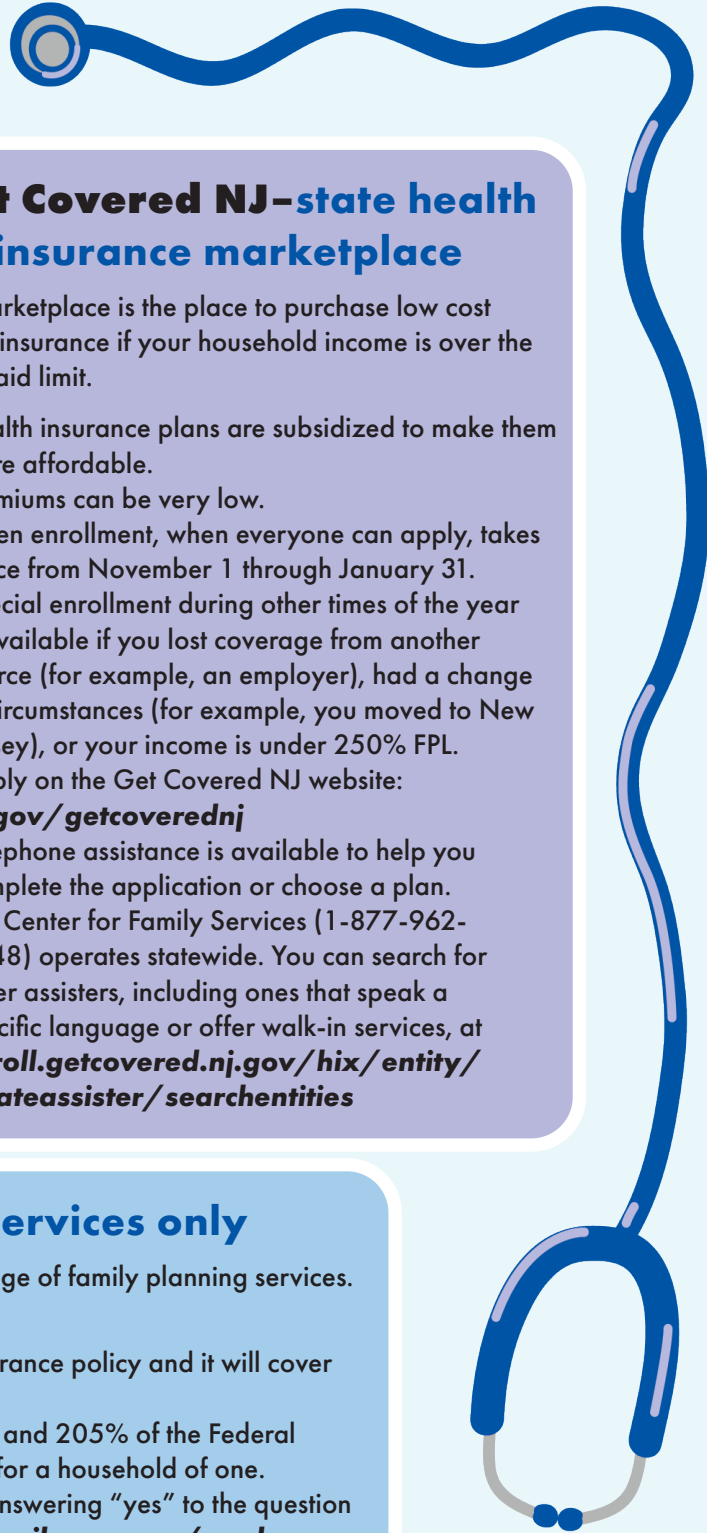


# Health Care Coverage Options for College Students in New Jersey



## NJ FamilyCare – Medicaid for low-income state residents

Even if you live in your parents' household, you may qualify for this program if your parents do not claim you as a dependent on their tax returns, or the total household income is below the program limit.

- NJ FamilyCare coverage is free to those who qualify.
- Your household income must be lower than 138% of the federal poverty level (FPL). In 2024, that is \$1,732 per month for a household of one.
- You will be enrolled in a managed care plan through an insurance company.
- In addition to doctors' visits and hospital stays, the benefits include mental health treatment, transportation to medical appointments, and dental services.
- Apply on the NJ FamilyCare website: [njfamilycare.dhs.state.nj.us](http://njfamilycare.dhs.state.nj.us)
- For in-person help with a Medicaid application, find the NJ FamilyCare Regional Office near you on the NJ FamilyCare website: [njfamilycare.dhs.state.nj.us](http://njfamilycare.dhs.state.nj.us)

## Get Covered NJ–state health insurance marketplace

The marketplace is the place to purchase low cost health insurance if your household income is over the Medicaid limit.

- Health insurance plans are subsidized to make them more affordable.
- Premiums can be very low.
- Open enrollment, when everyone can apply, takes place from November 1 through January 31.
- Special enrollment during other times of the year is available if you lost coverage from another source (for example, an employer), had a change in circumstances (for example, you moved to New Jersey), or your income is under 250% FPL.
- Apply on the Get Covered NJ website: [nj.gov/getcoverednj](http://nj.gov/getcoverednj)
- Telephone assistance is available to help you complete the application or choose a plan. The Center for Family Services (1-877-962-8448) operates statewide. You can search for other assisters, including ones that speak a specific language or offer walk-in services, at [enroll.getcovered.nj.gov/hix/entity/locateassister/searchentities](http://enroll.getcovered.nj.gov/hix/entity/locateassister/searchentities)

## Plan First NJ–family planning services only

Plan First NJ is not full Medicaid coverage, but it covers a wide range of family planning services.

- Coverage is available regardless of gender.
- You can have Plan First NJ coverage in addition to another insurance policy and it will cover services not paid for by your primary insurance policy.
- Available for adults aged 19 to 64 with income between 138% and 205% of the Federal Poverty Level (FPL). In 2024, that is \$1,732-\$2,573 per month for a household of one.
- Apply online by filling out the NJ FamilyCare application and answering "yes" to the question about family planning services (Plan First Program): [www.njfamilycare.org/apply.aspx](http://www.njfamilycare.org/apply.aspx)
- Care is provided by certain designated organizations (FQHCs and Planned Parenthood).

If you have questions about your legal rights or need help with a health care issue, contact the LSNJLAW<sup>SM</sup> Hotline. You may apply online at [LSNJLAWHotline.org](http://LSNJLAWHotline.org) or by calling 1-888-LSNJLAW (1-888-576-5529).