



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 now through January 31, 2026. You must enroll by December 31st for January 1st Coverage! 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.

Is there financial help available to lower the cost of my plan?



While financial help will still be available next year, due to federally imposed program updates, many enrollees will receive less than they did before, resulting in higher premiums for most health insurance plans in 2026. Federal changes may affect your eligibility, plan benefits, and costs. Specifically, federal enhanced Premium Tax Credits that have made coverage more affordable for most enrollees since 2021, are expiring. As a result, available federal financial help is drastically decreasing. This will result in higher monthly premiums for many consumers. This also means that consumers with income over 400 percent of the federal poverty level will not be eligible to receive APTC to help with the cost of their coverage in 2026.

You may qualify for financial help to lower the cost of your plan. When you apply for health coverage through GetCoveredNJ, you could qualify for three types of financial assistance: advance premium tax credits (APTC), cost-sharing reductions and New Jersey Health Plan Savings, a state subsidy offered by the state of New Jersey. Premium tax credits and the state subsidy help lower your monthly premium payments. Cost-sharing reductions help lower your out-of-pocket costs like deductibles and co-pays for doctor visits.

What financial help does the State of New Jersey offer?



The State of New Jersey has New Jersey Health Plan Savings, which is a state subsidy that lowers the cost of health insurance. These savings are only possible because New Jersey is now operating the Health Insurance Marketplace through GetCovered.NJ.Gov. Similar to the Advance Premium Tax Credit (APTC), New Jersey residents will qualify for these savings based on income.

What plans are available?



Five insurance companies are offering health plans in 2026 through the marketplace: Ambetter from WellCare of New Jersey, AmeriHealth, Horizon Blue Cross Blue Shield of New Jersey, Oscar, and UnitedHealthcare. Aetna coverage is not available through GetCoveredNJ for 2026, as the company decided to stop selling marketplace plans nationally including in New Jersey. Consumers who had Aetna plans in 2025 should shop for a plan with the providers and services they use. Aetna consumers should update their applications and choose their plan during the Open Enrollment period.



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APPLYING.**



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Can I buy health insurance with financial help at GetCoveredNJ?



Applicants who are eligible to buy coverage with financial help:

U.S. Citizen / Naturalized U.S. Citizen / U.S. National / Lawfully Present including Lawful Permanent Resident Pending I-551 (When consumer gets Employment Authorization Cards (EAD)), or Temp. I-551, Non-immigrant Visa holders (Only who can legally work in the U.S. and file taxes), Temporary Protected Status (TPS), Asylees, Refugees, Deferred Action (excluding individuals granted Deferred Action for Childhood Arrivals (DACA) program), Granted relief under the Convention Against Torture (CAT), citizens of Micronesia, the Marshall Islands, and Palau; and others

Applicants who are eligible to buy coverage without financial help:

- Certain non-immigrant visa holders (e.g., student visa)
- If F1 visa holder is granted Pre or Post Optional Practical Training (OPT) with valid Employment Authorization Card (work authorization), they may be eligible for financial help

Applicants who CANNOT buy coverage through marketplace:

Deferred Action for Childhood Arrivals (DACA), Non-New Jersey residents and non-lawfully present consumers (non-lawfully present consumers may be eligible for Emergency Medicaid depending on situation and may be able to purchase coverage directly from an insurance company)

Note that consumers with eligible immigration statuses who have household incomes below 100 percent of the FPL and are ineligible for NJ FamilyCare due to immigration status are no longer eligible for financial help through GetCoveredNJ. Consumers should review their application, including their tax household and income, to ensure information is up to date.

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 (609) 481-3100 to make an appointment or visit www.getcovered.nj.gov

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.



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