News Release

New Jersey Department of Banking and Insurance

Commissioner Marlene Caride

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NJ Announces Get Covered 2021, a National Campaign to Prevent the Spread of COVID-19 and Help Uninsured & Underinsured State Residents Stay Healthy and Get Covered

TRENTON — The New Jersey Department of Banking and Insurance, which operates Get Covered New Jersey, the state's health insurance Marketplace, announced today that it has joined 14 other states and the District of Columbia, and an array of provider, patient and consumer groups, in an unprecedented national push, to promote ways for more than 16 million Americans to get insurance in the midst of the COVID-19 pandemic. New Jersey will work with its partners in the new Get Covered 2021 national initiative to inspire action for uninsured Americans to learn about financial help that is available to help provide people with quality affordable coverage. Partnership in the Get Covered 2021 effort demonstrates New Jersey's commitment to helping people stay safe during the pandemic and access quality health care when they need it.

"We are proud to join this collaborative effort with our partner states to get folks covered," said Governor Phil Murphy. "We created Get Covered New Jersey precisely so we can provide our residents with more access to health care. As part of this initiative, we also want New Jerseyans who lack coverage to know that the state's health insurance Marketplace offers high-quality, affordable plan options and more financial help this year than ever before."

"We are joining with our colleagues across the country to raise awareness of the availability of quality, affordable coverage at this critical time and to ensure residents know that most people enrolling at Get Covered New Jersey will qualify for financial help. If you have coverage but know someone who does not, please share this information. We need our message to reach everyone across the state so those who need health insurance can stay healthy, and when the unexpected happens, they will be able to get the care they need," said Commissioner Marlene Caride.

Recognizing the link between COVID-19 and the benefits of health insurance, Get Covered 2021 is focused on two key priorities:

- **Stay Healthy:** Every American has a role to play in reducing the spread of the virus and keeping communities safe through safe practices: wear a mask, wash your hands, and watch your distance.
- **Get Insured:** Every American should have affordable insurance coverage to help them stay healthy and get the right care when they need it. Let's make sure the 16 million eligible for financial help now know where to go and get help signing up.

The Open Enrollment Period for Get Covered New Jersey runs through January 31, 2021. New Jersey residents in need of health coverage for plan year 2021, or with coverage through Healthcare.gov who want to change their health plans, can shop for and enroll in a health insurance plan through getcovered.nj.gov. Residents must enroll by December 31, 2020 for coverage beginning January 1, 2021.

Across the country, nearly 16 million Americans are uninsured even though they are eligible for Medicaid or financial help offered under the Affordable Care Act through state marketplaces such as Get Covered New Jersey or the federal marketplace that could lower their monthly premium costs.

The state established its own Marketplace in order to secure better access to health care for New Jersey residents. New state subsidies are available this year 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.

Individuals whose annual income is under 400% of the FPL qualify to get this financial help in addition to the Advance Premium Tax Credit (APTC). The estimated average subsidy for an individual with 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). 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. Nearly eight in ten people purchasing coverage on Get Covered New Jersey will qualify for state subsidies.

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. The coalition also includes health leaders, consumer and patient advocacy groups who will use their respective platforms to help people stay healthy and be insured.

Nationwide activation: Get Covered America Day – December 10th
On Thursday, December 10th, the ***Get Covered 2021*** coalition will organize a national "Get Covered America Day" centered on promoting ways all Americans can take action across the nation to help more people get insurance coverage. Get Covered America Day will feature national, state, and local coalition members, and Americans standing together to promote the message to "Stay Healthy" and "Get Insured." Our goal is nothing less than blanketing the country and spreading the word.

About Get Covered New Jersey
Get Covered New Jersey is the state's official health insurance marketplace, where New Jerseyans can find quality affordable insurance from private health insurance companies. Get Covered New Jersey is the only place where individuals who qualify can get financial help to reduce premium costs. Consumers can then compare health insurance plans and choose the plan that best fits their health needs and budget. Depending on their income, some consumers may qualify for low-cost or free coverage from NJ FamilyCare.

Get Covered New Jersey is operated by the New Jersey Department of Banking and Insurance. It was established by state law and created by New Jersey, for New Jersey. For more information about Get Covered New Jersey, please visit getcovered.nj.gov.

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