



Important Changes to Marketplace Coverage for 2021 Coverage Year

From the Commissioner:

The New Jersey Department of Banking and Insurance is excited to be in the final stages of transitioning from the Federally-facilitated Marketplace (FFM) to a New Jersey State-based Exchange, referred to as Get Covered New Jersey.

Starting with the 2021 Open Enrollment Period, which begins November 1, 2020, New Jersey residents will no longer use healthcare.gov to enroll in Marketplace health plans. Instead, Marketplace plans and financial help will only be available through Get Covered New Jersey (getcovered.nj.gov).

Get Covered New Jersey will launch November 1, 2020 with new consumer benefits and a new consumer experience. For the first time this year, eligible New Jersey residents will have access to a state subsidy, called New Jersey Health Plan Savings, that will provide additional financial help to make Marketplace coverage more affordable. Under the State-based Exchange, New Jersey residents will also benefit from a longer open enrollment period, that will be extended from six weeks in recent years to three months.

We are excited about this transition and providing improved access to affordable, quality health coverage for our residents – and an enrollment experience tailored for our state, with a new enrollment platform, a new website and call center located here in New Jersey.

Below you will find important information about what you can expect for the upcoming plan year, including training and certification details for participation in the State-based Exchange. We look forward to working with you in the weeks and months ahead, and to formally welcoming you to Get Covered New Jersey in advance of our launch on November 1st.

Sincerely,

Marlene Caride

Commissioner

NJ Department of Banking and Insurance

Critical Role of Agents and Brokers

Agents and brokers are vital partners in this endeavor, and we look forward to working with you as Get Covered New Jersey launches.

- All broker and agents certified with the FFM will be automatically migrated to their own account within the GetCoveredNJ platform. This includes all existing consumers designated to those brokers and agents.
- All existing brokers and agents will receive a registration link to claim their GetCoveredNJ account where you will be able to view your migrated book of business. This will happen by late September.
- In order to maintain your existing certification and consumer designations, all brokers and agents must complete GetCoveredNJ certification training by October 15, 2020.

All agents, brokers, and enrollment facilitators that provide enrollment assistance are required to complete the Get Covered New Jersey certification training. **You do not need to complete CMS training as in prior years; the only training you need to take is the new Get Covered New Jersey training.**

This year, GetCoveredNJ is using the State of New Jersey's Learning Management System for certification training and testing. All existing brokers and agents will receive a certification training assignment addressed to the existing email address registered with the FFM. If you would like to request using a different email address, please contact GCNJbrokers@dobi.nj.gov.

In order to assist consumers starting November 1, 2020, all training must be completed by October 15, 2020. Any existing brokers and agents who have not completed certification training by October 15, 2020 will be marked as "de-certified" and any designations will be removed.

Plan Year 2021 training and certification will open in early September 2020. Re-certification is required annually.

All brokers and agents that do not have existing certification will be able to express their interest in partnering with GetCoveredNJ starting mid-September 2020. Additional information will be provided at a later time for brokers and agents that are new to the Marketplace.

Please note: All participating brokers must be licensed with the Department of Banking and Insurance. It is the broker's responsibility to make sure that they are appointed with carriers offering Qualified Health Plans (QHPs) through GetCoveredNJ. Payment of commissions will be governed by the agreement between the broker/agent and the carrier. All commissions will be payable by participating carriers and not by Get Covered New Jersey.

By participating with Get Covered New Jersey and providing your contact information, you will be listed in our broker directory. Consumers will be able to search by zip code or name. The tool will utilize a database of contact information for all licensed brokers, Navigators, and Certified Application Counselors, who are listed.

Brokers and Agents can email Tiray Silvis at Get Covered New Jersey at GCNJbrokers@dobi.nj.gov. Additional information will come from the GCNJbrokers@dobi.nj.gov email.