



**BY BOB HOLT**

**NEWJERSEYNEWSROOM.COM**

After it got off to a rough start, options are growing for New Jersey residents on the HealthCare.gov website.

New Jersey's branch of the biggest health care company in the U.S. is looking to operate under the Affordable Care Act next year.

"UnitedHealthcare intends to file an application for New Jersey's individual exchange, and look forward to continuing our conversations throughout the approval process," UnitedHealthcare NJ CEO Michael McGuire [said](#) to NJBIZ this week.

More than 160,000 people living in New Jersey signed up with HealthCare.gov by the April enrollment date, NorthJersey.com [reported](#). Reports say that New Jersey has at least 500,000 residents that are not insured, and monthly payments fell from \$465 to \$148 with subsidies for 2014.

NorthJersey.com [reported](#) that three companies currently carry the Obamacare, or Affordable Care Act plan: AmeriHealth of New Jersey, Horizon Blue Cross Blue Shield of New Jersey, and Health Republic of New Jersey. Cigna has elected not to offer the plan in 2015, but "will continue to evaluate participation in future years."

Aetna has not made a commitment, but has not ruled out the ACA plan. David Oscar, an insurance broker, was pleased to hear the addition of UnitedHealthCare, but said costs would depend on the enrollment of younger people. "I would believe premiums will be a little bit higher because we have not had a year they went down," Oscar said, [according](#) to NJBIZ.

But he noted that several of his clients received significant subsidies on the federal website. Subsidies are given on a sliding scale, based on an individual or family's income.

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