News Release

New Jersey Department of Banking and Insurance

Commissioner Marlene Caride

For Immediate Release:
December 10, 2020

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Governor Murphy Designates December 10th "Get Covered Day," Encourages New Jerseyans to Get Covered During Open Enrollment

Proclamation is part of Get Covered 2021, a National Campaign to Prevent the Spread of COVID-19 & Encourage Residents to Enroll in Health Coverage

TRENTON — Joining with state partners from across the country in encouraging residents to enroll in health insurance during the Affordable Care Act Open Enrollment Period, Governor Phil Murphy issued a proclamation designating today, December 10, 2020, as "Get Covered Day" in New Jersey. Department of Banking and Insurance Commissioner Marlene Caride reminded residents that the deadline to enroll for coverage starting in the New Year is December 31st.

Get Covered Day is part of a national day of virtual action and awareness launched by a coalition of states and partners to promote the financial help available for health insurance, encourage people across the country to get covered and remain vigilant during the pandemic. Nearly 16 million Americans are uninsured even though they are eligible for Medicaid or financial help offered under the Affordable Care Act through marketplaces such as Get Covered New Jersey that could lower their monthly health insurance premium costs.

"The COVID-19 pandemic has underscored the importance of having quality, affordable health insurance. Open Enrollment is underway now in New Jersey, and I urge residents who need health insurance to visit GetCovered.NJ.gov to explore their options and enroll in a health plan," **said Commissioner Caride**. "New Jersey has taken action to improve access to health care and, this year, there is more financial help available than ever before to lower the cost of coverage for many. If you have not signed up for 2021 coverage, go to Get Covered New Jersey now. If you are already covered for next year, I ask that you join us in spreading the word about the importance of having health coverage, and encourage your loved ones to sign up. Residents who enroll in a plan by December 31st can start the new year with health coverage."

New Jersey residents can now shop for quality, affordable health insurance at Get Covered New Jersey (getcovered.nj.gov), the state's official health insurance marketplace, which opened November 1, 2020. Get Covered New Jersey is the only place where individuals who can get financial help to reduce monthly premium costs. The Open Enrollment Period for Get Covered New Jersey began November 1, 2020 and runs through January 31, 2021. Residents must enroll by December 31, 2020 for coverage beginning January 1, 2021. For those who enroll in January, coverage will start on February 1, 2021.

As of December 5, a total of 226,727 residents are signed up for 2021 health coverage at Get Covered New Jersey, including more than 20,000 new consumers. Get Covered New Jersey worked with Healthcare.gov to transition consumers to the state and automatically continue coverage for eligible consumers; those consumers are included in the total number. Since plans and prices change each year, all consumers should review their options to ensure they get the best plan to meet their needs and budget.

New state subsidies are available this year in New Jersey under a law signed by Governor Murphy, resulting in more financial help than ever before to lower the cost of health insurance for those who qualify under the ACA income thresholds.

New Jerseyans whose annual income is up to 400% of the Federal Poverty Level ($51,040 for an individual and $104,800 for a family of four) qualify to get this financial help in addition to the federal Advance Premium Tax Credit (APTC). The amount of financial help received by qualifying residents who have selected a plan during open enrollment is about $485 a month on average, or about $5,820 for the year. The financial help amount includes $556 a year in savings from the state subsidy per person, on top of the federal Advanced Premium Tax Credit. The current average monthly premium for those receiving financial help is the lowest in years at $120 a month per person, down from $164 a month per person last year.

The New Jersey Department of Banking and Insurance, which operates Get Covered New Jersey, is part of the coalition of states that launched the Get Covered 2021 campaign, the national initiative to raise awareness about the financial help that is available to help provide people with quality affordable coverage, encourage people to enroll in health coverage, and promote COVID-19 safety practices. The coalition also includes health leaders, consumer and patient advocacy groups, elected officials and celebrity ambassadors who will use their respective platforms to help people stay healthy and be insured. A full list may be found here.

In addition to New Jersey, participating exchanges include: California, Colorado, Connecticut, District of Columbia, Kentucky, Maine, Maryland, Massachusetts, Minnesota, Nevada, Oregon, Rhode Island, Vermont, and Washington.

Consumers can shop and compare plans, and see if they qualify for financial help at getcovered.nj.gov.

To get free help choosing a plan from a trained, certified assister, go to Find Local Assistance on the Get Covered New Jersey website.

Residents previously enrolled in a plan through healthcare.gov can find more information on accessing their account at: https://nj.gov/getcoverednj/getstarted/existing/

The proclamation designating December 10, 2020 as Get Covered Day in New Jersey may be found here.

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