



Get covered now, don't delay.



Now's the time to buy health insurance for next year. Open Enrollment runs November 1 to December 15. Mark your calendar and make sure you're covered for whatever life brings.

Being covered protects you from the unexpected.



Being insured can give you peace of mind knowing you're covered if something unexpected happens. It's one less thing you should worry about.

Low-cost plans/financial help is available.



Low-cost plans are available so you can find a plan that meets your needs and budget. You may qualify for financial help to lower the cost of your plan. In NJ a family of four with an income of up to about \$103,000 and an individual earning up to about \$49,960 a year can qualify for financial assistance.

Plans and prices change every year, so it's important to see what's new.



Health plans and prices change each year so be sure to check out your options and find a plan that meets your needs and budget.

New Jersey plans offer comprehensive coverage.



Health plans include comprehensive benefits like preventative care, check-ups, prescriptions, hospitalizations, mental health care, and more.

Free enrollment help is available.



Free help is available to find a health insurance plan that is right for you. Meet with a trained SJFMC Certified Application Specialist. Call 800-486-0131 to make an appointment or visit www.getcovered.nj.gov

If you don't act by December 15 you must have a significant life change to get 2020 coverage.



After open enrollment ends you may qualify for a Special Enrollment Period if you or anyone in your household has a life change as defined by the state including the birth of a baby, loss of insurance, and some household moves.

If you don't have insurance, you may pay a penalty.



It's the law in New Jersey for residents to have health insurance. If you don't have health insurance in New Jersey, you may have to pay a penalty at tax time, so get covered today.