Governor Phil Murphy

Governor Murphy Announces Launch of New State-Based Health Insurance Marketplace, Get Covered New Jersey

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Now Open for Residents to Browse Plans & Check for Financial Help Ahead of Nov. 1 ACA Open Enrollment Period; New State Subsidies Will Lower Health Plan Costs, Making Average Premiums for Eligible Residents Lowest Since Start of ACA Exchanges

TRENTON – Governor Murphy today announced the launch of the state's official health insurance marketplace, *Get Covered New Jersey*, is now open to residents to browse health plans, compare prices and find out if they may qualify for financial help ahead of the Affordable Care Act Open Enrollment Period that begins Nov. 1. New Jersey residents will no longer use HealthCare.gov to enroll in Marketplace health insurance plans. Instead, Marketplace plans and financial help will only be available through Get Covered New Jersey at getcovered.nj.gov (https://nj.gov/getcoverednj/).

Get Covered New Jersey provides a one-stop shop for health insurance for residents who do not have coverage from an employer or other program. It is the only place residents can get financial help to purchase a plan. This open enrollment, more financial help than ever before is available to eligible residents shopping on the state Marketplace as a result of new state subsidies passed by the Legislature and recently signed into law by Governor Murphy.

"Our administration has fought for improved access to quality affordable health coverage for residents based on the fundamental principle that health care is a right. The coronavirus pandemic has underscored the need for all residents to have health coverage and there is no more important time than now for New Jersey to make the transition to its own health insurance Marketplace," **said Governor Murphy.** "We are proud of the steps we have taken to support the Affordable Care Act and push back against attacks on the landmark law by the Trump Administration. Our policies improve affordability and access to coverage at a critical time. I urge residents who need health coverage to check out their options at Get Covered New Jersey now, before open enrollment starts."

Get Covered New Jersey (GetCovered.NJ.gov (https://nj.gov/getcoverednj/)) was established by a law signed by Governor Murphy on June 28, 2019, and will operate for the first time this Open Enrollment Period for coverage starting January 1, 2021 or later. The state Marketplace allows the state improved control over the insurance market and the ability to enact policies that meet the needs of New Jersey residents. The state expanded the Open Enrollment Period to three months from the six-week window available in recent years under the federal government. Residents in need of health coverage, or with coverage through Healthcare.gov who want to change their health plans, will be able to shop for and enroll in a health insurance plan at getcovered.nj.gov for plan year 2021, which starts Sunday, Nov. 1, 2020 and runs through Sunday, Jan. 31, 2021.

"Making sure uninsured and underinsured residents have access to quality affordable health coverage guided our work to establish a State-Based Marketplace. New Jerseyans now have a health insurance marketplace they can call their own. Get Covered New Jersey is a one-stop shop for health insurance tailored to meet the needs of our residents, and it is the *only* place where they can qualify for new state subsidies in addition to other types of financial help to lower the cost of their health plans," **said Department of Banking and Insurance Commissioner Marlene Caride**. "Through Get Covered New Jersey, residents who need health insurance will now have access to more financial help than ever before and more trained professionals who can help them find the plan that fits their needs and budget."

Residents shopping for health insurance on GetCovered.NJ.gov (https://nj.gov/getcoverednj/) this Open Enrollment Period will have access to the new state subsidy — called New Jersey Health Plan Savings – on top of premium tax credits and cost-sharing reductions available to lower the cost of their health insurance. About 8 in 10 consumers

purchasing coverage on Get Covered New Jersey will qualify for assistance.

New Jersey residents will qualify for the new state subsidies based on income. Individuals whose annual income is under 400% of the federal poverty level (FPL) will qualify to get this financial help in addition to premium tax credits. The estimated average subsidy for an individual with an annual income up to 400% of the FPL ($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 400% FPL ($104,800).

Because of the availability of the state subsidies, New Jersey will have the lowest net premium in 2021 for individuals with incomes under 400% FPL (who are eligible for both the subsidy and premium tax credits) since the implementation of Healthcare.gov and availability of federal tax credits. The average net premium for 2021, for those eligible for financial help, is estimated at $117 a month, compared to $164 a month in 2020, and $148 a month in 2014.

The subsidies will help reduce health insurance premiums for new enrollees, and those with existing health plans through the federal marketplace. The subsidies will start lowering premiums for coverage that starts January 1, 2021, or after. Residents currently enrolled in a health plan through Healthcare.gov will be automatically transitioned to Get Covered New Jersey.

Residents can go to Get Covered New Jersey (https://nj.gov/getcoverednj/) now to start browsing health plans and prices, and get an estimate of how much financial help they may qualify for in 2021. They can also learn if they may qualify for NJ FamilyCare, the state's publicly funded health program offering free or low-cost coverage through Medicaid and the Children's Health Insurance Program.

The state went through a series of transitions before launching its own health insurance marketplace. For 2020, it operated a State Based Exchange on the Federal Platform that allowed increased outreach and enrollment assistance among other benefits.

In addition to providing state subsidies and expanding the Open Enrollment Period, the transition to the new state Marketplace allowed New Jersey to invest more in outreach and trained experts who will provide unbiased enrollment help to residents at no cost. The state is investing $3.5 million in trained Navigators to assist residents, up from $1.1 million in 2020 and $400,000 under the federal government in 2019. This expanded outreach allows 16 local New Jersey organizations across the state to help residents enroll in coverage.

Operated by the New Jersey Department of Banking and Insurance, Get Covered New Jersey provides New Jerseyans with access to quality, affordable health insurance options for themselves and their families. All plans offered through GetCovered.NJ.gov (https://nj.gov/getcoverednj/) cover the 10 essential health benefits required under the ACA including preventive services, emergency services, prescription drugs, and prenatal and pediatric care, 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.

For more information on Get Covered New Jersey, visit GetCovered.NJ.gov (https://nj.gov/getcoverednj/)

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Governor’s Residence - Drumthwacket (http://drumthwacket.org/)

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