

Impact of Proposed Congressional Reconciliation Bill Package on Accessibility of Health Coverage Through Get Covered New Jersey

Get Covered New Jersey, the State's Official Health Insurance Marketplace, provides quality, affordable health coverage to more than half a million New Jerseyans, enabling them to access comprehensive health care to keep themselves and their families healthy. New Jersey's marketplace was created in 2020 and tailored to meet the needs of its residents, and enrollment has reached record levels. The reconciliation package passed by the U.S. House of Representatives and the pending Senate bill threaten New Jersey's progress as they would **repeal key provisions of the Affordable Care Act** and **strip coverage from residents**.

These bills would unnecessarily increase costs and impose unprecedented barriers to coverage for New Jerseyans enrolled through Get Covered New Jersey; end long-standing state autonomy and flexibility that allows states to tailor their Marketplaces to their residents' needs, which have resulted in connecting hundreds of thousands of New Jerseyans to quality, affordable health coverage; and fails to extend enhanced premium tax credits, which would drastically increase costs for over 454,000 New Jersey residents enrolled in coverage through Get Covered New Jersey. The legislation would restrict access to coverage for millions of Americans and make insurance unaffordable for many who depend on it for their health care. **More than 50 percent of consumers enrolled in Get Covered New Jersey are estimated to lose coverage in the current worst-case scenario.**

Detrimental Impact To New Jerseyans Using Get Covered New Jersey

- **Forcing states to cut the open enrollment period in half** to just six weeks from the current three months will reduce access to quality, affordable health coverage. New Jersey's current enrollment period is November 1 through January 31. During the last Open Enrollment Period, **half of New Jersey's active enrollments occurred after December 15**.
- **Imposing barriers to coverage that would increase the number of uninsured residents** by ending automatic enrollment and requiring consumers to actively reenroll in coverage annually, which is not the typical practice for health insurance enrollment. **Nearly 80 percent – 315,341** – of current renewals were auto-enrolled. Requiring consumers to resubmit documents to confirm eligibility and pay full price for the first month of their insurance despite eligibility for financial help makes lower premiums and coverage harder to access overall.
- **Removing states' ability to control Special Enrollment Periods (SEP)** makes it more difficult for people to enroll in coverage and prevents states from meeting the specific needs of their residents. This provision eliminates GetCoveredNJ's Expanded Access SEP, which currently allows consumers with an annual income up to 200 percent of the federal poverty level (FPL) to enroll year-round in free or low-cost plans. For the population up to 150 percent of FPL, Get Covered New Jersey had approximately 13,000 enrollees utilize this SEP in 2023 and **over 35,000 enrollees** in 2024.
- **Removing Deferred Action for Childhood Arrivals recipients from the definition of "lawfully present" for exchange coverage eligibility** would eliminate a population from the risk pool that, on average, is healthier than the general population.
- **Increasing premiums on nearly all Marketplace consumers** by eliminating tax credits that 90 percent of current enrollees receive. The bill package fails to extend federal enhanced premium tax credits, which are set to expire at the end of 2025 and which [would drastically increase costs for consumers](#).