



**2026 Open Enrollment Update
Week #6 Snapshot:
November 1 – December 12, 2025**

NJ Department of Banking and Insurance:
State-Based Exchange



Open Enrollment Snapshot

November 1 – December 12, 2025

- **Get Covered New Jersey**, the state's Official Health Insurance Marketplace operated by the **New Jersey Department of Banking and Insurance**, opened on November 1, 2020. **New Jersey's state-based exchange** was created by a law signed by **Governor Murphy** on June 28, 2019.
- Open Enrollment for 2026 runs from **November 1, 2025, to January 31, 2026**. Residents must enroll by December 31, 2025, for coverage beginning January 1, 2026. For those who enroll in January, coverage will start on February 1, 2026.
- **Get Covered New Jersey (or “Marketplace”) is the only place where individuals can apply for financial help** to reduce the cost of health insurance plans. The Marketplace provides a **streamlined transfer to Medicaid and Children’s Health Insurance Program (CHIP)**.
- The **Governor signed P.L.2020, c.61 on July 31, 2020, to create funding for state subsidies for qualified individuals** to further improve affordability and demonstrate the value of operating a state Marketplace.

Open Enrollment Snapshot

November 1 – December 12, 2025

- As of December 12, 2025, a total of **480,993** residents are signed up for **2026 health coverage** with Get Covered New Jersey, including **26,573** new consumers and **159,763** consumers who actively selected a plan.
- New Jerseyans receive an average of **\$605 per person per month or \$7,260 a year** in financial assistance through federal tax credits and New Jersey's state subsidy program.
- 8 in 10** people enrolling in a health plan at Get Covered New Jersey qualify for financial help.
- New Jersey **continues to offer state subsidies** (NJ Health Plan Savings) to qualifying residents with household incomes up to 600% of the Federal Poverty Level. In 2026, an individual with an income of up to \$93,900 and a family of four who makes up to \$192,900 can receive state subsidies to lower the costs of health coverage.

Open Enrollment Snapshot

November 1 – December 12, 2025

- With the reduction in federal financial support as a result of federally imposed changes, there is a migration to lower metal levels and plans with more affordable monthly premiums.
- In plan year 2025, approximately 83% of the enrollees who actively shopped for a plan enrolled in a Silver plan whereas for plan year 2026 **active Silver selections have fallen to 72%**.
- Active **Bronze selections** have increased from 16% for plan year 2025 **to 27% for plan year 2026** as of the first six weeks of Open Enrollment.
- The percentage of consumers receiving financial help paying **\$10 a month or less** has fallen from 48% for the 2025 plan year to 8% for plan year 2026.

Plan Selections and Account Transfers

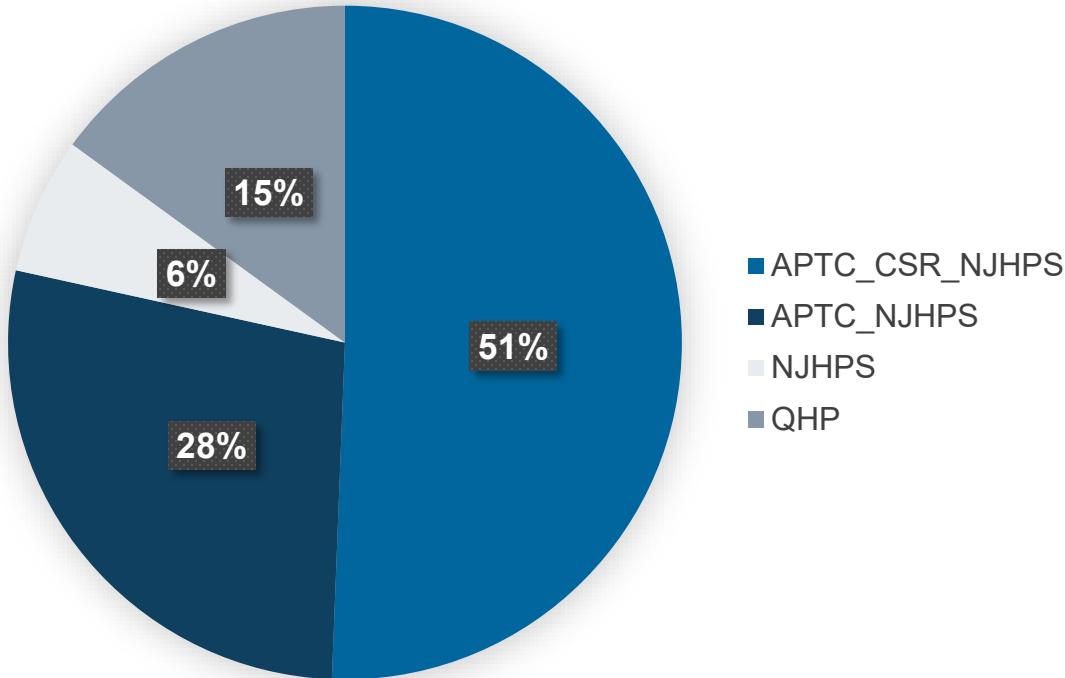
November 1 – December 12, 2025

		Totals
2026 Plans Selected <small>Does not reflect effectuation status</small>	Total Plan Selections	480,993
	Automatic Renewals	294,657
	Active Renewals	159,763
	New Plan Selections	26,573
Accounts Transferred	NJ FamilyCare (Medicaid/CHIP) Outbound*	31,689
	NJ FamilyCare (Medicaid/CHIP) Inbound	17,817

*Consumers who have multiple changes to their Get Covered NJ application may have had multiple transfers to NJ FamilyCare (Medicaid/CHIP).

Plan Selections with Financial Assistance

November 1 – December 12, 2025



Financial Assistance Type*	Enrollees	Percentage
APTC + CSR + NJHPS	243,470	51%
APTC + NJHPS	133,842	28%
NJHPS**	31,555	6%
APTC***	0	0%
QHP	72,126	15%
Total	480,993	100%

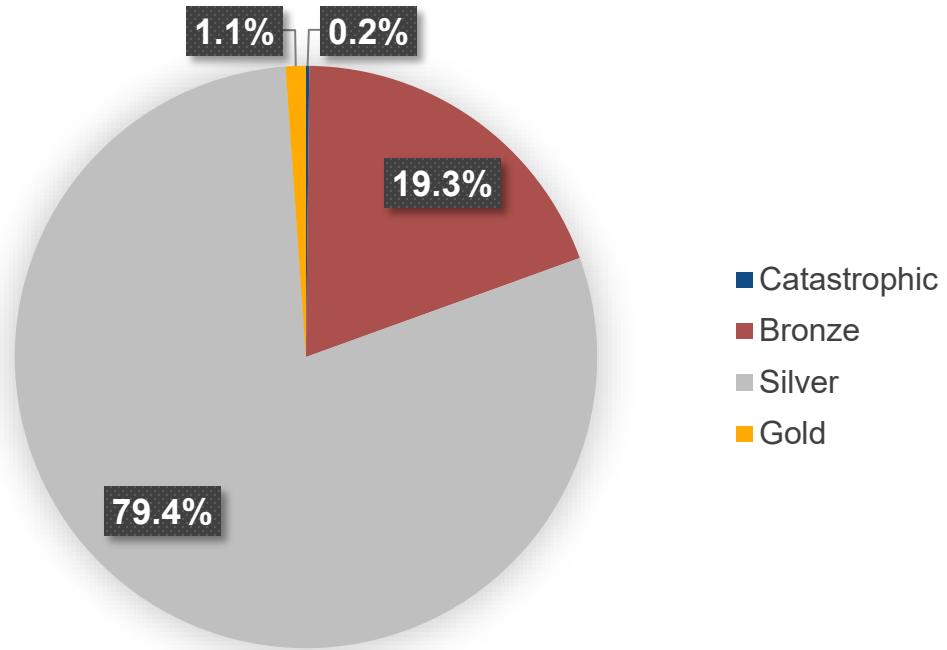
*APTC: Advance Premium Tax Credits; CSR: Cost Sharing Reductions; NJHPS: NJ Health Plan Savings (New Jersey state subsidy); QHP: Qualified Health Plan

** NJHPS without APTC is possible when a consumer is above 400% but under 600% FPL

*** APTC without NJHPS is no longer possible as APTC eligibility now has a narrower FPL range

Plan Selections by Metal Tier

November 1 – December 12, 2025



Metal Tier	Members	Percentage
Bronze	92,818	19.3%
Silver	381,903	79.4%
Gold	5,397	1.1%
Catastrophic	875	0.2%
Total	480,993	100.0%

Breakdown of Premiums by Dollar Amount Prior Year Open Enrollment vs. Open Enrollment 2026

- **Nearly half (224,416)** of GetCoveredNJ enrollees receiving financial help in Open Enrollment 2025 paid **\$10 a month or less** for coverage, which has fallen to **8% (32,972)** for the 2026 Open Enrollment Period as of December 12.

Get Covered NJ Enrollees Receiving Financial Help

Effective Period	\$1 or Less Premium	\$10 or Less Premium	\$50 or Less Premium	\$100 or Less Premium	Over \$100 Premium
Open Enrollment 2026	(6%) 24,968	(8%) 32,972	(24%) 96,337	(45%) 185,914	(55%) 222,953
Open Enrollment 2025	(43%) 201,289	(48%) 224,416	(60%) 282,956	(69%) 324,134	(31%) 145,408
Open Enrollment 2024	(35%) 124,901	(39%) 141,303	(53%) 188,093	(63%) 225,803	(37%) 132,436
Open Enrollment 2023	(24%) 72,878	(30%) 91,020	(47%) 142,707	(59%) 181,839	(41%) 123,850
Open Enrollment 2022	(28%) 80,347	(32%) 91,826	(43%) 123,391	(55%) 157,825	(45%) 129,130

Key Data Caveats

- This document is intended to show directional trends to indicate overall consumer activity.
- Caution should be taken when trying to compare numbers across categories for a variety of reasons:
 - Some numbers are at a household level (e.g., account transfers) where others are at an individual level (e.g., plan selections).
 - Duplication may exist at some steps and consumers may show up in multiple places (i.e., mixed household eligibility will show up in account transfer and plan selection, or consumers may create more than one account unintentionally)
- This document is inclusive of medical plan information only; it excludes dental plan information.
- The data represents a snapshot in time and calculations are subject to change. Changes in the figures will occur as individuals update applications and plan selections throughout the Open Enrollment period.

Definitions

Total Plan Selections	Count of unique individuals who have selected an Open Enrollment plan-year medical plan. Count includes all new and re-enrolling consumers regardless of whether the consumer has paid the first month premium.
Automatic Renewals	Count of unique individuals who were automatically re-enrolled into an Open Enrollment plan-year medical plan, where the consumer had non-canceled current year marketplace medical coverage on November 1st. Count does not include plans that were canceled or terminated.
Active Renewals	Count of unique individuals who returned to the marketplace to actively select an Open Enrollment plan-year medical plan, where the consumer had non-canceled current year marketplace medical coverage on November 1st. Count does not include plans that were canceled or terminated.
New Plan Selections	Count of unique individuals who have selected an Open Enrollment medical plan, where the consumer did not have a current year marketplace medical coverage on November 1st. Count does not include plans that were canceled or terminated.
NJ FamilyCare (Medicaid/CHIP) Outbound	Count of unique applications that had at least one individual assessed as Medicaid or CHIP eligible and transferred to NJ FamilyCare for determination.
NJ FamilyCare (Medicaid/CHIP) Inbound	Count of unique application referrals from NJ FamilyCare to Get Covered NJ.