New Consumer

SEP CONSUMER GUIDE

New to Get Covered New Jersey?

If you have a Qualifying Life Event, you can enroll in a health plan through a Special Enrollment Period (SEP). Open Enrollment runs each year between November 1 and January 31.

New consumers with no accounts

1 **Browse Plans and create account**

View potential savings and browse health plans available in your area to see if you may qualify for lower premiums.

New consumers with an existing account

Log in
If you created an account before, log into GetCoveredNJ.

ⓘ You may have an existing GetCoveredNJ account if you created one yourself or received help from an Assister, Broker or a GetCoveredNJ Representative. Call 833-677-1010 for assistance.

2 ## Complete an Application

Select "**Start New Application"** button to see if you qualify for GetCoveredNJ coverage and financial help, and to see if you qualify for a Special Enrollment Period to enroll in coverage.

ⓘ Qualifying Life Events include loss of other coverage, change in household such as birth or death, or moving. See other life events that qualify for a Special Enrollment Period here. If you don't have a Qualifying Life Event, you may still qualify for GetCoveredNJ coverage and/or financial help during Open Enrollment – please check back between November 1 and January 31.

3 ## Review Results & Report Qualifying Life Event (if needed)

After submitting your application, review your eligibility results and go to the account dashboard. Under Next Steps, you will either see:

1. A "**Shop for Plans"** button if you have automatically qualified for a Special Enrollment Period based on your application information (see A); **or,**

2. A "**Confirm Event and Shop"** button to provide more information about your Qualifying Life Event (see B). **Select the Qualifying Life Event** that applies to you and provide any requested dates (see C). If you qualify, you will see **"Shop for Plans"** (see A).

A

NEXT STEPS

You have successfully completed your application and confirmed life event . Please click on the button below to start shopping.

SHOP FOR PLANS

B

NEXT STEPS

You have successfully completed your application and reported the life event to enroll in health plan(s). Please confirm the life event by clicking the button below. You will be able to shop for plans and enroll once you confirm the event.

CONFIRM EVENT AND SHOP

C

Select your Qualifying Life Event and the date the event occurred

Qualifying Life Event * | --- Select --- | mm/dd/yyyy

4 ## Choose a Health Plan

Once you see the **"Shop for Plans"** button, choose a health plan **within the timeframe** on your account dashboard (usually 60 days from your reported life event).

5 ## Pay your first month's Premium

For your coverage to start, you must pay your first month's premium on time.

ⓘ Did you know? With changes to the federal help and increased state subsidies, **8 out of 10 consumers enrolling at GetCoveredNJ qualify for financial help.**

Need help? Local help is available in your area
GetCovered.NJ.gov