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News Release

New Jersey Department of Banking and Insurance

Commissioner Justin Zimmerman

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Murphy Administration Awards \$5 Million to Community Organizations to Connect Residents to Health Insurance Coverage through Get Covered New Jersey

Funding supports free one-to-one assistance to residents looking for coverage through the State's Official Health Insurance Marketplace

TRENTON — Governor Phil Murphy and New Jersey Department of Banking and Insurance Commissioner Justin Zimmerman today announced \$5 million in Navigator grant awards among 30 community organizations to provide assistance in connecting uninsured residents to health coverage through [Get Covered New Jersey](#), the State's Official Health Insurance Marketplace, during the Open Enrollment Period and throughout the year. The 2025–2026 Open Enrollment Period starts November 1, 2025, and ends January 31, 2026.

Grant-funded Navigators will provide free, unbiased outreach, education, and enrollment assistance, in more than 10 languages in all 21 counties, to residents shopping for quality, affordable health insurance and will also assist residents in applying for financial help. Since 2019, the Murphy Administration has awarded over \$28 million to fund Navigator organizations.

“Throughout my time as Governor, we have made access to quality and affordable health care a fundamental priority for all of our residents,” **said Governor Murphy**. “Especially with federal changes to health insurance marketplaces for the new plan year, Get Covered New Jersey’s community-based Navigators can provide valuable assistance in guiding residents to understand available options and pricing, and in choosing the best plan for them.”

Thirty community organizations located throughout New Jersey will receive funds to serve as Navigators in assisting residents looking to obtain health insurance coverage. This is a substantial increase from one Navigator organization five years ago. Navigator grants support the work of organizations to conduct public consumer education activities on obtaining health coverage and provide enrollment assistance.

Each organization that serves as a Navigator will offer assistance to residents in-person and remotely. Grantee activities will include year-round outreach and education for 2026 coverage, before, during, and after the Open Enrollment Period. Consumers looking for help can search for a Navigator in their community by going to the “We Can Help” section at [GetCovered.NJ.gov](#).

“Working with our partner Navigators, the State has seen a record number enrolled in Get Covered New Jersey over the last five years, with more than 500,000 New Jerseyans signing up for quality, affordable health care coverage. With the expiration of enhanced federal tax credits and other federal changes, it is now more important than ever that Navigators are available to provide outreach, education, and enrollment assistance to help consumers get enrolled and stay enrolled in a plan that best fits their

needs,” said **Commissioner Zimmerman**. “Navigators rely on their understanding of their communities to connect residents to coverage and financial help available through Get Covered New Jersey, and we are pleased to be able to grow this network for the new plan year.”

Federal enhanced premium tax credits, which have been instrumental in reducing the cost of quality health insurance coverage for over half a million New Jerseyans through Get Covered New Jersey, are expected to expire by the end of the year without Congressional action. The Murphy Administration has continuously warned of significant health insurance premium increases if the enhanced premium tax credits are allowed to expire. In September, Governor Phil Murphy joined the governors of 17 other states in sending a [letter](#) to Congressional leaders urging Congress to extend these tax credits. In May, Commissioner Zimmerman sent a [letter and fact sheets](#) to New Jersey’s Congressional delegation on the potential loss of enhanced premium tax credits and the devastating impact it would have on individuals and families. New Jersey would lose more than half a billion dollars in enhanced Premium Tax Credits, and 454,016 New Jerseyans — 88 percent of Get Covered New Jersey consumers — would see their premiums increase if the tax credits lapse.

In addition, on June 25, the Centers for Medicare and Medicaid Services finalized a new rule that makes significant changes to eligibility and enrollment for all health insurance Marketplaces, including Get Covered New Jersey. On July 4, 2025, President Trump signed into law the “One Big Beautiful Bill Act” (P.L. 119-21), which also makes changes to Healthcare.gov and State-based marketplaces. Navigators will help consumers understand how these federally imposed changes to the Marketplace will affect plans and premiums.

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 and increase the amount of financial help residents receive to help lower premiums. The Administration expanded the Open Enrollment Period to three months, from the previous six-week window available under the federal administration through Healthcare.gov. New Jersey began operating as a state-based marketplace on November 1, 2020, under P.L. 2019 c. 141 signed by Governor Murphy.

At the end of last year’s Open Enrollment, 513,217 New Jerseyans had enrolled in health insurance through Get Covered New Jersey, an increase of 108% since the Murphy Administration assumed operation of the marketplace. Residents continue to receive financial assistance to help lower the costs of monthly premiums as a result of state and federal support. Most residents enrolling in Get Covered New Jersey qualify for financial help.

The following organizations have been awarded grants for the 2025–2026 year under the New Jersey State Navigator Grant Program:

Navigator Grant Recipient	Grant Amount
Alliance Hudson Community Health	70,000.00
Atlanticare	180,000.00
Center for Family Services	563,318.00
Centro Comunitario CEUS	50,000.00
City of Newark - Department of Health and Community Wellness	110,000.00
Fabric Health	45,000.00
Fulfill	100,000.00
Health Research and Educational Trust	468,190.00
HOPES Cap Inc.	200,000.00
Jefferson Park Ministries	145,000.00
Korean Community Services of Metropolitan New York (KCS)	150,000.00
Lakewood Resource and Referral Center	440,000.00
Newark Community Health Centers	80,000.00
NJ Citizen Action Education Fund	452,000.00
NJ SHARES	115,000.00
North Hudson Community Action Corp.	80,500.00
Ocean Health Initiatives	65,000.00
Planned Parenthood	127,651.00
Raritan Bay Area YMCA	108,000.00
RZ The Flags LLC	55,000.00
Saint James Health	200,000.00
Second Street Youth Center	140,000.00
Southern Jersey Family Medical Centers	191,000.00
The Family Resource Network	180,700.00

The Oranges ACA Navigator Project	60,000.00
United Way of Greater Mercer County	42,646.00
Urban League of Hudson County	225,000.00
VietLead	80,881.00
Visiting Nurse Association	100,000.00
Zufall Health	175,000.00
Total	4,999,886.00

The grant program is funded by user fees that support the operation of the State Insurance Marketplace. Organizations that receive funding through the grant program must meet state and federal requirements.

In addition to state-funded Navigators, Certified Application Counselors (CACs) and brokers will also assist consumers with enrollment in health insurance. All Navigators, CACs, and brokers must complete state training and certification to assist consumers with health insurance enrollment in the marketplace.

Organizations interested in serving as a Certified Application Counselor Designated Organization, which oversee CACs, and agents and brokers interested in assisting consumers with marketplace coverage can find certification information at GetCovered.NJ.gov under "For Assistants and Brokers."

Open enrollment is the only time of year residents can enroll in a plan, unless they have a major life event, such as marriage, pregnancy, or a move that qualifies them for a Special Enrollment Period.

ABOUT GET COVERED NEW JERSEY

Get Covered New Jersey is the state's Official Health Insurance Marketplace, operated by the New Jersey Department of Banking and Insurance, where New Jerseyans can find quality, affordable insurance from private health insurance companies. Get Covered New Jersey is the only place where individuals who qualify can get financial help to reduce premium costs. Consumers can then compare health insurance plans and choose the plan that best fits their health needs and budget. Depending on their income, some consumers may qualify for low-cost or free coverage from NJ FamilyCare. Get Covered New Jersey was established by state law and created by New Jersey, for New Jersey. For more information, visit GetCovered.NJ.gov.

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