



State of New Jersey

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BULLETIN NO. 25-07

TO: ALL HEALTH INSURANCE COMPANIES, HEALTH MAINTENANCE ORGANIZATIONS, HEALTH SERVICE CORPORATIONS, THIRD PARTY ADMINISTRATORS, MEWAs, JOINT INSURANCE FUNDS AND ANY OTHER ENTITY ISSUING HEALTH BENEFITS PLANS IN THE STATE

FROM: JUSTIN ZIMMERMAN, COMMISSIONER

RE: COVERAGE FOR COVID-19 VACCINATIONS

The purpose of this bulletin is to provide guidance to all health insurance companies, health maintenance organizations, health service corporations, and other entities issuing health benefits plans in this State (collectively "carriers") related to coverage for COVID-19 vaccination. Specifically, the Department of Banking and Insurance ("Department") expects, consistent with state law, all carriers to continue to provide coverage without cost sharing for the COVID-19 vaccines and the cost to administer such vaccines, and strongly encourages carriers to provide such coverage without additional barriers, regardless of federal actions relating to the 2025-2026 respiratory illness season.

State Guidelines for COVID-19 Vaccines

On September 8, 2025, the New Jersey Department of Health issued Executive Directive No. 25-003 ("DOH Executive Directive")¹ which states that preventing the spread of COVID-19 not only helps protect the public health but also eases the strain that health care systems can experience with increased COVID-19 activity. The DOH Executive Directive recognizes that COVID-19 vaccines are safe and one of the most effective defenses against severe illness, hospitalization, and death from COVID-19. Further, numerous medical experts and professional organizations recommend the continuation of routine COVID-19 vaccinations for all ages, including the American Academy of Pediatrics (AAP), which in August 2025 published a vaccination schedule recommending COVID-19 vaccination for children between the ages of six months through 23 months, and recommending a risk-based approach for vaccinating children

¹ The DOH Executive Directive can be found here: <https://nj.gov/health/assets/documents/ed-covid-vaccine-access.pdf>

against COVID-19 who are ages 2 through 18 years of age.² In addition, the American Academy of Family Physicians (AAFP) published a statement recommending that all children ages 6 through 23 months be vaccinated against COVID-19, recommending a risk-based single dose approach for children and teens 2 to 18 years of age, recommending all adults 18 years and older receive a COVID-19 vaccine, and recommending COVID-19 vaccination during pregnancy at any trimester and during lactation.³

Per the DOH Executive Directive, the New Jersey Department of Health recommends that individuals 6 months of age and older receive a COVID-19 vaccine for the 2025-2026 respiratory illness season, and that individuals discuss their risk factors for COVID-19 complications and the benefits of receiving the COVID-19 immunization with their health care provider to determine the best course for vaccination. More information on COVID-19 vaccines can be found on the New Jersey Department of Health's website: <https://www.nj.gov/health/covid-19/information/vaccines/>.

On September 8, 2025, the New Jersey Department of Health also issued a Standing Order ("DOH Standing Order"), Control Number: 2025-02, which authorizes pharmacists, pharmacy interns, pharmacy externs, and pharmacy technicians practicing in New Jersey, in accordance with their respective scopes of practice, to administer age-appropriate, FDA approved COVID-19 vaccines to eligible individuals.⁴

Coverage for COVID-19 Vaccinations

Consistent with state law, carriers are expected to continue to provide coverage for COVID-19 vaccines and the cost to administer the vaccines, without cost-sharing.⁵ The Department strongly encourages carriers to provide such coverage for covered persons who satisfy the recommended guidelines established by the New Jersey Department of Health for the provision of vaccinations in New Jersey without additional barriers. For such coverage, the Department would expect carriers to provide coverage consistent with the DOH Standing Order without any further requirement for a prescription or any further evidence of an underlying condition. In addition, carriers are expected to update all handbooks, certificates, or other evidences of coverage as needed, consistent with applicable regulations.⁶ Carriers should also make clear in all online information how eligible persons may access covered benefits for vaccinations.

² <https://downloads.aap.org/AAP/PDF/AAP-Immunization-Schedule.pdf>

³ <https://www.aafp.org/news/media-center/statements/aafp-announces-fall-immunization-recommendations-reaffirming-commitment-to-vaccine-safety-and-public-health.html>

⁴ The DOH Standing Order can be found here: <https://nj.gov/health/assets/documents/covid-vaccine-standing-order.pdf>

⁵ P.L.2019, c.360, N.J.S.A. 17B:26-2.1h; N.J.S.A. 17B:27-46.1h; N.J.S.A. 17:48e-35.10 et seq.; and N.J.A.C. 11:22-2.3.

⁶ See, N.J.A.C. 11:24A-2.3 (applicable to health insurance companies, hospital service corporations, medical service corporations, and health service corporations); and N.J.A.C. 11:24-9.1 (applicable to health maintenance organizations).

When carriers are acting as administrators for non-state regulated plans, the Department expects carriers to encourage plan sponsors to take steps that are consistent with this bulletin. Plan sponsors should be made aware of the New Jersey Department of Health guidelines, and carriers should encourage plan sponsors to follow the provisions of this bulletin for coverage provided in New Jersey.

If you have any questions, please contact the Department's Office of Life and Health at lifehealth@dohi.nj.gov.

September 11, 2025

Date

A handwritten signature in black ink that reads "Justin Zimmerman". The signature is fluid and cursive, with a long horizontal stroke at the end.

Justin Zimmerman
Commissioner

Jd 2025 Covid Vacc bltn/Bulletins