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News Release

New Jersey Department of
Banking and Insurance

Commissioner Justin Zimmerman

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NJ Department of Banking and Insurance Issues Guidance on Coverage of COVID-19 Vaccines

TRENTON — In a [bulletin](#) issued today, the New Jersey Department of Banking and Insurance issued guidance to insurance carriers on health insurance coverage for COVID-19 vaccination.

The Department advised that it expects health insurance carriers to continue to cover the cost of COVID-19 vaccination without cost sharing. The Department strongly encourages carriers to provide this coverage for everyone ages six months and older without additional barriers, such as a requirement of a prescription, regardless of federal actions relating to the 2025-2026 respiratory illness season.

The Murphy Administration has taken steps to ensure access for those in New Jersey who wish to receive the vaccine. The New Jersey Department of Health [issued](#) Executive Directive No. 25-003, allowing individuals six months of age and older to receive a COVID-19 vaccine for the 2025-2026 respiratory illness season and a Standing Order authorizing pharmacists in New Jersey to administer COVID-19 immunizations without a prescription. Its actions come after the U.S. Food and Drug Administration (FDA) recently rescinded its Emergency Use Authorization for the COVID-19 vaccines and limited who can receive them.

"We are calling upon partners across the health sector — from doctors and pharmacists to insurance carriers — to do their part to make the COVID-19 vaccine accessible and affordable this fall," **said Governor Phil Murphy**. "COVID-19 has had a devastating impact in every corner of the Garden State, and we know vaccines are the best and safest line of defense against severe adverse outcomes."

"New Jersey is committed to ensuring access to the COVID-19 vaccine for all who want one," **said Commissioner Justin Zimmerman**. "The Department expects that carriers will continue to cover the vaccine for New Jersey residents without cost sharing and is strongly encouraging carriers to do so without imposing additional barriers."

The Department strongly encourages carriers to provide coverage for their enrollees who satisfy the recommended guidelines established by the State Health Department for the provision of vaccinations in New Jersey without additional barriers. The Department would expect carriers to provide such coverage consistent with the Department of Health's Standing Order without any further requirement for a prescription or any further evidence of an underlying condition.

In addition, the Department is directing carriers to update plan documents, as needed, and make clear in all online information how eligible persons may access covered benefits for vaccinations.

When carriers are acting as administrators for non-state regulated plans, the Department expects carriers to encourage plan sponsors to take steps that are consistent with the bulletin. Plan sponsors should be made aware of the New Jersey Department of Health guidelines, and carriers should encourage plan sponsors to follow the provisions of the bulletin for coverage provided in New Jersey.

The Department looks forward to continuing to work to support the affordability of immunizations to help blunt the federal actions that jeopardize the health of our state.

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