

New Jersey Department of Banking and Insurance

Response to Questions Regarding New Jersey State Navigator Grant RFA (DOBI 2025-001)

August 15, 2025

1. With the significant federal budget cuts related to Medicaid and health care in 2025, what impact does DOBI anticipate for the 2026 enrollment period—especially regarding the availability of APTC (Advanced Premium Tax Credit) and consumer affordability? How are we, assisters, supposed to be ready for the answers if we get any questions related to this matter?
Answer: All Navigator staff who enroll individuals in a QHP through GetCoveredNJ must hold a current GetCoveredNJ Assister Training 2026 Certificate of Completion issued by the Department (“certification”) and must be associated with a Navigator Grantee approved by the Department. Training will include support on upcoming federal changes expected to state-based marketplaces.
2. Will DOBI revise the expectations for performance metrics in 2025 (e.g., enrollment numbers, outreach targets) based on reduced federal support and anticipated challenges in the field?
Answer: Applicants should provide project goals for carrying out all required duties during the 12-month period of performance that aligns with the size and scope of their budget request.
3. Will DOBI provide additional support or training materials to help navigators explain the impact of federal cuts and changing affordability options to consumers?
Answer: All Navigator staff who enroll individuals in a QHP through GetCoveredNJ must hold a current GetCoveredNJ Assister Training 2026 Certificate of Completion issued by the Department (“certification”) and must be associated with a Navigator Grantee approved by the Department. Training will include support on upcoming federal changes expected to state-based marketplaces.
4. Will there be letters sent to current DACA consumers to let them know? Or will they be notified through other means? Also, going forward after Aug. 25th, will those DACA consumers be eligible to continue to stay on their 2025 Marketplace plan without subsidies (at full price premium)?
Answer: All Navigator staff who enroll individuals in a QHP through GetCoveredNJ must hold a current GetCoveredNJ Assister Training 2026 Certificate of Completion issued by the Department (“certification”) and must be associated with a Navigator Grantee approved by the Department. Training will include support on upcoming federal changes expected to state-based marketplaces.
5. Will the Expanded Income SEP for GetCoveredNJ applicants be available beyond August 25th 2025?
Answer: All Navigator staff who enroll individuals in a QHP through GetCoveredNJ must hold a current GetCoveredNJ Assister Training 2026 Certificate of Completion issued by the Department (“certification”) and must be associated with a Navigator Grantee approved by the Department. Training will include support on upcoming federal changes expected to state-based marketplaces.

6. Do administrative personnel and other personnel who are key in the management of the grant program, but are not performing enrollment/application support to consumers, need to complete the "GetCoveredNJ Assister Training 2026 Certificate of Completion" in order to charge time to the grant?

Answer: All Navigators must complete the training and certification program, adhere to federal and state regulations, and comply with privacy and security policies. They must sign the GetCoveredNJ Rules of Behavior agreement before beginning their work with consumers, and comply with all other requirements in the New Jersey State Navigator Grant Request for Applications, and adhere to all applicable state and federal statutes, regulations and rules.

Department staff will contact the applicants selected for funding to address any specific issues identified. Adjustment of budget and goals may be required at that time.

7. May the time spent by personnel planning for and attending the outreach events included in the outreach calendar be included in the time allocated for salaries, wages, and benefits in the budget?

Answer: Examples of expenses covered under the grant include:

- Salaries for Navigators – portion of the time used for the program (could be full-time)
- Fringe benefits – expenses associated with salaries, taxes, insurance, etc.
- Travel – mileage, tolls, and parking used for outreach, events, and standing appointments
- Supplies – general office equipment, postage, and supplies used for the program
- Other – rent or lease of space, marketing (capped at \$10,000), social media, etc.
- Contractor or sub-recipient – listed and approved partner organization

Department staff will contact the applicants selected for funding to address any specific issues identified. Adjustment of budget and goals may be required at that time.

8. Is the cost of facilitating outreach events (non-personnel) for the GetCovered program included in the "Marketing" component of the budget with the \$10K cap? If so, is this required in the "Marketing Plan" that must be submitted with the grant application?

Answer: Marketing will be permitted but will be limited to social media marketing and capped at \$10,000; a Marketing Plan must be submitted with the grant application. Examples of other expenses covered, such as supplies, are in the response to the previous question. Department staff will contact the applicants selected for funding to address any specific issues identified. Adjustment of budget and goals may be required at that time.

9. It is mentioned that "consistent evening or weekend availability is required during open enrollment period and may be held virtually." Does this mean we must have dedicated hours applied on both Saturdays and Sundays? If so, can we charge overtime to the grant. What if we cannot find personnel to cover all weekends during 11/1/2025 – 1/31/2026?

Answer: New Jersey Navigators must provide In-person and virtual assistance and have telephone and walk-in hours available during business hours Monday through Friday. Availability of evening and weekend assistance is preferred year-round, but consistent evening or weekend availability is required during the Open Enrollment Period and may be held virtually. In-person assistance requirements will be subject to change as determined by the Department. Participation in department-identified education and enrollment events is

required. New Jersey Navigators must hold hours of operations on key dates during Open Enrollment, including, December 15, December 30 and 31, and January 30 and 31.

The Budget Narrative should provide a detailed cost breakdown for each line item outlined in the Budget Template, including a breakdown in costs for each activity/cost within the line item. The breakdown in the Budget Narrative should coincide with the breakdown in costs on the Budget Template. The proportion of the requested funding designated for each activity during the period of performance should be clearly defined and justify the applicant's readiness to receive funding. This will include providing complete explanations and justifications for the proposed activities. Applicants must include specific salary rates if planning to use New Jersey State Navigator Grant funds to pay for salaries.

10. The Program Purpose section states that we must provide authorization on a form that explains the Navigator's responsibilities prior to obtaining access to an applicant's PII. Is this form provided to us as a grantee? If not, is there a template / structure?

Answer: Applicants should develop and include with their application a plan to protect the privacy and security of consumers' personally identifiable information.

11. When saying that we must have the ability to provide in-person and virtual assistance Mon-Fri, year-round. Does the "year" relate to the covered period of 10/1/25 - 9/30/26, and do we have to have mandatory "office hours" published in some capacity on our website / through our program?

Answer: New Jersey Navigators must provide In-person and virtual assistance and have telephone and walk-in hours available during business hours Monday through Friday. Availability of evening and weekend assistance is preferred year-round, but consistent evening or weekend availability is required during the Open Enrollment Period and may be held virtually.

12. When stating we must support individuals with income-based applications for government programs, does this include programs such as NJ CEED, NJ DOH Uncompensated Care Fund support, and other state and/or federal assistance programs?

Answer: The state has a "no-wrong door" approach to applying for health coverage through NJ FamilyCare and Get Covered New Jersey, the state's Official Health Insurance Marketplace. If an applicant is not eligible for financial help through GetCoveredNJ due to lower income, generally, their information will be electronically transferred to NJ FamilyCare. Similarly, if an applicant is not eligible for NJ FamilyCare because their income is too high, generally, their information will be electronically transferred to GetCoveredNJ. Therefore, enrollment assisters in both programs are required to assist consumers with the appropriate health coverage program for which they are eligible.

13. With the provision of communication of "linguistically appropriate" health coverage, if we do not have an employee with the capability of speaking the native language of an applicant, will translation services and associated costs be eligible?

Answer: Preferred grantees are those who can demonstrate strong ties to local communities with relatively high uninsured rates in income ranges that are likely eligible for Exchange coverage, as well as the ability to tailor support to populations with varied languages and cultural preferences (especially for racial/ethnic minority populations). Navigator training will address how to assist populations with limited English Language proficiency. Get Covered New

Jersey also provides language support through its Call Center. The Call Center also offers TTY services for the hearing impaired.

14. Can capital and other equipment needed to facilitate the program (i.e., computers) be eligible?

Answer: Examples of expenses covered under the grant include:

- Salaries for Navigators – portion of the time used for the program (could be full-time)
- Fringe benefits – expenses associated with salaries, taxes, insurance, etc.
- Travel – mileage, tolls, and parking used for outreach, events, and standing appointments
- Supplies – general office equipment, postage, and supplies used for the program
- Other – rent or lease of space, marketing (capped at \$10,000), social media, etc.
- Contractor or sub-recipient – listed and approved partner organization

Department staff will contact the applicants selected for funding to address any specific issues identified. Adjustment of budget and goals may be required at that time.

15. Can we include administrative expenses in “Other” expenses? Can we ask for a vehicle (along with associated fuel, maintenance, and insurance costs) in Travel expenses?

Answer: Examples of expenses covered under the grant include:

- Salaries for Navigators – portion of the time used for the program (could be full-time)
- Fringe benefits – expenses associated with salaries, taxes, insurance, etc.
- Travel – mileage, tolls, and parking used for outreach, events, and standing appointments
- Supplies – general office equipment, postage, and supplies used for the program
- Other – rent or lease of space, marketing (capped at \$10,000), social media, etc.
- Contractor or sub-recipient – listed and approved partner organization

The purchase of vehicles is not an allowable expense. Department staff will contact the applicants selected for funding to address any specific issues identified. Adjustment of budget and goals may be required at that time.

16. Can you please elaborate on what’s allowed in the \$10,000 max for marketing? It says it’s limited only to social media, is that just for ads on social media?

Answer: Correct, marketing that is paid will be permitted but will be limited to social media marketing and capped at \$10,000; a Marketing Plan must be submitted with the grant application.