

Governor Phil Murphy

# ICYMI: Murphy Administration Expands the Number of State Navigators and Announces \$4 Million Investment in Organizations to Assist With Health Insurance Enrollment

10/18/2021

*Navigators Will Provide Assistance to Uninsured and Underserved Residents During Upcoming ACA Open Enrollment Period and Year-Round*

**TRENTON** – Governor Phil Murphy and Department of Banking and Insurance Commissioner Marlene Caride announced the award of nearly \$4 million in grant funding for community organizations to serve as state Navigators to provide free outreach, education, and enrollment assistance to residents shopping for health insurance during the Affordable Care Act Open Enrollment Period. Open Enrollment at Get Covered New Jersey, the state’s official health insurance marketplace, begins on November 1<sup>st</sup>.

The administration is increasing its investment in Navigators this year by nearly half a million dollars, and expanding the number of awardees, to help consumers enroll in quality, affordable health insurance.

“Since day one, our administration has fought to improve access to health insurance based on our belief that health care is a fundamental right,” **said Governor Murphy**. “With this investment, we will expand the network of Navigators in our state and ensure that residents who need health insurance can get the help they need to obtain the coverage and care they deserve.”

The Murphy Administration has continued to strengthen its investment in the state Navigator program since it took over its operation from the federal government in 2019, following drastic cuts to the program in previous years by the Trump administration, and taken numerous actions to improve access to health coverage. The state began operating as a State-Based Marketplace on November 1, 2020 under a law signed by Governor Murphy and, in addition to federal tax credits available through the Affordable Care Act, began offering state-level subsidies to further lower health plan costs.

During the inaugural Get Covered New Jersey Open Enrollment Period, enrollment increased by nearly 10 percent over the previous open enrollment. The upcoming Open Enrollment Period at Get Covered New Jersey will run from November 1, 2021 to January 31, 2022, and is the only time during the year residents without coverage through an employer or other program can enroll in health insurance, unless they have a major life event. Record levels of financial help will remain available for 2022 coverage as a result of increased federal tax credits made possible by the American Rescue Plan, as well as expanded state financial help.

  
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“Navigators are an important part of reaching the state’s uninsured residents and ensuring they have access to quality, affordable health coverage and available financial help in their own community. With expanded state and federal financial help available in 2022, we want to ensure as many residents as possible take advantage of low-cost health coverage that is available,” **said Commissioner Marlene Caride.** “We are excited to continue to expand our network of community organizations providing free, unbiased enrollment assistance to residents. We look forward to working with our community partners as we work to get New Jersey residents covered this Open Enrollment Period and throughout the year.”

A total of 18 organizations will be funded for the 2021-2022 year to serve as Navigators to support enrollment assistance in the State-Based Marketplace, expanded from 16 organizations awarded funding last year. All of the organizations serving as Navigators will have the ability to assist residents in-person and remotely. A total of \$3.9 million will be awarded for the 2021-2022 year, compared to \$3.5 million awarded in the 2020-2021 grant year.

All Exchange 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. The grant program will be funded by the user fees that support the Department’s operation of the State-Based Marketplace. Organizations that receive funding through the grant program must comply with state and federal requirements. Grantee activities will include outreach and education year-round for 2022 coverage, including in advance of and during the Open Enrollment Period.

The following organizations were awarded funding for the 2021-2022 grant year under the New Jersey State Navigator Grant Program:

<b>Navigator Grant Awardee</b>	<b>Grant Amount</b>
AtlantiCare Health Services	\$196,436
Center For Family Services Inc.	\$196,436
Family Resource Network	\$165,835
Foodbank of Monmouth and Ocean County dba Fulfill	\$189,598
Health Research and Educational Trust of New Jersey	\$407,962
HOPES Community Action Partnership Incorporated	\$158,000
Lakewood Resource and Referral Center	\$351,662
New Jersey Citizen Action Education Fund	\$379,035
New Jersey Shares*	\$150,000
Newark Community Health Centers Inc.*	\$150,000
North Hudson Community Action Corporation	\$150,000
Planned Parenthood of Northern, Central and Southern New Jersey Inc.	\$140,944
Southern Jersey Family Medical Centers, Inc.	\$191,501

<b>Navigator Grant Awardee</b>	<b>Grant Amount</b>
St. James Health Inc.*	\$150,000
The Oranges ACA Navigator Project Inc.	\$200,000
University Hospital	\$182,203
Urban League of Hudson County	\$150,258
Zufall Health Center	\$190,798
<b>Total</b>	<b>\$3,997,302</b>

#### \* New Navigators

In addition to state-funded Navigators, Certified Application Counselors (CACs) and Brokers will also assist consumers with health insurance enrollment. All Navigators, Certified Application Counselors (CACs), and Brokers are required to complete state training and certification to assist consumers with health insurance enrollment on the state Marketplace. Organizations interested in serving as Certified Application Counselor Designated Organizations (CDOs), which oversee CACs, and agents and brokers interested in assisting consumers with Marketplace coverage may find information on certification at [getcovered.nj.gov](https://getcovered.nj.gov) under For Assisters and Brokers.

Enrollment for 2021 coverage remains open through the end of the year through the COVID-19 Special Enrollment Period. Additionally, residents who qualify for NJ FamilyCare (New Jersey's Medicaid and Children's Health Insurance Program) can enroll year-round. More information on health insurance options can found be at [GetCovered.NJ.gov](https://nj.gov/getcoverednj/). (<https://nj.gov/getcoverednj/>)

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