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FOR RELEASE AT WILL

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LEGAL SERVICES NEWSLETTER FOCUSES ON SPECIAL ENROLLMENT PERIOD FOR OBTAINING 2018 MARKETPLACE INSURANCE AND OTHER ISSUES

EDISON Although the open enrollment period for obtaining less expensive health coverage for 2018 through the Federal Marketplace has passed, there is still limited opportunity for some people to get the coverage, according to the latest newsletter of Legal Services of New Jersey (LSNJ).

The bilingual publication, "Looking Out For Your Legal Rights", is accessible online at www.lsnjlaw.org and is available at all New Jersey Legal Services offices.

The newsletter spells out the special circumstances that some people still may qualify for the coverage, including, for example, if a person loses a job that carried health coverage, or if an individual's marital status has changed. In those situations there are strict deadlines for applying for a Marketplace policy under the Special Enrollment Period (SEP).

It also is noted that low-income people who did not enroll or qualify for Marketplace coverage may still be eligible for coverage under NJ FamilyCare or Medicaid.

The LSNJ publication also touches on a number of other topics:

NJ law now makes it illegal for online publishers of arrest information or mugshots to charge anyone a fee for removing such information.

Under the Fair Credit Reporting Act, tenants have certain rights to challenge inaccurate screening reports that landlords might use to deny rental.

New Jerseyans should be aware there are many do-it-yourself legal forms available that people can use to represent themselves in court or, for example, to obtain or file a form for a lease or will or deed.

Changes in the state's law for expunging juvenile records will begin April 1. For details see LSNJ's Clearing Your Record Online at www.lsnjlaw.org.

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.