

## Need 2021 Health Coverage? Big savings are here.

## How to apply & enroll through the new Special Enrollment Period

There's a new Special Enrollment Period that allows you to sign up for or change health insurance now, due to COVID-19. This Special Enrollment Period is available to all eligible residents in need of coverage. After you fill out and submit your application at **GetCovered.NJ.gov**, you have 60 days to enroll in a plan. Coverage starts the first day of the month after you enroll.

## 4 things to know about this new Special Enrollment Period

- You may qualify to save money most people do! In fact, 9 out of 10 people who enroll are eligible for savings. Most New Jerseyans enrolling can find plans with lower premiums due to the COVID-19 relief law and new state savings. In fact, 2 out of 3 who receive financial help can find a plan for \$10 or less after savings. Learn more about new, lower costs at GetCovered.NJ.gov
- No life event? No problem. This Special Enrollment Period doesn't require you to have a qualifying life event, like the birth of a child, move, or marriage, to enroll in a Marketplace plan. COVID-19 has brought new challenges for a lot of people, so this Special Enrollment Period offers access to coverage for New Jersey residents shopping at GetCovered.NJ.gov



- Help getting coverage is available. You can get help filling out your application by phone, with a trained assister, agent or broker. Find local help at GetCovered.NJ.gov
- Already have a Marketplace plan? You might qualify for more savings, and you can decide to change plans. Before making a change, you'll need to consider things like how much you've already paid toward your maximum out of pocket costs (the amounts paid toward your deductible will transfer, though you may need to provide documentation. Costs paid above your deductible toward your out-of-pocket maximum will not carry over).

Visit **GetCovered.NJ.gov** to learn more and start an application or update an existing one. Call the **Call Center at 1-833-677-1010**. Help is available in many languages.

Remember, you have through the end of the year to take advantage of this opportunity to enroll in health insurance coverage for 2021, but the sooner you sign up, the sooner you can access coverage and the new savings!