Don't have health insurance through your employer? You have more options than you may think.

By Annette Raynor | Fortress Insurance & Benefits Group



Many people don't realize that Get Covered New Jersey, the state's official health insurance marketplace, is open to New Jersey residents who don't have health coverage through an employer. That includes:

- Business owners and self-employed professionals
- Consultants, freelancers, and 1099 contractors
- Early retirees who aren't yet on Medicare
- People between jobs or coming off COBRA
- Part-time workers whose employer doesn't offer a plan

You may qualify for financial help

Many people also assume they earn too much to get financial help. New Jersey offers its own state savings to eligible households earning up to **600% of the federal poverty level**. In 2027, that's up to **$95,760 for an individual** and **$198,000 for a family of four**.

Eligibility for financial help depends on income, tax household size and other factors.

Know your enrollment deadlines

Open Enrollment runs through January 31, 2027. Enroll by **December 31, 2026** for coverage starting **January 1, 2027**.

Start your no-cost coverage review today

Select a plan by December 31, 2026, for coverage starting January 1, 2027. Open Enrollment ends January 31, 2027.

Fortress Insurance & Benefits Group is a Get Covered New Jersey Certified Broker. We'll help you check for savings, compare plans, and complete enrollment. There's no charge for our assistance.

Request Your No-Cost Coverage Review | 732-889-4309

Strategy first. Coverage second. Premiums last.

Source: Get Covered New Jersey — financial help and 2027 enrollment information.