

State of Rew Jersey DEPARTMENT OF BANKING AND INSURANCE OFFICE OF THE COMMISSIONER PO Box 325 TRENTON, NJ 08625-0325

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JUSTIN ZIMMERMAN Acting Commissioner

## **BULLETIN NO. 24-02**

## TO: ALL NEW JERSEY HEALTH INSURANCE COMPANIES; HEALTH SERVICE CORPORATIONS; HEALTH MAINTENANCE ORGANIZATIONS; DENTAL SERVICE CORPORATIONS; DENTAL PLAN ORGANIZATIONS; AND OTHER INTERESTED PARTIES

## FROM: JUSTIN ZIMMERMAN, ACTING COMMISSIONER

## RE: NEW JERSEY EASY ENROLLMENT HEALTH INSURANCE PROGRAM SPECIAL ENROLLMENT PERIOD

Pursuant to N.J.S.A. 17B:27A-59.2, the Easy Enrollment Program establishes a system to assist consumers who do not have health care coverage in obtaining coverage in the individual market through Get Covered New Jersey, the state's Official Health Insurance Marketplace. Under the program, residents may elect to provide information on their State income tax returns (see NJ-EZ Enroll form) to Get Covered New Jersey to see whether the individual may be eligible for coverage via Get Covered New Jersey, including an assessment for insurance affordability assistance through NJ FamilyCare or premium tax credits and cost-sharing reductions. The goal of the Easy Enrollment Program is to provide eligible individuals with access to affordable coverage. Residents who elect to participate in the program will receive a notice from Get Covered New Jersey with information regarding account setup and their initial health coverage assessment.

The purpose of this bulletin is to advise all New Jersey health insurance companies; health service corporations; health maintenance organizations; dental service corporations; dental plan organizations (collectively, "carriers") offering individual market coverage that the Department of Banking and Insurance ("Department") is requiring that carriers offer a special enrollment period ("SEP") during which individuals shall be granted a 60-day window from the date of the notice from Get Covered New Jersey to select coverage. The Department is making all operational and programmatic changes that are necessary to make this SEP available and is directing carriers to do the same.

Justin Zimmerman Acting Commissioner

3/14/2024

Date

AR NJ Easy Enrollment SEP/Bulletins

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