

AFFORDABLE CARE ACT OPEN ENROLLMENT PERIOD RESOURCE GUIDE – 2020/2021

Starting this year, New Jerseyans will use a state-based exchange, [Get Covered New Jersey](#), to enroll in Marketplace health insurance plans. The Open Enrollment Period in New Jersey will run from **November 1, 2020 to January 31, 2021**, which is double the amount of time of recent years' enrollment periods run by the federal government. Plans, enrollment assistance, and financial help, including a new state subsidy to make Marketplace plans even more affordable, will only be available for New Jersey residents through [Get Covered New Jersey](#).

WHEN: OPEN ENROLLMENT PERIOD & SPECIAL ENROLLMENT PERIOD

From **November 1, 2020 to January 31, 2021**, New Jerseyans will be able to shop for and enroll in 2021 coverage on [GetCovered.NJ.gov](#) instead of HealthCare.gov. **For coverage beginning January 1, you must choose a plan on or before December 31, 2020.** If you enroll in January, your coverage will begin February 1. The Open Enrollment Period occurs once a year, and this is the only time you can enroll in coverage *unless* you experience a qualifying life-changing event outside of the open enrollment period.

Certain life-changing events, such as having a baby, moving, or losing job-based coverage may qualify you for a [Special Enrollment Period \(SEP\)](#), subsequently granting a 60-day window after the event to enroll in a plan.

HOW TO ENROLL:

Current Marketplace Enrollees: If you are auto-enrolled in your current plan through the Marketplace, you can keep your plan for 2021 without taking any action. Get Covered New Jersey will take steps to enroll you in a similar plan for 2021 if you do not have auto-enroll. To help make the transition from HealthCare.gov to New Jersey's official state Marketplace, your current application and enrollment information was provided to Get Covered New Jersey to create a new user account for you on [GetCovered.NJ.gov](#). Your account will be accessible beginning November 1, 2020, and you should receive a letter from Get Covered New Jersey with an access code for your new user account. To view or make changes to your health plan for 2021, you will need to use the [GetCovered.NJ.gov](#) website, where you can shop for health insurance and apply for financial assistance to help lower costs.

New Enrollees: If you do not have coverage or are shopping for Marketplace coverage for the first time, you can get started as a [New Customer](#) on the Get Covered New Jersey website. There you can compare plans, apply for financial help to lower the cost of your health insurance, and get enrollment assistance from certified experts.

To apply, you will need the following information for yourself and anyone in your household enrolling:

- Home and/or mailing addresses
- Birth dates
- Social Security numbers
- Document information for legal immigrants, if applicable
- Employer and income information for every member of your household (for example, pay stubs or W-2 forms)
- Your best estimate of what your household income will be in 2021
- Policy numbers for any current health plans covering members of your household

GET ENROLLMENT HELP

[Enrollment assisters and insurance brokers](#) are available to help navigate through the process. Certified Enrollment Assisters are available to assist individuals to fill out their applications in person or remotely. Use the "[Find Local Assistance Tool](#)" to get help near you.



HEALTH INSURANCE MARKETPLACE OPEN ENROLLMENT RESOURCE GUIDE – 2020/2021

MARKETPLACE PLANS

This year, four carriers will be offering insurance plans on New Jersey's State-based Exchange. You can compare health plans and costs by using the Get Covered New Jersey [plan comparison tool](#). The plan comparison tool lets you estimate how much financial assistance you may receive prior to applying. For questions on insurance plans generally, you can [contact a local certified enrollment assister](#). For questions on plan benefits, you can contact the appropriate insurance provider directly – see below.

AmeriHealth
(888) 968-7241
www.amerihealthnj.com

Horizon
(800) 637-2997
www.horizonnjhealth.com

Oscar
(855) 672-2788
www.hioscar.com

Oxford
(800) 444-6222
www.oxhp.com

FINANCIAL ASSISTANCE

Qualifying residents may be eligible for [financial help](#) to lower their premiums and out-of-pocket expenses through Get Covered New Jersey. New Jerseyans who purchase plans through the Marketplace may be eligible for Premium Tax Credits, cost-sharing reductions (CSRs), and New Jersey Health Plan Savings (NJHPS), which are new state subsidies to decrease the cost of premiums for new and existing enrollees.

NJ FamilyCare

[NJ FamilyCare](#) is New Jersey's publicly funded health insurance plan for qualifying residents of any age. Eligible New Jerseyans may qualify for free or low-cost health insurance, including the Children's Health Insurance Program (CHIP) or Medicaid. NJ FamilyCare eligibility is based on income and household size, and the enrollment period is yearlong. When you fill out an application on Get Covered NJ, you will automatically be screened for NJ FamilyCare eligibility and notified if you may be eligible. You will not need to fill out more than ONE application.

GET COVERED, AVOID A STATE TAX PENALTY

As of January 1, 2019, [New Jersey state law](#) requires all residents to maintain health insurance. New Jerseyans must have health coverage or make a shared responsibility payment during tax time, unless you qualify for an [exemption](#).