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**LEGAL SERVICES NEWSLETTER FOCUSES ON THE STATE'S
OWN HEALTH INSURANCE MARKETPLACE PROGRAM**

EDISON — The latest newsletter from Legal Services of New Jersey (LSNJ) highlights the launching next month of New Jersey's own health insurance marketplace program or exchange that can provide considerable savings—in some cases no cost—for poor or financially stressed residents.

The bilingual publication, "Looking Out For Your Legal Rights," is accessible online at www.lsnjlaw.org.

Open enrollment for 2021 for the new health insurance marketplace program, known as "Get Covered New Jersey," begins November 1 and runs through January 31 of next year.

Eligibility and costs are largely based on a sliding scale of income that, to varying degrees, are above the Federal Poverty Level or FPL. Residents 18 to 64 years old with incomes below 138 percent of the FPL—for example \$17,609 for a single person or \$29,974 for a family of three—are eligible for free coverage. There are reduced costs and related benefits for others with higher income levels of the FPL.

The new exchange program connects with other New Jersey safety net programs, including NJ FamilyCare, to coordinate the available services and discounts. In that regard, there are benefit programs for children and pregnant woman with varying limited incomes. The newsletter explains how to calculate income, and how that applies to the amount of financial assistance that might be available under the marketplace program.

Further information is available at <https://GetCovered.NJ.Gov> and www.njfamilycare.org.

Meanwhile, the newsletter details how people can use LSNJ's new interactive process to apply to the state's Victims of Crime Compensation Office (VCCO) for financial and other assistance as a result of abusive relationships, sexual assaults and many other offenses. More information is available at www.lsnjlaw.org/Pages/a2j/VCCO/default.aspx.

Noting that an executive order by Gov. Murphy bars shutoffs of residential electric, gas or water services, and—for some residents—internet services, before March 15, 2021, the newsletter lists many of the agencies utility customers can contact for help.

Legal Services of New Jersey (LSNJ), located in Edison, heads the state's Legal Services system, a network of five independent non-profit corporations and has been providing free essential legal aid in civil matters to low-income people through offices in all 21 counties for more than 50 years. Since its inception, LSNJ has provided representation in more than 2.4 million cases.

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