

## AFFORDABLE CARE ACT OPEN ENROLLMENT PERIOD RESOURCE GUIDE – 2021/2022

As of last year, New Jerseyans 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, 2021 to January 31, 2022**. Plans, enrollment assistance, and financial help, including new state and federal subsidies 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, 2021 to January 31, 2022**, New Jerseyans will be able to shop for and enroll in 2022 coverage on [GetCovered.NJ.gov](#) instead of HealthCare.gov. **For coverage beginning January 1, you must choose a plan on or before December 31, 2021.** If you enroll in January, your coverage will begin February 1. The Open Enrollment Period occurs once a year, and this is typically 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 [currently enrolled](#) in coverage through Get Covered New Jersey, log into your account to update your information and compare plan options. To view or make changes to your health plan for 2022, you will need to use the [GetCovered.NJ.gov](#) website, where you can shop new plans and check to see if you are receiving the maximum savings.

**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 lawfully present immigrants and non-citizens, 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 2022
- 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 – 2021/2022

### **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](#)  
(877) 744-5422

[Horizon Blue Cross  
Blue Shield of NJ](#)  
(800) 224-1234

[Oscar](#)  
(844) 672-2766

[Ambetter from  
WellCare of NJ](#)  
(844) 606-1926

### **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 state subsidies to decrease the cost of premiums for new and existing enrollees. The [American Rescue Plan Act](#), a federal COVID-19 relief bill that was signed into law by President Biden in March 2021, also provides more financial assistance to eligible consumers who purchase a plan through Get Covered New Jersey, including people who have been ineligible for subsidies in the past. If you received [unemployment compensation](#) for at least one week in 2021, you may be eligible for more financial help. Existing consumers should review their application and make any necessary adjustments to household size, income, or other changes to ensure that you are receiving the maximum savings.

### **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](#).

### **OTHER RESOURCES**

For Resources in Spanish: [Get Covered New Jersey](#) & [InsureKidsNow.gov](#)

For More Information on Medicaid & the Children's Health Insurance Program: [InsureKidsNow.gov](#)

For Additional Free Enrollment Assistance: [New Jersey Citizen Action](#) & [New Jersey Primary Care Association](#)