

Communicators Guide:

Open Enrollment Period

November 2024





State of New Jersey

OFFICE OF THE GOVERNOR

P.O. Box 001

TRENTON, NJ 08625-0001

PHILIP D. MURPHY
Governor

Dear Partner,

With Open Enrollment underway, I want to share some information about Get Covered New Jersey, the State's Official Health Insurance Marketplace.

This year, there are more opportunities than ever before to receive financial assistance in accessing health care – thanks to both the State's investment in making health coverage more affordable, as well as support from the Biden-Harris Administration.

9 in 10 New Jerseyans enrolling in coverage will be eligible to receive financial support through Get Covered New Jersey, and many residents pay \$10—or less—per month.

Our Administration is grounded in the belief that health care is a basic human right. That is exactly why we opened our own health insurance marketplace three years ago to improve access to coverage and care. Hundreds of thousands of residents have already obtained health insurance through Get Covered New Jersey, and the overwhelming majority of enrollees have benefited from state and federal savings.

We are proud of our work and would not have gotten here without the support of many partners that are committed to ensuring New Jerseyans have access to critical health care services and cannot be denied coverage due to a pre-existing condition.

Open Enrollment runs until **January 31st, 2024**, and we need to make sure that as many people as possible get the coverage they need.

I want to personally thank you for the work you are doing, and that we will do together, to make sure every New Jerseyan gets the quality, affordable health coverage they deserve.

Sincerely,

Philip D. Murphy
Governor

1. **Open Enrollment is here – don't delay, get covered now!** The Open Enrollment Period for Get Covered New Jersey runs November 1, 2023 through January 31, 2024. Open enrollment is the one time of year residents who do not have health insurance through an employer or other program can enroll in a plan.
2. **Big savings remain available – at more income levels.** Get Covered New Jersey continues to provide record levels of financial help to New Jersey residents. The federal Inflation Reduction Act and expanded state subsidies from the State of New Jersey are making health insurance more affordable at more income levels.
3. **9 out of 10 people who enroll qualify for financial help.** Get Covered New Jersey is the only place to find financial help to lower the cost of health coverage. Nine out of 10 residents enrolling will qualify for assistance.
4. **Many pay \$10 a month or less for coverage.** Many people receiving financial help will have access to a health plan at a cost of \$10 a month or less, due to historic savings that remain available due to the signing of the federal Inflation Reduction Act and assistance from the State of New Jersey.
5. **GetCoveredNJ plans offer comprehensive coverage.** All plans available through GetCovered.NJ.gov offer comprehensive coverage, cover preventive services, emergency services, prescription drugs, mental health services, prenatal and pediatric care, and more, and no one can be denied due to a pre-existing condition.
6. **Free enrollment help is available.** Free, unbiased enrollment assisters are available to help you enroll in a health plan in-person or by phone remotely and assistance is available in a variety of languages, if needed. Find local assistance in your community through the Get Covered New Jersey website: <https://nj.gov/getcoverednj/help/local/>
7. **Being covered protects you from the unexpected.** Health insurance gives you the peace of mind of knowing you're covered if you get sick or injured. Knowing you're covered if something unexpected happens like an accident or illness, is one less thing for you to worry about.
8. **If you have recently lost NJ FamilyCare/Medicaid coverage, you may qualify to enroll.** Per federal law, NJ FamilyCare restarted eligibility reviews as of April 1, which will result in some individuals who are no longer eligible being disenrolled from the program. Individuals who are no longer eligible for NJ FamilyCare because their income is too high may qualify for health insurance through Get Covered New Jersey and may be able to get help paying for premiums.

9. **If you don't have insurance, you may pay a penalty.** It's the law in New Jersey for residents to have health insurance. If you don't have health insurance, you may have to pay a penalty at tax time, so get covered today.
10. **Get Covered New Jersey is here for your health coverage needs!** Get Covered New Jersey is the state's official health insurance marketplace, created for New Jersey, by New Jersey. It was established by the state to improve access to health coverage and care, with an experience tailored for New Jersey residents. Find local assisters to help guide you through the enrollment process, additional information, and answers to Frequently Asked Questions at GetCovered.NJ.gov

Social Media Posts

Download Graphics and Sample Post Language at:

English: <https://www.nj.gov/getcoverednj/help/resources/>

Post 1



Post 2



Post 3



Post 4



Post 5



Spanish: <https://nj.gov/getcoverednj/espanol/help/resources/>

Post 1



Post 2



Post 3



Post 4



Post 5



Download Loss of NJ FamilyCare Graphics and Sample Post Language at:

English: <https://www.nj.gov/getcoverednj/help/resources/>



Spanish: <https://nj.gov/getcoverednj/espanol/help/resources/>




Promotional Resources

Download Materials at:



English: <https://www.nj.gov/getcoverednj/help/resources/>

Flyer 1

Find **quality, affordable health insurance now!**
Record savings available!



We're here to help.

 [GetCovered.NJ.gov](https://www.nj.gov/getcoverednj) 

Flyer 2

Get Covered NJ
New Jersey's Official Health Insurance Marketplace

NJ! Quality, affordable health insurance Is Here!

Record levels of state & federal financial help available.

- 9 out of 10 qualify for financial help to lower health insurance costs.
- See how much you may save, even if you have checked before.
- Compare plans and costs in just minutes.

Enrollment is Open
Nov. 1, 2023–Jan. 31, 2024

Enroll Now At
[GetCovered.NJ.gov](https://www.nj.gov/getcoverednj)

Note: Eligible residents with income up to 200% of the Federal Poverty Level (\$20,340 annually for an individual and \$40,680 for a family of four) can access free or nearly free health plans throughout the year.

 [GetCovered.NJ.gov](https://www.nj.gov/getcoverednj) 1-833-677-1010

Flyer 3

Get Covered NJ
New Jersey's Official Health Insurance Marketplace

NJ! Quality, affordable Health Insurance is here!

Record savings available!

How to apply & enroll during the Open Enrollment Period

Get Covered New Jersey is the state's official health insurance marketplace, where individuals and families can shop for health coverage. It is the only place to find financial help to lower your monthly insurance premium and out-of-pocket costs. Learn more at [GetCovered.NJ.gov](https://www.nj.gov/getcoverednj).

4 things to know about the Open Enrollment Period:

- You may qualify to save money – most people did! In fact, 9 out of 10 people who enroll are eligible for financial help, and many people receiving assistance can find a plan for \$10 a month or less after savings.
- Open Enrollment is the one time of year to enroll – unless you have a major life event or meet a certain income level. If you don't enroll in a health plan during this three-month period, you'll have to wait until next year's Open Enrollment Period unless you have a major life event – like getting married, having a baby, losing job-based coverage or moving – that qualifies for a Special Enrollment Period. You may also qualify for a Special Enrollment Period based on income.*
- Help getting coverage is available. You can get help filling out your application by phone, with a trained assister, agent or broker. Find local help at [GetCovered.NJ.gov](https://www.nj.gov/getcoverednj).
- Already have a Marketplace plan? Plans change every year, and new choices are available for 2024 to make sure you check out your coverage options to find the plan that is right for you. Log in to your [GetCovered.NJ.gov](https://www.nj.gov/getcoverednj) account now to shop for coverage.

Visit [GetCovered.NJ.gov](https://www.nj.gov/getcoverednj) to learn more.
Call the Call Center at 1-833-677-1010. Help is available in many languages.

**The Open Enrollment Period runs
November 1, 2023 to January 31, 2024.**

*Eligible residents with income up to 200% of the Federal Poverty Level (\$20,340 annually for an individual and \$40,680 for a family of four) can access free or nearly free health plans throughout the year.

 [GetCovered.NJ.gov](https://www.nj.gov/getcoverednj) 1-833-677-1010

Poster 1

Get Covered NJ
New Jersey's Official Health Insurance Marketplace

Health plans as low as \$10 a month



9 in 10 get financial help

Enroll at [GetCovered.NJ.gov](https://www.nj.gov/getcoverednj)

Rack Card

Get Covered NJ
New Jersey's Official Health Insurance Marketplace

BIG savings on Health Insurance!



- Quality plans that cover comprehensive health care services.
- Only place to apply for financial help to lower costs.
- 9 out of 10 enrolling qualify for financial help and many can find a plan for \$10/month or less!

Visit [GetCovered.NJ.gov](https://www.nj.gov/getcoverednj) to:

- Browse plans and compare costs
- See if you qualify for financial help
- Get free help from a certified Assister or Broker
- See if you qualify to enroll in quality, affordable health insurance

Get started now at [GetCovered.NJ.gov](https://www.nj.gov/getcoverednj)

Enrollment is Open
Nov. 1, 2023–Jan. 31, 2024

 [GetCovered.NJ.gov](https://www.nj.gov/getcoverednj) 1-833-677-1010

Note: Eligible residents with income up to 200% of the Federal Poverty Level (\$20,340 annually for an individual and \$40,680 for a family of four) can access free or nearly free health plans throughout the year.

 [GetCovered.NJ.gov](https://www.nj.gov/getcoverednj) 1-833-677-1010

Loss of NJ FamilyCare

Get Covered NJ
New Jersey's Official Health Insurance Marketplace

No Longer Eligible for NJ FamilyCare?
Quality, Affordable Health Insurance Options Are Available!

For the past few years, reviews of Medicaid eligibility were paused to prevent individuals from losing their health coverage during the COVID-19 pandemic. As of April 1, 2023, states restarted those reviews per federal law. This means some residents may lose their NJ FamilyCare (Medicaid/CHIP) coverage.

If you or someone in your household are no longer eligible for NJ FamilyCare, there are other free and low-cost health plan options for you and your family.

If a member is no longer eligible, NJ FamilyCare will send a notification about loss of coverage.

You may qualify to enroll in a health plan through [GetCovered.NJ.gov](https://www.nj.gov/getcoverednj). If you qualify you will have a limited time to enroll. Choose a plan within 60 days after NJ FamilyCare coverage ends to avoid a gap in insurance coverage.

Get Covered New Jersey is the state's Official Health Insurance Marketplace, where individuals and families can easily shop for and buy health coverage. All [GetCovered.NJ.gov](https://www.nj.gov/getcoverednj) plans cover doctor visits, prescriptions, emergency care, and more. You can use [GetCovered.NJ.gov](https://www.nj.gov/getcoverednj) to compare health plans and calculate costs, and to choose the plan that works best for you and your family.

[GetCovered.NJ.gov](https://www.nj.gov/getcoverednj) is the only place to apply for financial help to lower monthly premiums:

- 9 out of 10 qualify for financial help
- Many can find plans for \$10 a month or less
- Compare plans and costs and find out how much financial help you may qualify for right away

Apply now! You can get free, confidential help by phone or in-person. Find a Navigator in your community at [GetCovered.NJ.gov](https://www.nj.gov/getcoverednj)

Learn more and enroll at: [GetCovered.NJ.gov](https://www.nj.gov/getcoverednj)

Promotional Resources

Download Materials at:

Spanish: <https://nj.gov/getcoverednj/espanol/help/resources/>

Flyer 1

Encuentre seguro médico económico y de calidad ahora
¡Con grandes ahorros!



Estamos aquí para ayudarle.

GetCovered.NJ.gov

Flyer 2

Get Covered NJ
El Mercado Oficial de Seguros Médicos de Nueva Jersey

¡Seguro médico económico y de calidad está aquí!



Hay grandes ahorros en ayuda financiera estatal y federal.

- 9 de 10 son elegibles para obtener ayuda financiera que le ayudará a reducir los costos del seguro médico.
- Vea cuánto puede ahorrar, aunque antes haya revisado su elegibilidad.
- Compare planes y costos en solo minutos.

La inscripción está abierta
Del 1 de noviembre de 2023 al 31 de enero de 2024.

Inscríbese ahora
GetCovered.NJ.gov

Flyer 3

Get Covered NJ
El Mercado Oficial de Seguros Médicos de Nueva Jersey

¡Seguro médico económico y de calidad está aquí!
¡Con grandes ahorros!



Cómo solicitar e inscribirse durante el Período de Inscripción Abierta

Get Covered New Jersey es el mercado oficial de seguros médicos del estado donde los individuos y sus familias pueden buscar y comprar cobertura de salud. Es el único lugar para recibir ayuda financiera para reducir su costo mensual de su seguro y los gastos personales. Busque y compare planes, y vea si es elegible para ahorrar e inscribirse en GetCovered.NJ.gov.

El caso que debe saber sobre el Período de Inscripción Abierta:

- Es posible que sea elegible para ahorrar dinero, de manera que las personas ahorren De hecho, 9 de cada 10 personas que se inscriben son elegibles para ayuda financiera y muchas que reciben asistencia pueden encontrar un plan de \$20 o menos al mes después de agregarlos los ahorros.
- La Inscripción Abierta es la única vez del año que puede inscribirse, a no ser que tenga un cambio importante en su vida o sea elegible para ciertos niveles de ingresos. Si no se inscribe en un plan médico durante el período de inscripción, el cual dura tres meses, usted tendrá que esperar hasta el próximo período de inscripción a no ser que haya pasado por un evento importante en su vida como por ejemplo, matrimonio, tener un hijo, pérdida de cobertura por medio de su empleador, o tuvo que mudarse. Entre eventos le hacen elegible para el período de inscripción especial. Puede pasar ser elegible para un Período de Inscripción Especial, basado en su ingreso.
- Hay asistencia para obtener cobertura. Se le puede ayudar a completar su solicitud vía telefónica con un asistente, agente o asesor especializado. Encuentre asistencia local en GetCovered.NJ.gov.
- ¿Ya tiene un plan del Mercado? Los planes cambian todos los años, y nuevas opciones hay para el 2024. Así que asegúrese de revisar las opciones de cobertura para encontrar el plan adecuado para usted. Revise su cuenta ahora para buscar cobertura en GetCovered.NJ.gov.

Visite GetCovered.NJ.gov. Llame a nuestro centro de llamadas al 1-833-677-1010.

La inscripción disponible en muchos idiomas.

El Período de Inscripción Abierta de Get Covered New Jersey corre desde el
1 de noviembre de 2023 hasta el 31 de enero de 2024.

GetCovered.NJ.gov
1-833-677-1010

Poster 1

Get Covered NJ
El Mercado Oficial de Seguros Médicos de Nueva Jersey

¡Seguro médico económico y de calidad!



Muchos pagan \$10 o menos al mes

Inscríbese ahora
GetCovered.NJ.gov

Rack Card

Get Covered NJ
El Mercado Oficial de Seguros Médicos de Nueva Jersey

¡Grandes ahorros en el seguro médico!



- Planes médicos de calidad que cubren servicios integrales de atención médica.
- El único lugar donde puede solicitar ayuda financiera para reducir costos.
- 9 de cada 10 que se inscriben son elegibles para recibir ayuda financiera y muchos pueden encontrar un plan de \$10 o menos al mes!

Visite GetCovered.NJ.gov para:

- Ver planes y comparar costos
- Vea si es elegible para ayuda financiera
- Encuentre cobertura económica y de calidad
- Hay más ayuda financiera estatal y federal.
- Compare planes de salud y costos en solo minutos!

La inscripción está abierta
Del 1 de noviembre de 2023 al 31 de enero de 2024.

Empiece ahora en
GetCovered.NJ.gov

GetCovered.NJ.gov 1-833-677-1010

Loss of NJ FamilyCare

Get Covered NJ
El Mercado Oficial de Seguros Médicos de Nueva Jersey

¿Ya no es elegible para el NJ FamilyCare?
¡Encuentre seguro médico económico y de calidad!



Para evitar que las personas en el programa del NJ FamilyCare pierdan su cobertura médica durante la pandemia de la COVID-19, en los últimos años la revisión de elegibilidad había sido interrumpida. Sin embargo, desde el 1 de abril de 2023, bajo una ley federal los estados empezaron a reanudar dicha revisión. Lo que significa que algunos residentes perderán su cobertura del NJ FamilyCare (Medicaid/CHIP).

Si usted o alguien en su hogar ya no es elegible para el NJ FamilyCare, implique que existen otras opciones en planes de salud gratuitos o a bajo costo disponibles para usted y su familia.

Si alguien ya no es elegible, el NJ FamilyCare le remitirá una notificación informándole sobre la pérdida de cobertura.

Quizás sea elegible para inscribirse en cobertura médica a través de GetCovered.NJ.gov. En caso de que lo sea, usted tendrá un tiempo límite para inscribirse. Para evitar una interrupción en su cobertura, usted debe seleccionar un plan en los 60 días después de haber perdido la cobertura del NJ FamilyCare.

Get Covered New Jersey es el Mercado Oficial de Seguros Médicos de Nueva Jersey, donde los individuos y las familias pueden buscar y comprar cobertura de salud con facilidad. Los planes de GetCoveredNJ cubren visitas al doctor, recetas médicas, cuidados de emergencia, y más. En GetCoveredNJ usted puede comparar planes, calcular costos y seleccionar el plan que cubra sus necesidades y la de su familia.

GetCoveredNJ es el único lugar donde usted puede solicitar ayuda financiera para reducir la cuota mensual de su seguro:

- 9 de 10 son elegibles para ayuda financiera.
- Muchos pueden encontrar un plan desde \$10 o menos al mes.
- Compare planes, costos e información al momento para cuánto ayuda financiera podría ser elegible.

¡Sólote ahorra! Hay ayuda gratuita y confidencial por teléfono o en persona. Encuéntrela cerca a usted en la página de GetCovered.NJ.gov

Para más información e inscripciones vaya a:
GetCovered.NJ.gov

Frequently Asked Questions

What is Get Covered New Jersey?

Get Covered New Jersey is the state's official health insurance marketplace where individuals and families can easily shop for and buy coverage. The marketplace was established by law in 2019, as part of the state's work to improve access to health coverage and care for New Jersey residents and build up the progress made through the Affordable Care Act.

It is the only place you can apply for financial help to lower the cost of your monthly insurance premiums and out-of-pocket costs. You can learn if you might qualify for free or low-cost health insurance through NJ FamilyCare, New Jersey's publicly funded health insurance program.

What is an Open Enrollment Period?

Open Enrollment is the yearly period when you can enroll in health insurance. In New Jersey, Open Enrollment for plan year 2024 is November 1, 2023 to January 31, 2024. Open Enrollment is the only time during the year when you can enroll in coverage, unless you experience a major life event, such as marriage, loss of job, moving, or losing health coverage that may qualify you to enroll through a [Special Enrollment Period](#), if you meet certain income standards, or if you qualify for NJ FamilyCare.

Is there financial help available to lower the cost of my plan?

Due to the federal Inflation Reduction Act signed on August 16, 2022, historic levels of state and federal financial help remain available to New Jerseyans for 2024 to lower the cost of health insurance. The State of New Jersey and the federal government are providing savings through subsidies and advanced premium tax credits. This means more people now qualify for more financial assistance. In fact, nine out of 10 people enrolling at Get Covered New Jersey qualify for financial help to lower their costs. Visit our [Financial Help page](#) for more information.

I am new to Get Covered New Jersey. Where do I start?

If you don't have coverage or are shopping for Marketplace coverage for the first time, you can go to [New Customers](#). You can find trained experts to help you shop and enroll at [Find Local Assistance](#) or go to [Customer Service](#).

If I sign up during Open Enrollment, when will my coverage start?

If you enroll by December 31, your coverage will start January 1. If you enroll in January, your coverage will start February 1. Open Enrollment ends January 31st.

How can I help to get the word out about the benefits of Get Covered New Jersey?

Thank you for your interest! Get Covered New Jersey materials are available for distribution in English and Spanish, and may be printed from our [Resources](#) page. Information for brokers and assisters may be found on our website [here](#).

Find more [Frequently Asked Questions](#) on the Get Covered New Jersey website.