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Governor Phil Murphy

Governor Murphy Extends Enrollment Period for Health Insurance Allowing More New Jerseyans To Benefit from New Financial Help Under American Rescue Plan

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Enrollment Period at Get Covered New Jersey Extended Through End of Year, As New Financial Help Becomes Available in Coming Weeks

TRENTON - Governor Phil Murphy today announced that the enrollment period to sign up for health insurance through Get Covered New Jersey, the state's official health insurance marketplace, has been extended until the end of the year, so more residents can take advantage of new financial help available under the American Rescue Plan Act.

The State of New Jersey previously extended the enrollment window through May 15th due to the COVID-19 pandemic. Extending it to the end of the year allows more residents to benefit from the new federal financial assistance that will become available in the coming weeks through Get Covered New Jersey, and provide full access to coverage as the state responds to the coronavirus pandemic. The new financial help will be available to new and existing Marketplace enrollees.

"Residents will now have until the end of the year to enroll in coverage and take advantage of the new benefits available through President Biden's American Rescue Plan to help lower their premiums at this critical time. We know this continues to be a tough time for many families, and our administration is committed to working with the federal administration and doing everything we can to remove roadblocks to make coverage more affordable and health care more accessible to the residents of New Jersey," **said Governor Murphy.** "As we continue to respond to the pandemic, this new financial help provides meaningful relief to aid in connecting residents to coverage."

"The American Rescue Plan lowers health insurance premiums and will make coverage more affordable to more New Jerseyans. Those who did not qualify for financial help before may qualify now, and there is specific assistance for people who receive unemployment insurance this year. This is the most financial help that has been made available to residents so far, and this new assistance comes at a time when many residents need help the most," **said Department of Banking and Insurance Commissioner Marlene Caride.**

The American Rescue Plan was passed by Congress and signed by President Biden on March 11, 2021. The federal law makes the most significant change to the Affordable Care Act since its implementation by expanding subsidies to ensure Americans have access to affordable health coverage during the global health crisis. Previously, financial help was not available for households making more than $51,040 for an

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individual or $104,800 for a family of four (400% of the Federal Poverty Level). The new law ensures that no family spends more than 8.5 percent of their income on health insurance premiums. This makes coverage more affordable at many income levels by removing the income cap for financial help.

Residents who did not qualify for financial help before because their income was too high may qualify under the federal changes. If they already receive financial help, they will likely be eligible for additional premium reductions. Individuals who receive unemployment insurance in 2021 will also receive additional financial help.

Expanding the enrollment window will give both new and existing enrollees more time to enroll in a plan or assess their health coverage needs with the increased tax credits that will be available to reduce premiums.

The Department of Banking and Insurance will provide additional information about when the benefits will be available, and how consumers can access the additional financial help, in the coming weeks. Current enrollees will be notified when the benefits are available and about any action that needs to be taken to receive them.

New Jersey implemented its own state subsidies for 2021 that are available to consumers up to 400% of the Federal Poverty Level. While the Department of Banking and Insurance works to implement these new federal benefits, it is also examining how to maximize the state subsidies to make coverage more affordable for more residents.

More New Jerseyans signed up for coverage through the state marketplace during the last open enrollment period — which ended on January 31st — than in the Open Enrollment Period during the previous two years when the state was still using the federal marketplace, healthcare.gov.

During open enrollment, almost 270,000 residents signed up for coverage through Get Covered New Jersey, including more than 75,000 new consumers. Most of these consumers – 8 in 10 enrolling through Get Covered New Jersey – received financial assistance. The amount of financial help received by qualifying residents was about $484 a month on average, or about $5,808 for the year.

Because of the availability of state subsidies for the first time this year, the net premium for 2021 is the lowest since the implementation of Healthcare.gov and availability of federal tax credits for individuals receiving financial help. The current average monthly net premium for those eligible for financial help is $121 a month, compared to $164 a month in 2020, and $148 a month in 2014.

Residents who need health insurance now can compare plans and shop for coverage at Get Covered New Jersey, the state's official health insurance marketplace. All eligible residents, both current enrollees and new enrollees, will receive the new financial once it becomes available.

More information may be found at www.GetCovered.NJ.gov (https://nj.gov/getcoverednj/)

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