



Get Covered NJ

New Jersey's Official Health Insurance Marketplace

Received unemployment in 2021? You may qualify for nearly free health insurance.

How to apply & enroll in coverage

The federal COVID-19 relief law provides nearly free health insurance for eligible New Jersey residents who receive unemployment compensation in 2021. The special savings makes quality, affordable health coverage more accessible during the coronavirus pandemic. The savings is available through the end of 2021. Coverage starts the first day of the month after you enroll at [GetCovered.NJ.gov](https://www.getcoverednj.gov)

5 things to know about applying for coverage:

- **You may qualify for nearly free coverage!** If you received unemployment compensation for at least one week in 2021, you may be eligible for near \$0 premiums for the rest of the year through [Get Covered New Jersey](https://www.getcoverednj.gov). Both new and existing GetCoveredNJ customers are eligible! You must be a New Jersey resident to enroll, and the primary household tax filer or spouse must have received unemployment compensation to be eligible for this special savings.
- **Silver level plans = maximum savings.** The Silver level plan is nearly free under the COVID-19 relief law and provides maximum savings on out-of-pocket costs, like copays and deductibles, for those receiving unemployment compensation in 2021. Find our guide to enrolling [here](#).

- **Enrollment is open due to COVID-19.** All eligible residents can enroll or change their plan through the COVID-19 Special Enrollment Period. You don't need to be directly affected by COVID-19 to sign up, and we will not ask for documentation about how you are affected.
- **Help getting coverage is available.** You can get help filling out your application by phone, with a trained assister, agent or broker. Find Local Assistance at [GetCovered.NJ.gov](https://www.getcovered.nj.gov)
- **Already have a Marketplace plan?** If the primary household tax filer or spouse received unemployment in 2021, you may qualify for new savings on your current plan, or a nearly free Silver plan. 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 to a new plan, 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](https://www.getcovered.nj.gov) to learn more and start an application or update an existing one.

TIP: Create an account or log in to your existing account to start the process. The special savings for unemployment will display after your application is submitted. Find our guide to enrolling [here](#).

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!