

Governor Phil Murphy

Murphy Administration Announces \$3.5 Million Investment in State Navigators to Assist Uninsured and Underserved New Jerseyans With ACA Health Insurance Enrollment

09/16/2020

TRENTON – Governor Phil Murphy and Department of Banking and Insurance Commissioner Marlene Caride today announced \$3.5 million in grant funding for community organizations to serve as state Navigators to provide free outreach, education, and enrollment assistance to residents shopping for health insurance during the Affordable Care Act Open Enrollment Period. Despite drastic federal cuts to the Navigator program in recent years, the Administration has more than doubled its investment since the State began operating the program last year and has taken numerous actions to improve access to health coverage. The increased investment is made possible by the State's move to its own health insurance marketplace, Get Covered New Jersey, for the upcoming year.

The Open Enrollment Period in New Jersey will run from November 1, 2020 to January 31, 2021, which is double the six-week period held last year, a benefit of New Jersey operating a State-Based Exchange.

“Our current public health emergency has underscored the importance of our efforts to ensure that as many residents as possible have access to health coverage,” **said Governor Murphy**. “We made the decision to establish our own marketplace last year based on the principle that health insurance is a fundamental right. This increased investment is an extension of that belief and could not come at a more important time.”

The investment in outreach and enrollment assistance is part of the state's transition to a State-Based Exchange, also referred to as the Marketplace, to improve access to health coverage for New Jersey's residents. Governor Murphy signed legislation last year to establish a State-Based Exchange in New Jersey.

“Navigators are vital to reaching New Jersey's uninsured and underinsured and connecting them to quality, affordable health coverage and available financial help,” **said Department of Banking and Insurance Commissioner Marlene Caride**. “We are thrilled to expand our network of community organizations that provide assistance to New Jerseyans, and ensure that our residents can get the health coverage and care they deserve. I want to thank the organizations that have committed to assisting the residents of their communities at such a critical time. We look forward to working with additional community partners as we work to get New Jersey residents covered this Open Enrollment Period and throughout the year.”

Four current Navigators have been granted a one-year extension of their grants at their current funding levels for the next year; one current Navigator was awarded expansion funding. An additional 11 organizations will be funded to serve as new Navigators to support enrollment assistance in the State-Based Marketplace. All

of the organizations serving as Navigators will have the ability to assist residents remotely during the COVID-19 public health emergency.

Organizations who receive funding through the grant program must comply with state and federal requirements. Grantee activities will include outreach and education year-round for 2021 coverage, including in advance of and during the Open Enrollment Period.

The following organizations were awarded funding for the 2020-2021 grant year under the New Jersey State Navigator Grant Program:

Navigator Grant Awardee	Grant Amount
AtlantiCare Health Services	\$196,436
Center for Family Services Inc.**	\$493,070
Family Resource Network*	\$165,835
FoodBank of Monmouth and Ocean Counties dba Fulfill*	\$143,527
HOPES Community Action Partnership Incorporated	\$158,000
HRETNJ (Health Research and Educational Trust of New Jersey)	\$431,191
Lakewood Resource and Referral Center	\$351,662
New Jersey Citizen Action Education Fund	\$280,717
North Hudson Community Action Corporation	\$150,000
Ocean Health Initiatives	\$147,385
Planned Parenthood of Northern, Central and Southern New Jersey, Inc.	\$134,288
Southern Jersey Family Medical Centers Inc	\$191,501
The Orange's ACA Navigator Project (OACANP)*	\$200,000
University Hospital	\$182,203
Urban League of Hudson County*	\$150,258
Zufall Health Center, Inc.	\$170,000
Total	\$3,546,073

**Current Navigators*

*** Current Navigator awarded expansion funding*

In addition to state-funded Navigators, Certified Application Counselors (CACs) and Brokers will also assist

consumers with health insurance enrollment. All Navigators, Certified Application Counselors (CACs), and Brokers are required to complete state training and certification to assist consumers with health insurance enrollment on the state Marketplace. Organizations interested in serving as Certified Application Counselor Designated Organizations (CDOs), which oversee CACs, and agents and brokers interested in assisting consumers with Marketplace coverage may find information on certification at getcovered.nj.gov under For Assistants and Brokers.

More information on health insurance options can be found at [GetCovered.NJ.gov](https://nj.gov/getcoverednj/).
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Office of Governor PO Box 001
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609-292-6000

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