



Get Covered NJ!

Enroll in a Health Insurance Plan Today

Get covered now, don't delay.



Now is the time to buy health insurance for next year. Open Enrollment runs November 1, 2020 to January 31, 2021. Mark your calendar and make sure you're covered for whatever life brings.

Being covered protects you from the unexpected.



Being insured can give you peace of mind knowing you're covered if something unexpected happens. It's one less thing you should worry about.

Low-cost plans/financial help is available.



Low-cost plans are available so you can find a plan that meets your needs and budget. You may qualify for financial help to lower the cost of your plan. In NJ, a family of four earning up to about \$104,800 a year and an individual earning up to about \$51,040 a year can qualify for financial assistance.

Plans and prices change every year, so it's important to see what's new.



Health plans and prices change each year so be sure to check out your options and find a plan that meets your needs and budget.

New Jersey plans offer comprehensive coverage.



Health plans include comprehensive benefits like preventative care, check-ups, prescriptions, hospitalizations, mental health care, and more.

Free enrollment help is available.



Free help is available to find a health insurance plan that is right for you. Meet with a trained SJFMC Health Insurance Navigator. Call 800-486-0131 to make an appointment or visit www.getcovered.nj.gov

If you don't act by January 31 you must have a significant life change to get 2021 coverage.



Open Enrollment is the only time during the year when you can enroll in coverage, unless you have a major life event that qualifies you for a Special Enrollment Period or you qualify for NJ FamilyCare.

If you don't have insurance, you may pay a penalty.



It's the law in New Jersey for residents to have health insurance. If you don't have health insurance in New Jersey, you may have to pay a penalty at tax time, so get covered today.

If I have a pre-existing health condition, will I be denied coverage or pay more for my premium?



No. A pre-existing condition will not keep you from getting health coverage. Once you have insurance, the plan can't refuse to cover treatment for pre-existing conditions.