

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**
- 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**

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 200% FPL.
- Apply on the Get Covered NJ website: **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**

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**
- 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 LSNJLAWSM Hotline. You may apply online at **LSNJLAWHotline.org** or by calling 1-888-LSNJLAW (1-888-576-5529).