

American Rescue Plan: Health Insurance Coverage for the Child Care Workforce

May 13, 2021

The American Rescue Plan makes health care coverage more affordable. For individuals without health care insurance or those who have insurance through [Get Covered New Jersey](#), New Jersey's official health insurance marketplace, the American Rescue Plan reduces the cost of health insurance. Many individuals working in child care (center-based programs or home-based programs) may not have employer-sponsored health care plans. Check out [Get Covered New Jersey](#) today!

848,800

About 848,800 individuals in New Jersey are uninsured.

269,560

About 269,560 individuals in New Jersey currently have health plans through [Get Covered New Jersey](#).

American Rescue Plan Affordability Changes. HHS estimates that under the American Rescue Plan,

- 3 out of 4 uninsured individuals can access \$0 cost health coverage
- 4 out of 5 current market place consumers will be able to find a health plan for \$10 per month
- Many people choosing health plans through the marketplace will see their monthly premiums decline by \$50 per person per month and \$85 per family policy per month

Who can receive these new health care subsidies?

- Anyone who is currently uninsured (and legally in this country) or, anyone already insured through [Get Covered New Jersey](#) plans.
- Subsidies are based on income and other factors such as age, number of people in the family (as well as age of those in the family) and plans offered in your geographical area.
- Participating health insurers cannot discriminate based on pre-existing conditions.



Timing and Deadlines. The new expanded health care subsidies went into effect April 1, 2021. The enrollment period (or change period if you have a current plan) runs through December 31, 2021. The sooner you apply, the sooner you can obtain coverage. Or, if you already have a health plan, the sooner you can pay less. These expanded subsidies are in place for 2021 and 2022 (unless extended by Congress).

Free Help. Need help comparing plans? Have questions about monthly premiums or other costs? [Schedule an appointment](#) with a NJ licensed agent or broker or certified assister (trained Get Covered NJ navigator) who works in a hospital or nonprofit organization around the state. Or, use the call center: 1-833-677-1010. It's free!

Sources:

U.S. Census Bureau, [Health Insurance Coverage in the United States: 2019](#) (September 2020),

U.S. Department of Health and Human Services, [American Rescue Plan Health Care Fact Sheet](#), March 2021.

[New Jersey health insurance marketplace: history and news of the state's exchange](#), Healthinsurance.org.