Enrolling in coverage if your information was NOT transferred to GetCoveredNJ

Medicaid Unwinding CONSUMER GUIDE
Did NOT receive a notice from GetCoveredNJ with an access code
If you lost NJ FamilyCare coverage and your information was not eligible to be transferred to GetCoveredNJ, follow the steps below to apply for coverage.

1. **New consumers with no accounts**
   - **Create Account**
     If you do not have an existing account, create an account at GetCoveredNJ.gov.
     - You will have 120 days to enroll in coverage through GetCoveredNJ after your NJ FamilyCare coverage ends. To avoid a gap in coverage, you should enroll in a health plan within 60 days of your NJ FamilyCare coverage ending.

2. **Complete an Application**
   - **Start New Application**
     Select “Start New Application” button to determine your eligibility for financial help, and to see if you qualify for a Special Enrollment Period to enroll in coverage.
     - You must enter the date your NJ FamilyCare coverage ended when completing the GetCoveredNJ application. “Loss of NJ FamilyCare, Medicaid, CHIP, and/or Medicare” should be selected as the Qualifying Life Event (QLE) to open the Special Enrollment Period (SEP) to enroll in coverage.

3. **Review Results & Report your Qualifying Life Event**
   After submitting your application, review your eligibility results and go to the account dashboard. Under Next Steps, you will either see:
   - **A** “Shop for Plans” button if you have automatically qualified for a Special Enrollment Period based on your application information (see A); or,
   - **B** “Confirm Event and Shop” button to provide more information about your Qualifying Life Event (see B). Select “Loss of NJ FamilyCare, Medicaid, CHIP, and/or Medicare” as the Qualifying Life Event and provide the date your NJ FamilyCare coverage ended (see C). If you qualify, you will see “Shop for Plans” (see A).

4. **Choose a Health Plan**
   Once you see the “Shop for Plans” button, choose a health plan within the timeframe on your account dashboard (Enroll in a plan within 60 days of losing your coverage through NJ FamilyCare to avoid a gap in coverage).

5. **Pay your first month’s Premium**
   For your coverage to start, you must pay your first month’s premium on time.

   Your coverage will begin the first of the month following plan selection. To avoid a gap in coverage, you can request an earlier effective date (not to exceed 60 days prior to the date of plan selection or the date your NJ FamilyCare coverage ended) by contacting the GetCoveredNJ Consumer Assistance Center at 1-833-677-1010 (TTY: 711).

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**Need help?** [Local help is available in your area](GetCovered.NJ.gov)

**Have more questions?**
[Visit our Frequently Asked Questions ("Loss of NJ FamilyCare")] at GetCovered.NJ.gov