

Governor Phil Murphy

Governor Murphy Announces Department of Banking and Insurance Commissioner Marlene Caride to Depart for Judiciary

06/26/2023

Department Chief of Staff Justin Zimmerman to Become Acting Banking and Insurance Commissioner

TRENTON – Governor Phil Murphy today announced that Marlene Caride, Commissioner of the New Jersey Department of Banking and Insurance, will depart the Murphy Administration to join the Judiciary as a judge of the New Jersey Superior Court. Caride was nominated by the Governor on June 1, 2023 to serve in Hudson County (Vicinage 6) and confirmed on June 26, 2023. Department Chief of Staff Justin Zimmerman will become Acting Commissioner beginning June 27, 2023.

Commissioner Caride joined Governor Murphy's Cabinet on his first day in office on January 16, 2018, following six years of service in the New Jersey General Assembly representing Bergen and Passaic counties.

"From the start of our administration, Marlene Caride has been a vital part of our team and a leader in advocating the interests of our residents and connecting families to quality, affordable health insurance," **said Governor Murphy**. "She has served the State of New Jersey admirably as a member of the Legislature and as Commissioner of Banking and Insurance. We thank her for her service and know she will continue to benefit the great state of New Jersey as a member of the New Jersey Superior Court."

"Justin Zimmerman has been a steady presence at the Department of Banking and Insurance since the beginning of my Administration and has done an excellent job leading his fellow team members throughout his tenure as Chief of Staff," **continued Governor Murphy**. "Justin's hard work and skill has led to the implementation of crucial policies that have protected and benefited countless residents throughout our state. I thank and commend Justin for his dedication and look forward to his continued leadership of the Department in this new role."

"I am incredibly grateful for the opportunities the Governor has afforded me to serve the residents of the state as Commissioner of Banking and Insurance over the last five years, and to continue serving the public on the Superior Court," **said Commissioner Caride**. "Together, we were able to create a stronger and fairer New Jersey by protecting consumers and improving access to health care at a time when it was needed most, and I know that work will continue. Having had the privilege to work with Justin these past five years, I know that his experience, strong public policy background and commitment to the goals of this administration will greatly benefit the residents of this state. Under his leadership the Department will continue its mission of protecting our consumers and promoting the growth, financial stability and efficiency of the industries we regulate."

"I am deeply honored to serve the Murphy Administration as Acting Commissioner and thank the Governor for his confidence. It has been a privilege to work in partnership with Commissioner Caride to advance the initiatives of the administration over the last five years, and I wish her the very best as a member of the Judiciary," **said incoming Department of Banking and Insurance Acting Commissioner Zimmerman**. "I look forward to continuing the important work of the department to ensure that New Jersey's residents are protected, have access to quality, affordable health insurance and that the department's regulated entities operate in accordance with the law."

Under Commissioner Caride's leadership, the Department of Banking and Insurance has:

- Launched Get Covered New Jersey, the state's official health insurance marketplace, where New Jersey residents without access to coverage through other programs can purchase quality, affordable health insurance. Enrollment has increased by more than 20 percent since creation of the program.
- Implemented state-level financial help for health insurance, becoming the first state in the nation to launch a health insurance marketplace with additional financial help provided by the state.
- Established pregnancy as a qualifying life event to enroll in health insurance through Get Covered New Jersey through a Special Enrollment Period, outside of the annual Open Enrollment Period.
- Protected Reproductive Rights by requiring comprehensive abortion coverage among insurers in the individual, small employer and large employer markets. The requirements for carriers in the individual and small employer markets took effect on January 1, 2023.
- Created the Student Loan Ombudsman within the department to protect student loan borrowers and undertook the licensing and regulation of student loan servicers required by law.
- Provided relief to New Jersey consumers during the COVID-19 pandemic including through: insurance premium relief, mortgage forbearance, student loan relief and the expansion of telemedicine without cost sharing.
- Modernized department operations that support individuals seeking careers in insurance and real estate by launching an online examination process for certain licenses.

The Department of Banking and Insurance regulates the banking, insurance and real estate industries and operates Get Covered New Jersey, which is a division within the department.

Justin Zimmerman joined the Department in January 2018, serving as the Department's Chief of Staff, where he

oversees the executive management team and manages all aspects of the department's policy implementation, under the direction of the Commissioner.

During his tenure as Chief of Staff, the department developed and implemented numerous consumer protections and programs impacting countless New Jerseyans, including New Jersey's out of network law, student loan protections, mortgage servicers licensing, expanded reproductive health care access, and Get Covered New Jersey.

Prior to joining Governor Murphy's Administration, Zimmerman served as Chief of Policy and Legislation to the New Jersey State Senate President Pro Tempore, where he focused on expanding access to quality affordable health care for New Jerseyans, expansion of voting rights and civil rights. He began his career as a public servant working as a Briefing Aide to Governor Jon Corzine and Director of Legislative and Intergovernmental Affairs for the New Jersey Department of State.

Zimmerman was born and raised in New Jersey, growing up in Essex and Union Counties. He received his Bachelor of Arts from the University of Mary Washington. He lives in Verona with his wife, Laura, and their two children.

Governor Phil Murphy

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