News Release

New Jersey Department of Banking and Insurance

Commissioner Marlene Caride

For Immediate Release:
July 13, 2020

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NJ DOBI Announces Grant Opportunity for Navigators to Assist New Jerseyans With Health Insurance Enrollment

New Jersey Increasing Investment in Assistance as State Transitions to State-Based Marketplace for Nov. 1 Open Enrollment Period

TRENTON — The New Jersey Department of Banking and Insurance today announced it is accepting applications for community organizations to serve as Navigators to assist residents with health insurance enrollment for the upcoming Open Enrollment Period and throughout the year. The department is making available a total of $4 million in grant funding for Navigators, in an effort to expand the network of enrollment assistance available for residents seeking coverage as New Jersey transitions to a State-Based Marketplace for the Open Enrollment Period beginning November 1, 2020.

"A key benefit of having a State-Based Marketplace is the ability to invest in resources that make a meaningful difference in improving access to quality affordable health coverage – and ultimately the lives of our residents," said Commissioner Marlene Caride. "Navigators are vital to reaching New Jersey's uninsured and connecting them to health coverage and available financial help. We look forward to expanding our network of community organizations that provide assistance to New Jerseyans, and ensuring that our residents can get the health coverage and care they deserve."

Navigators are responsible for providing outreach, education and enrollment assistance to uninsured, underserved and hard-to-reach populations in the state. The department last year provided $1.1 million in funding to five Navigators. Current Navigators will have the opportunity to apply for a one-year extension of their contracts and to continue operating at the same funding levels for the next year. An additional $2.9 million will be available for organizations to serve as new Navigators to support enrollment assistance in the State-Based Marketplace, and for current Navigators that apply to expand their projects.

The increased investment in outreach and enrollment assistance is part of the state's transition to a State-Based Marketplace to improve access to health coverage for New Jersey's residents. Governor Phil Murphy signed legislation last year to establish a State-Based Marketplace (Exchange) in New Jersey. As part of the transition, the state is operating a State-Based Exchange on the Federal Platform (SBE-FP) for plan year 2020, and operating some components of the program. It intends to operate a fully State-Based Marketplace for plan year 2021. All Marketplace programs are required to operate and fund a Navigator program.

Navigator grants support the work of organizations that conduct public education activities and offer free and impartial assistance to consumers to shop for and enroll in coverage on the Marketplace, and help them apply for financial help. To be eligible for funding through the grant program, organizations must demonstrate that they comply with the regulatory requirements outlined by the U.S. Centers for Medicare and Medicaid Services (CMS) and the Department's requirements in the Request for Applications.

All Navigators, Certified Application Counselors, and Brokers will be required to complete state training and certification to assist consumers with health insurance enrollment on the state Marketplace. The $4 million grant program will be funded by the user fees that previously went to the federal government to support the Federally Facilitated Exchange and will now support the Department's operation of the State-Based Marketplace.

Grantee activities will include outreach and education year-round for 2021 coverage, including in advance of and during the Open Enrollment Period that is expected to run from November 1, 2020 until January 31, 2021.

A Request for Applications for funding for the New Jersey State Navigator Program was released today. Organizations have until Aug. 14 to apply.

Open enrollment begins November 1, 2020. However, residents may still enroll in coverage, or change plans, if they have a major life change that qualifies for a Special Enrollment Period, such as losing job-based health coverage, or if they qualify for NJ FamilyCare. More information may be found at GetCovered.NJ.gov

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