

October 30, 2019



STATE OF NEW JERSEY GOVERNOR PHIL MURPHY

Governor Murphy and New Jersey Department of Banking and Insurance Kick Off ACA Open Enrollment Period

Governor Announces Strengthened ACA Efforts, including \$3.1 Million to Support Outreach and Enrollment Efforts and Bolstered Get Covered NJ Awareness Campaign

TRENTON – Governor Phil Murphy, joined by Department of Banking and Insurance (DOBI) Commissioner Marlene Caride and enrollment assisters from across the state, today announced Navigator grant awards totaling \$1.1 million to provide enrollment assistance to residents shopping for health coverage during the six-week open enrollment window. DOBI plans to release approximately \$500,000 more in grants in the coming days.

As part of the Administration’s efforts, DOBI has bolstered the Get Covered New Jersey campaign with \$1.5 million in funding, a significant increase when compared with last year that will allow for an expanded awareness campaign. The Get Covered NJ campaign will include a broad public awareness strategy including advertising on social media, transit, radio, and other mediums. The campaign will specifically aim to target underinsured communities.

Additionally, DOBI will launch a new online shopping tool that will help make shopping for health care coverage simpler during this year’s Open Enrollment Period, which runs Nov. 1 to Dec. 15. The new tool will be available on the state’s Get Covered New Jersey website, GetCovered.NJ.gov, during open enrollment and will allow residents to easily compare health plans on and off the exchange, and see if they qualify for financial assistance.

“Health care is a fundamental right, and providing residents with access to the coverage they need is a top priority of our administration,” **said Governor Murphy**. “With Open Enrollment starting this week, we want to ensure that all residents have the assistance they need to obtain the health coverage they deserve. Because of the state’s work, New Jersey is able to invest additional funding in Navigators and outreach and enrollment assistance this year and expand assistance for families within our state. We encourage residents to prepare for the upcoming enrollment season, and to remind their loved ones to get covered.”

As part of the move to a State-Based Exchange, New Jersey will operate a State-Based Exchange on the Federal Platform (SBE-FP) this year. As an SBE-FP, the state is able to invest additional resources to help residents with

enrollment. Open enrollment in New Jersey runs from Nov. 1 to Dec. 15 and will be promoted through the Get Covered New Jersey public awareness campaign.

“This administration has been steadfast in its efforts to ensure all residents have access to quality health care. This includes making shopping for health insurance more efficient and giving consumers the resources needed to make informed choices,” **said Commissioner Caride**. “We are excited about increasing enrollment assistance and want to thank the organizations that are committed to this important work. We also want to remind residents that it is the law to have coverage and many people qualify for financial assistance, so it is important that they review their options. For the first time, we are providing a plan comparison tool available to our residents for the entire individual market. This tool will allow consumers to have the relevant information at their fingertips in order to make a fully informed decision about their health care options, including the availability of financial assistance.”

“As a nurse and former healthcare administrator, I recognize the impact that health insurance has in keeping our residents healthy, particularly our most vulnerable,” **said Acting Health Commissioner Judith Persichilli**. “The Department of Health is committed to partnering with DOBI to get more residents enrolled in health coverage, which will lead to better health outcomes.”

“We urge all New Jerseyans who need affordable health coverage to visit GetCovered.NJ.gov or visit with a navigator to learn about your options. The next six weeks is the time to act,” **said Human Services Commissioner Carole Johnson**. “Despite the rhetoric you hear from Washington about threats to the Affordable Care Act, the law and the work of the Murphy Administration to sustain it are together making affordable choices available to New Jerseyans. We’re here to help - so please take a few minutes during this busy holiday season to find out more about your affordable health care options.”

“Together, with our partners across state government, we have remained steadfastly focused on ensuring New Jersey residents have the health coverage they need,” **said State Treasurer Elizabeth Maher Muoio**. “It’s crucial for every resident to make sure they have the minimum level of coverage required by law. This will ensure that families have adequate coverage to safeguard their health in times of need and that they also avoid incurring the legally mandated Shared Responsibility Payment when it comes time to file their 2019 taxes.”

This year residents will benefit from increased enrollment services due to the state’s move to an SBE-FP. The Department of Banking and Insurance is announcing the award of navigator grants to five organizations totaling \$1.1 million to provide enrollment assistance to residents shopping for health coverage during this year’s open enrollment period. Eligible organizations were those that served as previous federally-funded Navigators in New Jersey. The following organizations received awards:

Center For Family Services Inc.	\$450,000
Family Resource Network	\$165,835
FoodBank of Monmouth and Ocean Counties/Fulfill	\$146,307

The Orange's ACA Navigator Project (OACANP)	\$200,000
Urban League of Hudson County	\$150,258

DOBI previously [announced](#) an award of \$300,000 to the Center For Family Services (CFS) to continue serving as a Navigator for 2020. CFS served as the state's only federal Navigator in New Jersey in 2019 and was the sole New Jersey applicant for federal Navigator funding prior to the program transfer. As part of the transition to an SBE-FP, the Department accepted Center For Family Services' federal application for state funding, and permitted the organization to apply for additional funds through the Request for Applications. The department intends to award the organization an additional \$150,000.

Navigators will help consumers enroll and re-enroll in a health insurance plan through the State-Based Exchange on the Federal Platform. The organizations will provide outreach and education services, in addition to enrollment assistance.

The state also intends to award funding to at least 10 additional organizations, engaging an estimated 100 assisters to conduct outreach projects and provide consumer assistance to residents in the state. Certified Application Counselor Designated Organization Outreach Project Grant Awardees and amounts will be announced shortly.

“We’ve made tremendous progress since the first open enrollment for the Affordable Care Act six years ago,” **said Maura Collingsru, New Jersey Citizen Action Health Care Program Director.** “What residents don’t know is that they may be eligible for free or low-cost coverage. This is a message our family members, friends, and communities need to hear. NJCA and our partners welcome the new resources the State is dedicating to enrollment and outreach. We will be working hard with them to ensure all residents can access the information and resources they need to get enrolled. In the end, our goal is that all New Jerseyans will have access to the health care they need.”

The state will transition to a State-Based Exchange (SBE) for plan year 2021. The move to an SBE will give the state more control over the open enrollment period; access to data that can be used to better regulate the market, conduct targeted outreach and inform policy decisions; and allow user fees to fund exchange operations, consumer assistance, outreach and advertising.

Information on the Open Enrollment Period and available over the phone and in-person assistance may be found on the Get Covered New Jersey website at GetCovered.NJ.gov.