

Health Insurance Options for Students

The Patient Protection and Affordable Care Act, otherwise known as the Affordable Care Act, is the new healthcare reform law in the United States, aimed at providing affordable and quality health insurance options to more Americans. Many existing laws related to private and subsidized health insurance, are impacted by this reform.

The following options are available to students for health insurance coverage. Please review all plans and terms carefully, as not every option applies to every student.

- ❖ **COVERAGE FOR YOUNG ADULTS UP TO AGE 26:** If you are under age 26, you may be eligible for coverage under a parent's health insurance plan. If your parent has a family health insurance plan (not Medicaid), the Affordable Care Act requires that the insurance company offer an option for children up to age 26 to stay enrolled on the plan. This applies even if you are married and no longer living in your parents' household. Check with your parents' insurance carrier or agent for information as to how to continue or rejoin coverage under this option.
- ❖ **NEW JERSEY FAMILY CARE** - You may be eligible for health care coverage through NJ FamilyCare, which administers income-based coverage and expanded Medicaid for the State of New Jersey. For more information about income eligibility and applications, please call NJ FamilyCare at 1-800-701-0710 or visit their website at www.njfamilycare.org.
- ❖ **HEALTH INSURANCE MARKETPLACE** – The Health Insurance Marketplace offers a broad range of options for health insurance enrollment, including state administered income eligible plans, and insurance plans available for purchase through private carriers. Applications to the Health Insurance Marketplace can be completed in 5 ways:
 - Online at www.healthcare.gov. You will need to create an account to do so.
 - Call the Marketplace hotline at 1-800-318-2596
 - Download a paper application from the following link: <https://www.healthcare.gov/downloads/marketplace-consumer-application-family.pdf>
 - Purchase a plan through an agent or broker. A list of agents/brokers can be obtained from the healthcare.gov website at the following link: <https://localhelp.healthcare.gov/#/>
 - Request in-person assistance from the Lakewood Resource and Referral Center. Call 732-942-9292 to schedule an appointment.

Enrollment information for the Health Insurance Marketplace:

- Open enrollment for health insurance policies through the Health Insurance Marketplace for 2026 is from **November 1, 2025** through **January 15, 2026**. Coverage for those who apply during open enrollment begins **January 1, 2026**. After January 15, 2026, you will only be able to enroll or make changes if you qualify for a Special Enrollment Period, due to a qualifying life event, including:
 - Marriage
 - Change in family size
 - Moving outside your current coverage area
- Enrollment through the Health Insurance Marketplace for State coverage under Medicaid or Children's Health Insurance Program (CHIP) is not restricted to the open enrollment period or special enrollment period.

FOR MORE INFORMATION AND ASSISTANCE: The Lakewood Resource and Referral Center (LRRC) can assist with inquiries and applications for NJ FamilyCare and the Health Insurance Marketplace. They can be contacted at 732-942- 9292, and they are located at 212 Second Street, Suite 204, in Lakewood.

Additional useful links and telephone numbers are provided in the chart below.

NJ Family Care	Telephone #	1-800-701-0710
NJ Family Care	Online application	https://njfc.force.com/familycare/quickstart
Health Insurance Marketplace	Hotline	1-800-318-2596
Health Insurance Marketplace	Main website	www.healthcare.gov
Health Insurance Marketplace	Print Application	https://www.healthcare.gov/downloads/marketplace-consumer-application-family.pdf
Health Insurance Marketplace	Income eligibility for reduced rates	https://www.healthcare.gov/lower-costs/
Health Insurance Marketplace	Dates and deadlines	https://www.healthcare.gov/quick-guide/dates-and-deadlines/
Lakewood Resource and Referral Center	Telephone #	732-942-9292



Income Chart effective January 1, 2026

1-800-701-0710

TTY: 711

www.njfamilycare.org

FAMILY SIZE *	Adult(s) (Age 19-64)	Plan First** (Family Planning)	NJSPCP** & Pregnant Women (Any Age)	Children (Under Age 19)								
				Federal Poverty Level % (FPL)								
				0 - 138%	> 138 - 205%	0 - 205%	0 - 147%	> 147 - 150%	> 150 - 200%	> 200 - 250%	> 250 - 300%	> 300 - 355%
				Maximum Monthly Income								
1	\$1,836	\$2,727	\$2,727	\$1,956	\$1,995	\$2,660	\$3,325	\$3,990	\$4,722			
2	\$2,489	\$3,697	\$3,697	\$2,651	\$2,705	\$3,607	\$4,509	\$5,410	\$6,402			
3	\$3,142	\$4,668	\$4,668	\$3,347	\$3,415	\$4,554	\$5,692	\$6,830	\$8,083			
4	\$3,795	\$5,638	\$5,638	\$4,043	\$4,125	\$5,500	\$6,875	\$8,250	\$9,763			
5	\$4,449	\$6,608	\$6,608	\$4,739	\$4,835	\$6,447	\$8,059	\$9,670	\$11,443			
6	\$5,102	\$7,579	\$7,579	\$5,435	\$5,545	\$7,394	\$9,242	\$11,090	\$13,124			
Each Additional	\$654	\$971	\$971	\$696	\$710	\$947	\$1,184	\$1,420	\$1,681			
Monthly Premium	No premium	No premium	No premium	No premium	No premium	No premium	No premium	No premium	No premium			
Copayments	No copay	No copay	No copay	No copay	No copay	\$5 - \$10	\$5 - \$35	\$5 - \$35	\$5 - \$35			

* The size of your family may be determined by the **total number** of parent(s) or caretaker(s), and all blood-related children under the age of 21 who are **tax dependent**, as well as any other **tax dependent** residing in the home.

** Plan First and NJSPCP do not meet the minimum essential health care coverage requirement.