosing a Plan

When shopping for health insurance, you should consider:

1. How much medical care you will need.
2. The total health care costs including out-of-pocket costs.
3. If your preferred doctors are included in the plan's network.



GetCovered.NJ.gov

Get Covered NJ
El Mercado Oficial de Seguros Médicos de Nueva Jersey

Elegir un plan

Al comprar un seguro médico, debe considerar:

1. Cuánta atención médica necesitará.
2. El costo total de atención médica, incluidos los gastos que salen de su bolsillo.
3. Si los médicos que prefiere están incluidos en la red del plan.



GetCovered.NJ.gov

Facebook English:

@GetCoveredNJ offers a variety of health insurance plans to best fit the needs of you and your family. When shopping for health insurance, you should consider:

→ How much medical care you will need

→ The total health care costs including out-of-pocket costs

→ If your preferred doctors are included in the plan's network

Visit Get Covered New Jersey to enroll today: www.getcovered.nj.gov

#GetCoveredNJ #HealthInsurance

Facebook Spanish:

@GetCoveredNJ ofrece una variedad de planes de seguro médico que mejor se adapte a sus necesidades y a las de su familia. Al comprar un seguro médico, debe considerar

→ Cuánta atención médica necesitará

→ El costo total de atención médica, incluidos los costos que salen de su bolsillo

→ Si los médicos que prefiere están incluidos en la red del plan

Para inscribirse hoy visite Get Covered New Jersey en www.getcovered.nj.gov

#GetCoveredNJ #SeguroMédico

Twitter English:

When shopping for health insurance, you should consider:

→ How much medical care you will need

→ The total health care costs including out-of-pocket costs

→ If your preferred doctors are included in the plan's network

Enroll with @GetCoveredNJ today: www.getcovered.nj.gov

Twitter Spanish:

Al comprar un seguro médico, debe considerar:

→ Cuánta atención médica necesitará

→ El costo total de atención médica, incluidos los costos que salen de su bolsillo

→ Si los médicos que prefiere están incluidos en la red del plan

Inscríbese hoy @GetCoveredNJ en www.getcovered.nj.gov

Social Media Graphics

File available for download at <https://nj.gov/getcoverednj/help/resources/>



GetCovered.NJ.gov

Get Covered NJ



GetCovered.NJ.gov

Get Covered NJ



GetCovered.NJ.gov

Get Covered NJ

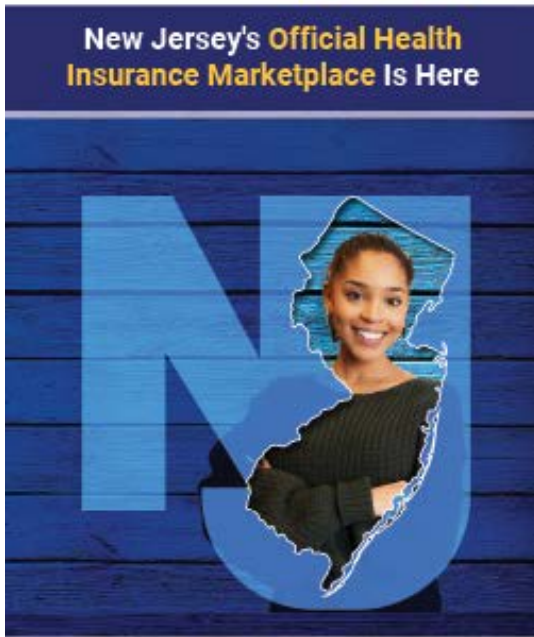


GetCovered.NJ.gov

Get Covered NJ

Rack Card English

File available for download at <https://nj.gov/getcoverednj/help/resources/>



- Find quality, affordable coverage.
- Financial help available.
- Compare health plans and costs in just minutes!

Key Dates to Remember:

Nov 1, 2020 - Jan 31, 2021	
Open Enrollment Period	
Dec 31, 2020	Jan 31, 2021
Last date to apply for coverage that starts on January 1, 2021	Last date to apply for coverage that starts on February 1, 2021



- Find quality, affordable coverage.
- Financial help available.
- Compare health plans and costs in just minutes!

Key Dates to Remember:

Nov 1, 2020 - Jan 31, 2021	
Open Enrollment Period	
Dec 31, 2020	Jan 31, 2021
Last date to apply for coverage that starts on January 1, 2021	Last date to apply for coverage that starts on February 1, 2021

Rack Card Spanish

File available for download at <https://nj.gov/getcoverednj/help/resources/>



El Mercado **Oficial de Seguros Médicos de Nueva Jersey** está aquí



- Encuentre cobertura a precios razonables y de calidad.
- Ayuda financiera disponible.
- ¡En solo minutos, compare planes médicos y costos!

Fechas claves para recordar:

1 de noviembre de 2020 - 31 de enero de 2021

Período de Inscripción Abierta

31 de diciembre de 2020

31 de enero de 2021

Última fecha para solicitar un plan para que la cobertura comience el 1 de enero de 2021

Última fecha para solicitar un plan para que la cobertura comience el 1 de febrero de 2021



El Mercado **Oficial de Seguros Médicos de Nueva Jersey** está aquí



- Encuentre cobertura a precios razonables y de calidad.
- Ayuda financiera disponible.
- ¡En solo minutos, compare planes médicos y costos!

Fechas claves para recordar:

1 de noviembre de 2020 - 31 de enero de 2021

Período de Inscripción Abierta

31 de diciembre de 2020

31 de enero de 2021

Última fecha para solicitar un plan para que la cobertura comience el 1 de enero de 2021

Última fecha para solicitar un plan para que la cobertura comience el 1 de febrero de 2021

Flier English

File available for download at <https://nj.gov/getcoverednj/help/resources/>



New Jersey's first health insurance marketplace to offer financial help

- Nearly 8 out of 10 qualify for financial help to lower health plan costs.
- 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 help.
- Compare plans and costs in just minutes.

Key Dates to Remember:

Nov 1, 2020 through Jan 31, 2021
Open Enrollment Period

Dec 31, 2020
Last date to apply for coverage that starts on January 1, 2021

Jan 31, 2021
Last date to apply for coverage that starts on February 1, 2021

Enroll now at GetCovered.NJ.gov

New Jersey residents will now use Get Covered New Jersey instead of the federal Marketplace (healthcare.gov) to enroll in coverage.

GetCovered.NJ.gov

Flier English

File available for download at <https://nj.gov/getcoverednj/help/resources/>



New Jersey's first health insurance marketplace to offer financial help

- Nearly 8 out of 10 qualify for financial help to lower health plan costs.
- 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 help.
- Compare plans and costs in just minutes.

Key Dates to Remember:

Nov 1, 2020 through Jan 31, 2021
Open Enrollment Period

Dec 31, 2020
Last date to apply for coverage that starts on January 1, 2021

Jan 31, 2021
Last date to apply for coverage that starts on February 1, 2021

Enroll now at GetCovered.NJ.gov

New Jersey residents will now use Get Covered New Jersey instead of the federal Marketplace (healthcare.gov) to enroll in coverage.

GetCovered.NJ.gov

Flier Spanish

File available for download at <https://nj.gov/getcoverednj/help/resources/>



El primer mercado de seguros médicos de Nueva Jersey que ofrece ayuda financiera

- Casi 8 de cada 10 personas son elegibles para recibir ayuda financiera para reducir los costos de su plan médico.
- Una familia de cuatro con un salario anual de hasta \$ 104,800 y una persona con un salario anual de hasta \$ 51,040 pueden ser elegibles para recibir ayuda financiera.
- Compare planes y costos en solo minutos.

Fechas claves para recordar:

**1 de noviembre de 2020 -
31 de enero de 2021**
Período de
Inscripción Abierta

31 de diciembre de 2020
Última fecha para solicitar
un plan para que la
cobertura comience el 1
de enero de 2021

31 de enero de 2021
Última fecha para solicitar
un plan para que la
cobertura comience el 1
de febrero de 2021

Inscríbese ahora en GetCovered.NJ.gov

Para inscribirse en la cobertura, ahora los residentes de Nueva Jersey utilizarán Get Covered New Jersey en lugar del mercado federal (CuidadoDeSalud.gov).

GetCovered.NJ.gov

Flier Spanish

File available for download at <https://nj.gov/getcoverednj/help/resources/>



¡Llegó a Nueva Jersey
seguro **médico a precios
razonables** y de calidad!

El primer mercado de seguros médicos de Nueva Jersey que ofrece ayuda financiera

- Casi 8 de cada 10 personas son elegibles para recibir ayuda financiera para reducir los costos de su plan médico.
- Una familia de cuatro con un salario anual de hasta \$ 104,800 y una persona con un salario anual de hasta \$ 51,040 pueden ser elegibles para recibir ayuda financiera.
- Compare planes y costos en solo minutos.

Fechas claves para recordar:

**1 de noviembre de 2020 -
31 de enero de 2021**

Período de
Inscripción Abierta

31 de diciembre de 2020
Última fecha para solicitar
un plan para que la
cobertura comience el 1
de enero de 2021

31 de enero de 2021
Última fecha para solicitar
un plan para que la
cobertura comience el 1
de febrero de 2021

Inscríbese ahora en GetCovered.NJ.gov

Para inscribirse en la cobertura, ahora los residentes de Nueva Jersey utilizarán Get Covered New Jersey en lugar del mercado federal (CuidadoDeSalud.gov).

GetCovered.NJ.gov

Poster English

File available for download at <https://nj.gov/getcoverednj/help/resources/>

Get Covered

**Introducing
Get Covered
New Jersey.**

**The state's official
health insurance
marketplace.**



Find quality, affordable health coverage that fits your life at

[GetCovered.NJ.gov](https://nj.gov/getcoverednj)

Financial help available.

Poster Spanish

File available for download at <https://nj.gov/getcoverednj/help/resources/>

Get Covered NJ

**Le Presentamos
Get Covered
New Jersey.**

**El mercado oficial
de seguros médicos
del estado.**



**Encuentre cobertura médica a precios razonables
y de calidad que se ajuste a sus necesidades en**

GetCovered.NJ.gov

Ayuda financiera disponible.

FAQs

When can I enroll?

This year's Open Enrollment Period runs for three months, from November 1, 2020 through January 31, 2021. You must enroll in coverage by December 31, 2020 for your coverage to begin on January 1, 2021. If you enroll after December 31, 2020 your coverage will begin February 1, 2021. Open Enrollment is the *only* time during the year when you can enroll in coverage, unless you experience a major life event (such as having a baby, moving, or losing or changing jobs) that qualifies you for special enrollment OR if you're eligible for the state's NJ FamilyCare program, in which you can enroll year-round.

How much will insurance cost and can I really afford it?

You may qualify for financial help to lower the cost of your plan. Nearly 8 out of 10 New Jersey residents purchasing on the Marketplace will receive financial help to pay for their plan. Plans and prices change every year, so it's important to check out your options to ensure you find the plan that fits your needs and your budget. This year, there is more financial help available than ever before.

Is financial assistance available to help lower the cost of my 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 federal tax credits and new state subsidies to lower the cost of their plan. The estimated average subsidy for an individual with an income up to \$51,040 is projected to be at least \$578 a year, and at least \$2,313 a year for a family of four with an annual income up to \$104,800. Visit [GetCovered.NJ.gov](https://www.getcovered.nj.gov) to browse plans and see if you may qualify for financial help. It takes just a few minutes to browse plans, and it's free!

Why is there still a penalty for not having health insurance in New Jersey?

New Jersey is committed to making sure health insurance is available and affordable to all residents. To help with this, the state requires New Jersey residents to have health coverage or pay a tax penalty. Making sure all residents have health coverage helps ensure there are more health plans available for consumers to pick from, that premiums remain affordable, and that comprehensive coverage is available for all who need it – including people with pre-existing conditions. Any funds from this penalty collected by the state are dedicated to reducing the cost of health insurance for individuals.

I want to protect my family -- I'm ready to enroll in coverage but still have questions. Where can I find help?

Free help is available to find a health insurance plan that's right for you. You can find a trained assister in your community to talk about your health insurance options and get help enrolling, or get help remotely at [GetCovered.NJ.gov](https://www.getcovered.nj.gov).

How To Help

- ▶ Distribute rack cards and fliers in local agencies, libraries, health centers, grocery stores and more—wherever you know eligible residents are likely to be.
- ▶ Share important information through your social media channels, including enrollment dates and the availability of financial help.
- ▶ Talk to people who visit your office and places of business about health coverage and the financial help that is available.
- ▶ Share information with your networks and organizations via websites, email blasts and newsletters.
- ▶ Host information and enrollment events and invite assisters in your area to attend.
- ▶ Ramp up promotion leading up to the December 31th deadline for January 1st coverage to encourage people to enroll.
- ▶ Promote the countdown to the Open Enrollment Deadline before the close of the Open Enrollment Period on January 31st, and encourage people to enroll.

Template Email – Enroll Now

Need Health Insurance? Open Enrollment is here and New Jersey now has its own health insurance marketplace where residents can shop for quality, affordable health coverage.

Starting with this year's Affordable Care Act Open Enrollment Period for 2021 coverage, which began November 1, 2020, New Jersey residents will no longer use HealthCare.gov to enroll in Marketplace health insurance plans. Instead, Marketplace plans and financial help are only available through Get Covered New Jersey at getcovered.nj.gov

Get Covered New Jersey was created by New Jersey, for New Jersey – and it could not come at a better time.

It is the state's official health insurance marketplace, offering more financial help than ever before to lower the cost of coverage, more local experts and a longer open enrollment period.

This is the one time a year to browse and compare health plans and choose the one that's best for you and your family. If you don't act now, you'll need to wait another year before you're able to enroll in health coverage again.

New financial help is available to help lower costs even more this year. A family of four with an annual income of up to about \$104,800 and an individual earning up to about \$51,040 a year can qualify for financial help.

The estimated average subsidy for an individual with an income up to \$51,040 is projected to be at least \$578 a year, and at least \$2,313 a year for a family of four with an annual income up to \$104,800. Visit GetCovered.NJ.gov to browse plans and see if you may qualify for financial help. It takes just a few minutes to browse plans, and it's free!

If you need health insurance, check out your options today. If you know someone who needs health insurance, spread the word. With more financial help available than ever before, there's no reason to delay. Visit GetCovered.NJ.gov to learn more, to find a trained assister that can provide in-person help, and enroll in health insurance that fits your life.

Open Enrollment ends January 31, 2021. Enroll by December 31 for January 1 coverage.

Template Email – Time's Running Out

Health insurance is more important than ever. Now is the time to enroll.

Open enrollment is the one time a year to browse and compare health plans and choose the one that's best for you and your family. If you don't act during Open Enrollment, you'll need to wait another year before you're able to enroll in health coverage again. And because there is more financial help available this year for those who qualify than ever before, there's more reason than ever to check out your options today.

This year, New Jerseyans will shop for health coverage at [GetCovered.NJ.gov](https://www.getcovered.nj.gov) – the state's official health insurance marketplace, instead of [healthcare.gov](https://www.healthcare.gov). Get Covered New Jersey offers more options, more local experts and a longer open enrollment period for New Jersey residents who need coverage – but time is running out. So go to [getcovered.nj.gov](https://www.getcovered.nj.gov) today to shop and compare plans, and see if you qualify for financial help.

A family of four with an annual income of up to about \$104,800 and an individual earning up to about \$51,040 a year can qualify for federal tax credits and new state subsidies available this year. That's nearly 8 in 10 people purchasing coverage at Get Covered New Jersey.

The estimated average subsidy for an individual with an income up to \$51,040 is projected to be at least \$578 a year, and at least \$2,313 a year for a family of four with an annual income up to \$104,800. Visit [GetCovered.NJ.gov](https://www.getcovered.nj.gov) to browse plans and see if you may qualify for financial help. It takes just a few minutes to browse plans, and it's free!

If you need health insurance, check out your options. If you know someone who needs health insurance, spread the word. With financial help available and a penalty if you don't have coverage, there's no reason to delay. Visit [GetCovered.NJ.gov](https://www.getcovered.nj.gov) to learn more, to find a trained assister that can provide in-person help, and enroll in health insurance before time runs out.

Open Enrollment ends January 31, 2021. Enroll by December 31 for January 1 coverage.

Website Graphics

Link to <https://nj.gov/getcoverednj/>



Link to <https://nj.gov/getcoverednj/espanol/>

