

Existing Consumer

SEP CONSUMER GUIDE



Make Updates to your Health Coverage

If you have a Qualifying Life Event, you can make changes to your coverage through a Special Enrollment Period (SEP). Open Enrollment runs each year between November 1 and January 31.

1 Log in to your GetCoveredNJ account

If you can't remember your log-in information, contact GetCoveredNJ at 833-677-1010.

2 Edit your Application

If you would like to report a Qualifying Life Event including birth, adoption, death, change in primary place of living, or change in eligibility for Marketplace coverage, click the “Edit Application” button.

NEXT STEPS

You missed the opportunity to enroll in a plan during 2026 open enrollment period. If you would like to report a change in income, household members, or something else please click the 'EDIT APPLICATION' button below. You will have an option enroll in a plan if the change reported by you is a qualifying life event.

EDIT APPLICATION



Check if you qualify for a Special Enrollment Period [here](#). If you don't have a Qualifying Life Event, you will be able to update your 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 “Change Plans” button if you have automatically qualified for a Special Enrollment Period based on your updated 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 “Change Plans” (see A).

A

NEXT STEPS

You have successfully enrolled in health and dental plan(s). If you'd like to change your plans, please click on the button below and shop for new plans.

CHANGE 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 Change Health Plan (if needed)

Once you see the “Change 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

You must pay your first month's premium before your enrollment can be finalized.



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