



State of New Jersey

DEPARTMENT OF BANKING AND INSURANCE

OFFICE OF THE COMMISSIONER

PO Box 325

TRENTON, NJ 08625-0325

TEL (609) 292-7272

PHIL MURPHY
Governor

SHEILA OLIVER
Lt. Governor

MARLENE CARIDE
Commissioner

BULLETIN NO. 21-07

TO: ALL NEW JERSEY HEALTH INSURANCE COMPANIES; HEALTH SERVICE CORPORATIONS; HEALTH MAINTENANCE ORGANIZATIONS; DENTAL SERVICE CORPORATIONS; DENTAL PLAN ORGANIZATIONS; AND OTHER INTERESTED PARTIES

FROM: MARLENE CARIDE, COMMISSIONER

RE: EXTENSION OF COVID-19 SPECIAL ENROLLMENT PERIOD

On January 29, 2021, the Department of Banking and Insurance (“Department”) issued Bulletin No. 21-03 advising carriers and other interested parties that an emergency COVID-19 Special Enrollment Period (“COVID-19 SEP”) would go into effect on February 1, 2021 and extend through May 15, 2021. The COVID-19 SEP ensured that New Jersey residents have access to quality affordable health insurance during a critical time in which the need to protect public health is paramount. Specifically, the COVID-19 SEP made sure that individual market coverage was available to uninsured individuals during the pandemic. It also aligned New Jersey with the Federal Special Enrollment Period which runs through May 15, 2021 and the Federal Public Health Emergency.

With the recent signing of the American Rescue Plan Act of 2021 (“ARPA”) and the Federal Government’s announcement of extension of the Federal COVID-19 Special Enrollment Period, the Department has determined an extension of the COVID-19 SEP is necessary. Among the ARPA provisions that will impact individuals seeking coverage during 2021, is Section 9661 of the ARPA, which provides increased assistance for individuals currently eligible for tax credits across all income levels and extends tax credits to individuals above 400% of the Federal poverty level. These expanded tax credits are available retroactively from January 1, 2021 and are available through December 31, 2022. Section 9663 provides for enhanced premium tax credits and cost-sharing reductions for enrollees who are eligible for unemployment insurance during 2021.

Therefore, the purpose of this Bulletin is to advise carriers and other interested parties that the emergency COVID-19 SEP is extended through November 30, 2021. Accordingly, during this period, individuals that are not already enrolled in an individual health benefits plan can apply for coverage through Get Covered New Jersey or directly through carriers. No additional information or documentation is required to be eligible for the COVID-19 SEP. Similar to applicable existing special enrollment periods, which remain in place, through this extended COVID-19 SEP individuals already enrolled in a health benefits plan who are seeking to replace current coverage with a different health benefits plan may do so. Individuals enrolled under this extended COVID-19 SEP will have coverage effective no later than the first of the next month after their date of

enrollment. Earlier effective dates for coverage available under special enrollment periods initiated by other triggering events also remain available, as applicable. The Department is making all operational and programmatic changes that are necessary to continue to make the COVID-19 SEP available and is directing carriers in the individual market to do the same.

Should you have any questions regarding the content of this Bulletin, please contact the Department's Office of Regulatory Affairs at legsregs@dobi.nj.gov.

April 12, 2021
Date



Marlene Caride
Commissioner

AR COVID-19 Special Enrollment Period – First Extension/Covid-19