Jill Watson, of Ocean City, has a small business with just a few employees, and she wanted to find out what her options will be for herself and for them next year.

Shawon Islam, of Atlantic City by way of Bangladesh, said he had tried unsuccessfully to register online because his wife has only one name. Pedro Jorge helped him work through the glitch and get registered, but he still wants to investigate more before committing to a plan.

"He helped a lot," said Islam, who works in a casino but does not get enough hours to qualify for benefits. He and his wife also have a 6-month-old child.

Stockton student Dennis Janitz paid \$1,000 to get student health insurance through Stockton this year. But that option will not be available next year, and with just a part-time job, he qualifies for Medicaid.

"You have to have insurance to attend college full-time," he said, so he wants to make sure he is covered.

Young people can stay on their parents' insurance until they are 26, even if they are not living at home, but Janitz said his mother has no insurance, so he's on his own.

Justine Ceserano state director for Enroll America, said five agencies in the state have been designated to help residents enroll at no charge. The Center for Family Services in Camden is handling Atlantic, Cape and Cumberland counties and the Food Bank of Monmouth and Ocean counties handles that area. The Family Services Center has several workshops planned for this month in the area. More information is on its website at **www.centerffs.org.**

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