New to Get Covered New Jersey?

If you have a Qualifying Life Event or meet a certain income level, you can enroll in a health plan through a Special Enrollment Period (SEP). Open Enrollment runs each year between November 1 and January 31.

**New consumers with no accounts**

1. **Browse Plans and create account**
   - View potential savings and browse health plans available in your area to see if you may qualify for lower premiums.

2. **Complete an Application**
   - Select “Start New Application” button to see if you qualify for GetCoveredNJ coverage and financial help, and to see if you qualify for a Special Enrollment Period to enroll in coverage.

   Qualifying Life Events include loss of other coverage, change in household such as birth or death, or moving. Certain income levels ($27,180 for an individual, $55,500 for a family of four) automatically qualify to shop for plans without a specific life event. See other life events that qualify for a Special Enrollment Period here. If you don’t have a Qualifying Life Event, you may still qualify for 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 “Shop for Plans” button if you have automatically qualified for a Special Enrollment Period based on your 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 “Shop for Plans” (see A).

4. **Choose a Health Plan**
   - Once you see the “Shop for 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**
   - For your coverage to start, you must pay your first month’s premium on time.

---

**Did you know?** With new changes to the federal help and newly increased state subsidies, 9 out of 10 consumers enrolling at GetCoveredNJ will now qualify for financial help.

---

**Need help?** Local help is available in your area

GetCovered.NJ.gov