

Unpacking NJ Health Insurance



nj.gov/getcoverednj



Affordable health coverage. Quality care.

njfamilycare.dhs.state.nj.us

- Official marketplace where individuals and families can easily shop for health insurance.
- 8 in 10 enrollees may also qualify for financial help to lower monthly premiums through The New Jersey Health Plan Savings (NJHPS)
- The state Medicaid and Children's Health Insurance Program (CHIP)
- Offers free or low-cost Health Insurance to qualifying residents of any age ([See "Who is Eligible?" chart on website](#))

Carrier	Avg Rate Change
AmeriHealth	15.50%
Horizon	18.10%
Oscar	4.60%
United Healthcare	18.40%
Ambetter from WellCare of New Jersey	17.10%
Total Average Rate Change	16.60%

Federal enhanced premium tax credits are set to expire at the end of 2025.

While financial help will still be available next year, many enrollees will receive less aid than they did before, resulting in higher premiums for most health insurance plans.

What's Next?

- **Open Enrollment runs through January 31st.** Visit nj.gov/getcoverednj to speak with a certified Assister/Broker in your area who can help you find the right plan and refer you to other state resources for financial assistance.
- **New Jersey Citizen Action has Free Health Care Enrollment Assistance** and a list of important documents you should have on hand before applying. (njcitizenaction.org/free-health-care-enrollment-assistance)
- **Contact the State Health Insurance Assistance Program (SHIP):** This program can help low-income seniors and individuals with disabilities save money on Medicare premiums and other costs. Find out more at nj.gov/humanservices/
- Let your elected officials know that you support policies that will lower costs and increase transparency in healthcare. **Personal stories** about the impact of high healthcare costs **can be powerful tools for advocating for change.** Find your legislator [at njleg.state.nj.us](http://at.njleg.state.nj.us).

