News Release

New Jersey Department of Banking and Insurance

Commissioner Marlene Caride

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For Further Information:
Trish Graber trish.graber@dobi.nj.gov
Eva Loayza eva.loayza@dobi.nj.gov
(609) 292-5064

NJ Department of Banking and Insurance Launches 'Get Covered New Jersey' Public Awareness Campaign to Promote Health Insurance Options Available to Residents Amid COVID-19

New Jerseyans Losing Employer Coverage or Income Have Options; May Qualify for ACA Coverage through a Special Enrollment Period on the Marketplace or for NJ FamilyCare; Visit GetCovered.nj.gov for information

TRENTON — The Department of Banking and Insurance has launched the Get Covered New Jersey public awareness campaign – which typically runs during the ACA Open Enrollment Period – to promote health insurance options available to residents whose health coverage or income is affected amid the COVID-19 pandemic. Residents losing job-based health coverage typically have 60 days from the loss of coverage to enroll in health coverage on the Affordable Care Act Marketplace through a Special Enrollment Period, and those who qualify may also be eligible for financial help to lower the cost of a plan. Individuals who have lost income may be eligible for NJ FamilyCare, the state's Medicaid and Children's Health Insurance Programs. More information on health coverage options can be found on the Get Covered New Jersey website, at GetCovered.NJ.gov.

"This is a difficult time for many New Jerseyans, and we want residents to know there are options available if they need health insurance," **said Department of Banking and Insurance Commissioner Marlene Caride**. "While the federal government has not opened a COVID-19 specific Special Enrollment Period, as requested by Governor Murphy that would allow all residents who are uninsured or underinsured to enroll in coverage through the Marketplace, the state has taken action to promote health coverage options available to those who may be eligible for an SEP if they experience a qualifying event, including losing job-based coverage, or through NJ FamilyCare due to income loss. We urge residents to visit GetCovered.NJ.gov for more information about their options, to see if they qualify or financial help to lower the cost of a plan, or to find a trained Navigator to provide free help with enrollment."

The department has restarted the Get Covered New Jersey public awareness campaign, which typically runs during Open Enrollment, to promote the availability of health coverage options for residents who lost income or employer-based health coverage and may be eligible for coverage through the ACA Marketplace or through NJ FamilyCare (includes Medicaid and the Children's Health Insurance Program). Online advertisements began running May 1st, with digital radio, search and social media advertising beginning this week.

"In this challenging time, affordable health care coverage is more important than ever. If you have lost your health coverage or otherwise need health insurance during this emergency, we are here to help. Human

Services has worked with the Department of Labor and Workforce Development to ensure residents applying for unemployment insurance are aware they may qualify for NJ FamilyCare, our free or low-cost health insurance," **said Human Services Commissioner Carole Johnson**. "Please visit njfamilycare.org to learn more and apply. We have made numerous policy changes to make it easier to apply and maintain NJFamilyCare coverage during this public health emergency."

The Departments of Banking Insurance, Human Services and Labor are also working in cooperation to provide information to residents applying for unemployment insurance about health coverage options available through NJ FamilyCare and the Marketplace.

"The impact of the pandemic on our residents has underscored the importance of having a State-Based Exchange, which will allow New Jersey to make decisions in the best interest of its residents, including establishing Special Enrollment Periods that provide access to coverage during emergencies," **said Commissioner Caride.** "As we make this transition, we are continuing our commitment under the leadership of Governor Murphy to improve access to health coverage and care in the face of an unprecedented crisis."

In March, Governor Murphy requested the federal government open a Special Enrollment Period to allow residents who are uninsured or underinsured to enroll in coverage through the federal health insurance exchange. In April, he joined with 11 other governors again urging the opening of a Special Enrollment Period on the federal Marketplace to give everyone the chance to enroll in a health plan that offers the coverage they need with access to any qualifying subsidies. Many states that operate a State-Based Exchange have already established a Special Enrollment Period in response to COVID-19. However, federal action is required for the establishment of an SEP in states that operate on the federal platform, Healthcare.gov. Despite the lack of federal action, coverage options are available for those who experience a qualifying event and may be eligible to enroll on the Marketplace, or for those whose income meets eligibility for NJ FamilyCare.

Free help is also available for residents who need coverage. The state is transitioning to a State Based Exchange for November of 2020. As part of the transition, New Jersey is currently operating a State-Based Exchange on the Federal Platform (SBE-FP). As an SBE-FP, New Jersey took over from the federal government oversight and funding of the Navigator program. It now has five state-funded Navigators offering free enrollment assistance to residents seeking health coverage, up from just one operating in New Jersey under the federal government. These organizations are continuing to offer remote assistance to residents during the pandemic.

Health Insurance Resources

Residents who do not have health insurance, or lose coverage, may be eligible for free or low-cost coverage through NJ FamilyCare, New Jersey's Medicaid and Children's Health Insurance programs. Eligibility is based on income. Individuals with an income less than $1,468/month may qualify. Parents in a family of four with incomes up to $3,013 per month may qualify. NJ Family Care includes Medicaid and the Children's Health Insurance Program and covers doctor visits, prescriptions, hospitalizations, and mental health and substance use services.

Visit www.NJFamilyCare.org for more information and to see if you qualify.

Residents who have experienced a life-changing event, such as losing job-based health coverage, may qualify for a Special Enrollment Period that would allow them to enroll in health coverage on the Marketplace. If residents have lost qualifying health coverage **in the past 60 days** OR expect to lose coverage **in the next 60 days,** they may qualify for a Special Enrollment Period. Additionally, individuals earning up to about $49,960 a year, and families of four earning up to about $103,000 are eligible for financial help to lower the cost of buying a plan.

Visit the GetCovered New Jersey website (www.getcovered.nj.gov) to see if you qualify, or for information on how to reach a trained Navigator who can provide free phone assistance. You may also go directly to www.healthcare.gov to enroll in coverage.

Additional actions taken by the Department to mitigate the impact of the COVID-19 pandemic on residents and businesses include:

- Requiring regulated entities to cover and waive cost-sharing for COVID-19 testing
- Directing insurers to provide emergency grace period for payment of insurance premiums for residents and businesses
- Directing Property and Casualty Insurers to Provide Premium Reductions to Drivers and Businesses Amid COVID-19
- Expanding access to telehealth and tele-mental health services
- Working with regulated entities to provide mortgage payment relief
- Working with regulated entities to expand payment relief for student loan borrowers
- Encouraging regulated entities to assist residents and businesses affected by disruptions due to COVID-19

For helpful information about COVID-19 or for more on the department's response to the pandemic, visit the Department's COVID-19 Information page.

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