

NJ! Need health insurance? Find out if you can enroll now!



Quality, affordable coverage with more savings!

Get Covered New Jersey is the state's Official Health Insurance Marketplace, where individuals and families can shop for health coverage. It is the only place to find financial help to lower your monthly insurance premium and out-of-pocket costs. Learn more at [GetCovered.NJ.gov](https://www.GetCovered.NJ.gov).

4 things to know about enrolling in health insurance outside of Open Enrollment

- **You may qualify to save money — most people do!** In fact, 9 out of 10 people who enroll are eligible for financial help, and many people receiving assistance can find a plan for \$10 a month or less after savings.
- **New Jersey residents who had a major life event can still access quality, affordable health insurance.** The annual Open Enrollment Period (November 1-January 31 each year) is typically the only time that consumers can enroll in coverage for the following year. Outside of that, consumers can qualify for a Special Enrollment Period (SEP) by reporting a qualifying life event, such as becoming pregnant, losing job-based coverage, or moving, which will allow them to enroll in a plan through Get Covered New Jersey. They may also qualify to enroll through an SEP based on income.
- **An Expanded Access Special Enrollment Period is available!** Eligible consumers who have a yearly income up to 200% of the Federal Poverty Level (\$30,120 for an individual or \$62,400 for a family of four in 2025) can now qualify for the Expanded Access Special Enrollment Period and can access free or nearly free health plans throughout the year.
- **Help getting coverage is available.** You can get help filling out your application by phone, with a trained assister, agent, or broker. Find local help at [GetCovered.NJ.gov](https://www.GetCovered.NJ.gov).

Visit [GetCovered.NJ.gov](https://www.GetCovered.NJ.gov) to learn more.
Call the Call Center at 1-833-677-1010.
Help is available in many languages.

