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News Release

New Jersey Department of Banking and Insurance

Acting Commissioner Justin Zimmerman

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Murphy Administration Awards \$5 Million To Help Residents Sign Up for Health Insurance Coverage through Get Covered New Jersey

Funding supports free tailored assistance to residents looking for coverage through the state's official health insurance marketplace, Get Covered New Jersey

TRENTON — Governor Phil Murphy and Department of Banking and Insurance Acting Commissioner Justin Zimmerman announced today \$5 million in Navigator grants awards to 26 community organizations to assist in enrolling uninsured and underinsured New Jersey residents in health coverage through Get Covered New Jersey, New Jersey's Official Health Insurance Marketplace during the Affordable Care Act Open Enrollment Period and throughout the year. The 2023-2024 Open Enrollment Period starts November 1st.

The grant-funded health insurance Navigators will provide free outreach, education, and enrollment assistance to residents shopping for health insurance and help them apply for financial help.

"Providing residents with access to the health coverage they need remains a top priority for our Administration," **said Governor Murphy**. "This investment in health insurance enrollment assistance and outreach will help residents who are uninsured or underinsured connect to high-quality affordable health insurance that can keep them and their families healthy and thriving."

For 2023-2024 health coverage enrollment, a total of 26 community organizations, located throughout New Jersey will receive funds to serve as Navigators in assisting residents looking to obtain health insurance coverage. Navigator grants support the work of organizations that conduct public education activities and offer free, unbiased assistance to consumers seeking to purchase and enroll in coverage in the Marketplace and assist them in applying for financial help. The department's award of grants to 26 organizations is up from 17 awardees last year, which will provide increased access to quality, affordable health coverage for residents of the state.

"Navigators play an important role in reaching the state's uninsured residents and ensuring they have access to quality, affordable health coverage and available financial help in their own community. The department is excited to increase our network of community organizations providing free, unbiased enrollment assistance," **said Acting Commissioner Zimmerman**.

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 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. The Murphy Administration expanded the Open Enrollment Period to three months from the previous six-week window available under the prior federal administration.

Unprecedented 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. Nine out of 10 residents enrolling at Get Covered New Jersey qualify for financial help and many individuals receiving financial help can find a plan at a cost of \$10 a month or less.

Every organization that serves the role of Navigator will have the ability to assist residents in-person and remotely. Grantee activities will include year-round outreach and education for 2024 coverage, including before and during the Open Enrollment Period.

The following organizations have been awarded the grants for the 2023-2024 year under the New Jersey State Navigator Grant Program:

Navigator Grant Recipient	Grant Amount
AtlantiCare Health Services	200,000
Bessie Mae Women's Health Center	86,388
Center for Family Services	568,318
City of Newark - Department of Health and Community Wellness	115,000
The Family Resource Network	180,700
Foodbank of Monmouth and Ocean Counties Inc. dba Fulfill	123,517.19
Henry J. Austin Health Center	150,000
HOPES Community Action Partnership Incorporated	200,000
Health Research and Educational Trust of New Jersey	466,190
Jefferson Park Ministries	150,000
Lakewood Resource and Referral Center	440,000
New Jersey Citizen Action Education Fund	462,028
New Jersey SHARES	115,000
North Hudson Community Action Corporation	80,500
Ocean Health Initiatives	61,666
Planned Parenthood of Northern Central and Southern New Jersey Inc	139,323
Raritan Bay Area YMCA	133,000
Saint James Health	200,000
Second Street Youth Center	150,000
Southern Jersey Family Medical Centers	201,500
The Oranges ACA Navigator Project	80,000
United Way of Greater Mercer County	42,649
Urban League of Hudson County	235,000
VIETLEAD	80,881
Visiting Nurse Association Central Jersey Community Health Center	150,000

Zufall Health Center

175,000

Total

4,986,660.19

Navigator grantees will provide local assistance at locations across the entire state of New Jersey and provide assistance in various languages. Consumers looking for help can search for a Navigator in their community by going to the “We Can Help” section at [GetCovered.NJ.gov](https://www.getcovered.nj.gov).

The grant program is funded by user fees that support the operation of the State-Based Marketplace Department. It is mandatory for all Exchange programs to operate and fund a Navigator program. 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, Certified Application Counselors (CACs), and Brokers must complete state training and certification to assist consumers with health insurance enrollment in the State Marketplace. Organizations interested in serving as a Certified Application Counselor Designated Organization (CDO), which oversee CACs, and agents and brokers interested in assisting consumers with Marketplace coverage can find certification information at [GetCovered.NJ.gov](https://www.getcovered.nj.gov) under “For Assistants and Brokers.”

The Open Enrollment Period for 2024 coverage at Get Covered New Jersey ([GetCovered.NJ.gov](https://www.getcovered.nj.gov)) will run from November 1, 2023 to January 31, 2024.

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OPRA is a state law that was enacted to give the public greater access to government records maintained by public agencies in New Jersey.



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