

Governor Phil Murphy

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

08/20/2021

Open Enrollment Period at Get Covered New Jersey Begins November 1, 2021

TRENTON – The New Jersey Department of Banking and Insurance today announced it is now accepting applications for community organizations to serve as Navigators to assist residents with health insurance enrollment for the upcoming Open Enrollment Period and during 2022. The department is making available a total of \$4 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, during the Open Enrollment Period that starts November 1, 2021 and through the year.

“Navigators are vital to reaching New Jersey’s uninsured and connecting them to health coverage and available financial help. Particularly during a public health crisis, ensuring that residents have free unbiased assistance to help them enroll in a plan is crucial to our goal of ensuring that our residents can get the health coverage and care they deserve,” **said Department of Banking and Insurance Commissioner Marlene Caride**. “This investment represents the Murphy administration’s continued focus on improving access to health care. We encourage community organizations to apply to become a part of our state assister network.”

The Murphy Administration has more than doubled 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 signed by Governor Phil Murphy and, in addition to federal tax credits available through the Affordable Care Act, began offering state-level subsidies to further lower health plan costs.

During the inaugural Get Covered New Jersey Open Enrollment Period, enrollment increased by nearly 10 percent over the previous open enrollment. A total of 53,554 people have signed up for coverage so far during the Special Enrollment Period (February 1-August 1) opened by the state due to COVID-19 and extended through the end of the year to ensure residents have access to coverage and new savings available through the federal American Rescue Plan and the State of New Jersey.

Due to the new savings made available in April, the average monthly net premium for those receiving financial help is at a new historic low of \$55 a month, down from \$121 a month earlier this year when the average net premium for those receiving financial help had reached its lowest since the implementation of Healthcare.gov and availability of federal tax credits in 2014 at \$148 a month. Now, nine in 10 enrollees at Get Covered New Jersey qualify for financial help.

All Marketplace programs are required to operate and fund a Navigator program. Navigator grants support 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. 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 2021-2022 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 \$4 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 2022 coverage, including in advance of and during the Open Enrollment Period that is expected to run from November 1, 2021 until January 31, 2022.

A Request for Applications (nj.gov/dobi/financial/ (<https://nj.gov/dobi/financial/>)) for funding for the New Jersey State Navigator Program was released today. Organizations have until September 17, 2021 to apply.

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Office of Governor PO Box 001
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609-292-6000

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