

Governor Phil Murphy

ICYMI: NJ DOBI Announces Grant Opportunity for Navigators to Assist New Jersey Residents With Health Insurance Enrollment

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*Open Enrollment Period at Get Covered New Jersey Begins November 1, 2023
 Historic Levels of Financial Help Remain Available for the Upcoming Year*

TRENTON – The New Jersey Department of Banking and Insurance has announced it is accepting applications for community organizations to serve as Navigators to assist residents with health insurance enrollment for the upcoming Get Covered New Jersey Open Enrollment Period and throughout 2024. This year, the department is making available a total of \$5 million in grant funding for Navigators in an effort to ensure enrollment assistance is available in the community for residents seeking coverage through Get Covered New Jersey, the state’s official health insurance marketplace.

“We are committed to connecting as many residents as possible to quality, affordable health coverage through Get Covered New Jersey. Recognizing the value of local outreach efforts, the department is investing \$5 million in funding to support the work of community organizations in reaching uninsured residents and helping them access health insurance and available financial help,” **said Department of Banking and Insurance Acting Commissioner Justin Zimmerman.** “During this unprecedented time, when we anticipate a high demand for enrollment assistance for New Jerseyans who are no longer eligible for NJ FamilyCare, Navigators will play a vital role in educating consumers about their options and the record levels of financial assistance that remain available, and ultimately, help them find a plan that best meets their needs.”

Navigator grant funding supports 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. Navigator services are available to consumers in person or remotely.

The Murphy Administration has significantly increased its investment in Navigators since the State began operating the Navigator program in 2019 and has 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 (P.L. 2019 c. 141) signed by Governor Phil Murphy and, in addition to federal tax credits available through the federal Affordable Care Act, began offering state-level subsidies to further lower health plan costs.

During the most recent Open Enrollment Period, a total of 341,901 residents signed up for health insurance at Get Covered New Jersey— a record high and a nearly 40 percent increase since the Murphy Administration took over operations of the marketplace in 2020 for plan year 2021.

The record number of signups follows policy actions at the state and federal levels to significantly increase and expand financial help and to increase affordability, access to quality, and comprehensive health insurance coverage for New Jersey residents. Nine out of 10 residents enrolling at Get Covered New Jersey qualify for financial help and many individuals receiving financial help have access to a health plan at a cost of \$10 a month or less.

In May, the Department announced the creation of an extended Special Enrollment Period ([https://urldefense.com/v3/_https://t.e2ma.net/click/3jigvj/zw5zq7zb/jkxka5_!!J30X0ZrnC1oQtba!JZ3f1Bj0TVn69_PrX4-SSN0FNjK3mltzT3xHKtWz8Zm0Mrz99rHDpJFSQ9vwzo2RN6SVb62NjGj9-qqcUcY\\$](https://urldefense.com/v3/_https://t.e2ma.net/click/3jigvj/zw5zq7zb/jkxka5_!!J30X0ZrnC1oQtba!JZ3f1Bj0TVn69_PrX4-SSN0FNjK3mltzT3xHKtWz8Zm0Mrz99rHDpJFSQ9vwzo2RN6SVb62NjGj9-qqcUcY$)) for individuals who are no longer eligible for NJ FamilyCare and qualify for health insurance through Get Covered New Jersey, the state’s Official Health Insurance Marketplace.

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Per federal law, the New Jersey Department of Human Services (DHS) restarted eligibility reviews for NJ FamilyCare ([https://urldefense.com/v3/__https://t.e2ma.net/click/3jigvj/zw5zq7zb/zcyka5_!!J30X0ZrnC1oQtba!JZ3fBjOTVn69_PrX4-SSN0FNjK3mltzT3xHKtWz8Zm0Mrz99rHDpJFSQ9wvzo2RN6SVb62NJGj92yS_ugw\\$](https://urldefense.com/v3/__https://t.e2ma.net/click/3jigvj/zw5zq7zb/zcyka5_!!J30X0ZrnC1oQtba!JZ3fBjOTVn69_PrX4-SSN0FNjK3mltzT3xHKtWz8Zm0Mrz99rHDpJFSQ9wvzo2RN6SVb62NJGj92yS_ugw$)) as of April 1, which will result in some individuals who are no longer eligible being disenrolled from the program. For those who no longer qualify for NJ FamilyCare because their income is too high, they may be eligible to obtain health coverage through Get Covered New Jersey and may be able to get help paying for premiums. The Department of Banking and Insurance and the Department of Human Services are working together to help connect individuals who are no longer eligible for NJ FamilyCare to health insurance through Get Covered New Jersey.

The average amount of financial help residents received for the 2023 Open Enrollment Period coverage was at a record high of \$555 per person per month, or \$6,660 a year. Record levels of financial help remain available to help lower the costs of monthly premiums thanks to state investment through dedicated funds and a \$25 million annual direct appropriation in each New Jersey State Budget since Fiscal Year 2022, as well as passage of the federal Inflation Reduction Act – signed by President Biden in August 2022 – which ensures households spend no more than 8.5% of their income on premiums (based on a benchmark plan) through Get Covered New Jersey.

All Marketplace programs are required to operate and fund a Navigator program. 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. Current Navigators and organizations seeking to become Navigators will have the opportunity to apply for funding to serve for the 2023-2024 year to support enrollment assistance.

All assisters—inclusive of 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 \$5 million grant program will be funded by the user fees that support the department’s operation of the State-Based Marketplace.

Grantee activities will include outreach and education year-round for 2024 coverage, including in advance of and during the Open Enrollment Period that will run from November 1, 2023 until January 31, 2024. Navigators also assist consumers who are eligible to enroll in coverage outside of Open Enrollment, through Special Enrollment Periods throughout the year. This work includes supporting consumers who are no longer eligible for coverage through NJ FamilyCare due to Medicaid Unwinding and who may be eligible for health insurance through Get Covered New Jersey as well as for federal and state financial help. Since New Jersey has a “no wrong door” approach to health coverage through NJ FamilyCare and Get Covered New Jersey, Navigators’ work also includes helping residents seeking enrollment assistance who are not eligible for Get Covered New Jersey but may be eligible for NJ FamilyCare.

Open Enrollment is the only time of year residents can enroll in a plan through Get Covered New Jersey, unless they have a major life event, such as getting married, moving, having a baby, pregnancy, losing NJ FamilyCare coverage (Medicaid/CHIP), losing employer-sponsored coverage, or if they meet certain income standards that qualify them for a Special Enrollment Period.

Among other requirements, organizations applying for funding must demonstrate established credibility and experience in the areas of health or social services, specifically in supporting consumers with income-based applications for government programs, navigating the complexities of the health care system, health insurance education and enrollment support, consumer or patient advocacy, or other activities where the entity has advocated on behalf of or directly assisted and educated consumers seeking support in getting access to coverage or health care services.

A Request for Applications ([nj.gov/dobi/financial/https://urldefense.com/v3/__https://t.e2ma.net/click/3jigvj/zw5zq7zb/f5yka5_!!J30X0ZrnC1oQtba!JZ3fBjOTVn69_PrX4-SSN0FNjK3mltzT3xHKtWz8Zm0Mrz99rHDpJFSQ9wvzo2RN6SVb62NJGj9sKd5bWQ\\$](https://urldefense.com/v3/__https://t.e2ma.net/click/3jigvj/zw5zq7zb/f5yka5_!!J30X0ZrnC1oQtba!JZ3fBjOTVn69_PrX4-SSN0FNjK3mltzT3xHKtWz8Zm0Mrz99rHDpJFSQ9wvzo2RN6SVb62NJGj9sKd5bWQ$)) for funding for the New Jersey State Navigator Program was released today. Organizations have until September 11 to apply.

Open enrollment begins November 1, 2023. However, residents may still enroll in health insurance coverage or change plans outside of the annual open enrollment period if they qualify for a Special Enrollment Period, including if they are no longer eligible for NJ FamilyCare. More information on how to find a local assister may be found at [GetCovered.NJ.gov](https://urldefense.com/v3/__https://t.e2ma.net/click/3jigvj/zw5zq7zb/vxzka5_!!J30X0ZrnC1oQtba!JZ3fBjOTVn69_PrX4-SSN0FNjK3mltzT3xHKtWz8Zm0Mrz99rHDpJFSQ9wvzo2RN6SVb62NJGj9Yrv5qxAS$) ([https://urldefense.com/v3/__https://t.e2ma.net/click/3jigvj/zw5zq7zb/vxzka5_!!J30X0ZrnC1oQtba!JZ3fBjOTVn69_PrX4-SSN0FNjK3mltzT3xHKtWz8Zm0Mrz99rHDpJFSQ9wvzo2RN6SVb62NJGj9Yrv5qxAS\\$](https://urldefense.com/v3/__https://t.e2ma.net/click/3jigvj/zw5zq7zb/vxzka5_!!J30X0ZrnC1oQtba!JZ3fBjOTVn69_PrX4-SSN0FNjK3mltzT3xHKtWz8Zm0Mrz99rHDpJFSQ9wvzo2RN6SVb62NJGj9Yrv5qxAS$)).

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