

NEW JERSEY DEPARTMENT OF BANKING AND INSURANCE



REQUEST FOR APPLICATIONS for the NEW JERSEY STATE NAVIGATOR GRANT

Grant Request for Applications Number: DOBI 2025-001

Event	Date
Request for Applications Release	August 4, 2025
Deadline for Questions from Potential Applicants	August 8, 2025
Department Presentation for Applicants	August 11, 2025 <i>Instructions to be posted at</i> www.state.nj.us/dobi/financial/index.htm
Department Posts Answers to Applicants Questions	August 15, 2025
Deadline for Submission	September 4, 2025
Anticipated Award Date	Week of September 15 th , 2025

NOTE: This application is available at www.state.nj.us/dobi/financial/index.htm

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I. BACKGROUND

The Patient Protection and Affordable Care Act and the Health Care and Education Reconciliation Act of 2010 (together referred to as the Affordable Care Act or ACA) were signed by President Obama in March 2010. Section 1311(b) of the ACA requires each state to establish Health Insurance Exchanges, also known as Health Insurance Marketplaces. New Jersey initially utilized the Federally-Facilitated Exchange (FFE), which provides a platform for consumers to shop for and enroll in coverage in states without a State-Based Health Insurance Exchange. On June 28, 2019, state legislation was enacted to establish a State-Based Health Insurance Exchange in New Jersey. The state operated a State-Based Exchange on the Federal Platform (SBE-FP) for 2020 and a State-Based Exchange (SBE) – referred to as Get Covered New Jersey, GetCoveredNJ or the State-Based Marketplace – beginning in 2021. GetCoveredNJ is a division within the New Jersey Department of Banking and Insurance (“Department”).

GetCoveredNJ has provided quality, affordable health coverage to hundreds of thousands of New Jersey residents. Since the inception of the program, New Jersey has provided expanded financial help, on top of the federal savings, to further lower costs for consumers. GetCoveredNJ has also launched initiatives to increase access to health coverage for residents. In 2024, the New Jersey Easy Enrollment Health Insurance Program was launched for residents without health insurance to indicate their interest in health coverage through GetCoveredNJ for themselves or a household member when filing their tax return.

The state is continuing the state-funded and state-operated Navigator program (the New Jersey State Navigator Program) for plan year 2026 to provide support to the State-Based Marketplace operated by the Department¹. Navigators provide assistance to consumers with the health coverage application and with selecting and enrolling in a health plan during the Open Enrollment Period, provide post-enrollment support, education and enrollment support year-round for Marketplace Special Enrollment Periods or other health insurance affordability programs. This includes supporting consumers who are no longer eligible for coverage through NJ FamilyCare and who may be eligible for Qualified Health Plans through GetCoveredNJ as well as for federal and state financial help.

Navigator organizations should be aware that there are upcoming federal changes expected to state-based marketplaces. On June 25, the Centers for Medicare and Medicaid Services finalized a new rule that makes significant changes to eligibility and enrollment for all health insurance Marketplaces, including Get Covered New Jersey. Legislation was also passed by Congress and signed on July 4th that makes changes to Healthcare.gov and marketplaces. Navigators will need to assist consumers with understanding new federal policies.

Organizations must apply to the Department and receive state grant funding to serve as a Navigator in New Jersey for plan year 2026 (Open Enrollment Period beginning November 1, 2025 and ending January 31, 2026). All organizations awarded funding must be prepared to provide consumers with enrollment assistance beginning November 1, 2025 through the entire open enrollment period.

Key features of the New Jersey State Navigator Grant program in the 2026 coverage year include:

- 1) New Jersey Navigators must track Enrollment Metrics as determined by the Department as a condition of receiving grant funding. Enrollment is tracked through the Get Covered New Jersey platform and, therefore, the platform consumer designation procedures must be followed to designate the Navigator to the consumer’s account.
- 2) New Jersey Navigators must meet agreed upon Outreach Metrics as a condition of receiving grant funding. New Jersey Navigators must provide a Monthly Calendar of planned outreach events with event details outlined. Outreach events will include in-person events, using resources provided in the “Navigator Kits” to identify their affiliation with GetCoveredNJ.

- 3) 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.
- 4) New Jersey Navigators must provide a Strategic Plan for reaching, educating, and enrolling consumers who qualify for Qualified Health Plans through the State-Based Marketplace and are eligible for Advance Premium Tax Credits and New Jersey Health Plan Savings, the state subsidy program.
- 5) 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.
- 6) New Jersey operates its own technology platform for the State-Based Marketplace. The eligibility application and health plan enrollment will only be available through Get Covered New Jersey's website [GetCovered.NJ.gov](https://www.getcoverednj.gov).
- 7) Open Enrollment will start on November 1, 2025 and end on January 31, 2026.
- 8) The New Jersey State Navigator Grant will be the only type of grant for the Marketplace operated by the Department. All organizations seeking to serve as grant-funded Navigators for Plan Year 2026, including organizations that were grant-funded Navigators in 2025, must apply for funding through this grant program. Organizations interested in providing enrollment assistance, but not interested in the grant program, may apply to become a Certified Application Counselor Designated Organization (CDO): <https://nj.gov/getcoverednj/home/assisters.shtml>.
- 9) 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)².
- 10) The New Jersey State Navigator Grant Program has a total funding amount of \$5 million.
- 11) Navigators will be required to place an emphasis on assisting consumers with understanding new federal policies.

¹ All Marketplace programs must have a Navigator program that meets certain requirements, as outlined under 45 CFR 155.210 and 155.215.

² Kaiser Family Foundation: [Uninsured Rates for Nonelderly by Race/Ethnicity](https://www.kff.org/uninsured/rates-by-race-ethnicity/)

II. GRANT FUNDING OPPORTUNITY

The Department is announcing a Request for Applications (RFA) for the following program:

The New Jersey State Navigator Grant

Navigator grants support the work of organizations that offer 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 this grant program, organizations must demonstrate that they comply with the minimum regulatory requirements outlined by the U.S. Centers for Medicare and Medicaid Services (CMS) and the Department's minimum requirements outlined in this RFA. The funding made available through the New

Jersey State Navigator Grant is for a performance period of one year. Grant contracts awarded under this RFA may be renewed, upon approval by the Department, for up to a one-year extension. The total grant amounts for the extension period will be determined by the Department and are subject to available funding for the program. The New Jersey State Navigator Grant will be the only grant opportunity for Marketplace outreach and enrollment activities for the 2026 coverage year. Grantees may begin outreach activities on October 1, 2025. Navigators must complete certification by October 24, 2025 and enrollment activity will begin for Open Enrollment on November 1, 2025.

III. INTENT

The Department is making available \$5 million through this Request for Applications. The Department intends to award grant funding to eligible organizations to serve as state Navigators to assist consumers to successfully enroll and re-enroll in health coverage through the New Jersey State-Based Marketplace. Grantee activities will include outreach and education year-round for 2026 coverage, including in advance of and during the Open Enrollment Period that begins November 1, 2025. This includes training that will begin in October 2025 to ensure readiness to support consumers on the technology platform.

Navigators will provide education about the program, assistance with the health coverage application and with selecting and enrolling in a health plan during the Open Enrollment Period, post-enrollment education and support year-round for Marketplace Special Enrollment Periods or other health insurance affordability programs. It also includes assisting consumers with resolving any issues related to their application or enrollment, such as verifying application information related to a data matching issue when such information cannot be automatically confirmed.

IV. PROGRAM PURPOSE

Section 1311(i)(3) of the Affordable Care Act requires the New Jersey Health Insurance Exchange (Marketplace) to establish a Navigator program. At a minimum, under 45 CFR 155.210(e), Navigators must:

- Maintain expertise in eligibility, enrollment, and program specifications and conduct public education activities to raise awareness about the Marketplace;
- Provide information and services in a fair, accurate, and impartial manner, which includes: providing information that assists consumers with submitting the eligibility application; clarifying the distinctions among health coverage options, including Marketplace qualified health plans (QHPs); and helping consumers make informed decisions during the health coverage selection process. Such information must acknowledge other health programs;
- Facilitate selection of a Marketplace QHP;
- Provide referrals to any applicable office of health insurance consumer assistance or health insurance ombudsman established under section 2793 of the PHS Act, or any other appropriate State agency or agencies, for any enrollee with a grievance, complaint, or question regarding their health plan, coverage, or a determination under such plan or coverage;
- Provide information in a manner that is culturally and linguistically appropriate to the needs of the population being served by the Marketplace, including individuals with limited English proficiency and with a low literacy level, and ensure accessibility and usability of Navigator tools and functions for individuals with disabilities in accordance with the Americans with Disabilities Act and section 504 of the Rehabilitation Act;
- Ensure that applicants:

- Are informed, prior to receiving assistance, of the functions and responsibilities of Navigators, including that Navigators are not acting as tax advisers or attorneys when providing assistance as Navigators and cannot provide tax or legal advice within their capacity as Navigators.
- Provide authorization on a form that explains the Navigator's responsibilities prior to a Navigator's obtaining access to an applicant's personally identifiable information (PII), that the Navigator maintains a record of for six years and can produce upon request; and
- May revoke at any time the above-referenced authorization provided to the Navigator related to PII access.
- Provide targeted assistance to serve underserved or vulnerable populations, as identified by the Department; this may include offering Department-approved translations of educational materials into other languages.
- The Department is authorizing and may require Navigators to provide information and assistance with any of the following topics:
 - Reach out to consumers who were auto-renewed to ensure attestations are updated, income estimates are as accurate as possible, and consumers understand premiums, and reconciliation and repayment requirements;
 - Understanding the process of filing Marketplace eligibility appeals;
 - Understanding and applying for exemptions from the individual shared responsibility payment;
 - The Marketplace-related components of the premium tax credit reconciliation process, and understanding the availability of IRS resources on this process;
 - Understanding basic concepts and rights related to health coverage and how to use it; and
 - Referrals to licensed tax advisers, tax preparers, or other resources for assistance with tax preparation and tax advice related to consumer questions about the Marketplace application and enrollment process, exemptions from the requirement to maintain minimum essential coverage and from the individual shared responsibility payment, and premium tax credit reconciliation.

V. NAVIGATORS OVERVIEW

A Navigator is an individual or organization that is trained and able to help consumers with health coverage options through the Marketplace, including completing eligibility and enrollment forms. Only those entities awarded funding through the New Jersey State Navigator Grant program, described as a Navigator Grantee, or simply Grantee, and individuals operating under the Navigator Grantee, will be authorized to operate as Navigators in New Jersey. Navigators and Navigator Grantees are required to be unbiased. Their services are free to consumers.

- Navigators for the Marketplace will complement the services provided by health insurance agents/brokers facilitating the enrollment of non-traditional populations that typically do not purchase insurance.
- The priority target group is residents who are uninsured and eligible for Qualified Health Plans through the State-Based Marketplace and Advance Premium Tax Credits and/or New Jersey Health Plan Savings.
- Navigators are also required to assist people who are eligible for publicly-funded health care (NJ FamilyCare – CHIP and Medicaid).
- Navigator Grantees and their individual Navigators will serve an important role reaching, educating, and enrolling individuals and groups in need of assistance.
- Navigators are aimed at outreach to uninsured, underserved and hard-to-reach populations.

- Navigators will offer services and will perform these duties with a range of staff and will be required to meet federal and state regulations, laws and requirements.

VI. NEW JERSEY NAVIGATORS DEFINED – ELIGIBLE ORGANIZATIONS

Organizations that meet all the criteria outlined in this RFA are eligible to be considered for a Navigator Grant from the Department. In addition, all applicants must meet the following eligibility criteria as described below, which include requirements under 45 CFR § 155.210(c)(1). A Grantee must:

- Demonstrate that the entity has existing relationships, or could readily establish relationships, with local communities, consumers (including uninsured and underinsured consumers), or self-employed individuals likely to be eligible for enrollment in a Marketplace QHP – particularly those in job types or income ranges without access to employer-sponsored coverage;
- Demonstrate willingness to meet, and prior to operation meet, the standards prescribed by the Marketplace;
- Show that the Grantee has, or will have prior to the commencement of Navigator operations, employees or associated volunteers who have a GetCoveredNJ Assister Training 2026 Certificate of Completion issued by the Department. If the Navigator and/or Grantee ceases to have certified individuals on staff, all Navigator and/or Grantee operations and funding must cease;
- The Grantee and each Navigator shall not have a conflict of interest during their term as a Grantee and/or Navigator, and each shall notify the Department immediately if a conflict of interest occurs (including receipt of payment or other consideration from a health insurance issuer/carrier in connection with enrollment of individuals or groups), and may be required to pay back Grant funds to the Department;
- Comply with all privacy and security standards required by federal regulation, the GetCoveredNJ Rules of Behavior and this RFA.
- In addition, Navigators must:
 - Be located in New Jersey and include the use of ongoing permanent physical locations where eligible consumers can receive eligibility and enrollment assistance in-person. Having the ability to provide in-person and virtual assistance Monday through Friday is required year-round. Having the ability to provide assistance outside of normal business hours is preferred year-round and is required during the Open Enrollment Period. Have available hours of operation during key dates, including, November 1, December 15, December 30 and 31, and January 30 and 31.
 - Be able to demonstrate how current organizational activities or prior experience are applicable to identifying, reaching, and supporting communities with relatively high uninsured rates compared to the rest of the state, recently unemployed and/or uninsured residents, and consumers with jobs or income levels that would indicate likelihood of eligibility for Marketplace coverage. Be able to provide support to populations with non-English language preferences and a variety of cultural preferences, especially racial/ethnic minorities.
 - Demonstrate that the entity has established credibility and experience in the areas of health or social services, specifically in supporting consumers with income-based applications for government programs, navigating the complexities of the health care system, health insurance education and enrollment support, consumer or patient advocacy, or other activities where the entity has advocated on behalf of or directly assisted and educated consumers seeking support in getting access to coverage or health care services.

VII. CONFLICT OF INTEREST - INELIGIBLE ORGANIZATIONS

As per 45 CFR 155.210(d), New Jersey State Navigator Grantees must not be:

- A health insurance issuer or issuer of stop loss insurance;
- A subsidiary of a health insurance issuer or issuer of stop loss insurance;
- An association that includes members of, or lobbies on behalf of, the insurance industry;
- An entity or individual who receives any consideration directly or indirectly from any health insurance issuer or issuer of stop loss insurance in connection with the enrollment of any individuals or employees in a QHP or a non QHP. Notwithstanding the requirements of paragraph 45 CFR 155.210, no health care provider shall be ineligible to operate as a Navigator solely because it receives consideration from a health insurance issuer for health care services provided.

VIII. ROLES AND RESPONSIBILITIES OF NEW JERSEY STATE NAVIGATOR GRANTEES

- New Jersey State Navigator Grantees will oversee individual Navigators who will be responsible for outreach, education and enrollment for the currently uninsured, underserved and hard-to-reach populations and will present to those populations the coverage options available under the ACA.
- Navigators cannot charge any applicant or enrollee, or request to receive any form of remuneration from or on behalf of an individual applicant or enrollee, for application or other assistance related to Navigator duties.
- Outreach and education will include information regarding the ACA as it relates to GetCoveredNJ including but not limited to:
 - End-to-end Assistance: Help with and answer questions regarding completing the application and understanding eligibility rules, selecting a QHP and understanding how to compare plans, enrolling in the QHP and understanding the need to pay premiums, and resolving any remaining issues such as needing to provide documentation to maintain eligibility or any enrollment issues with the health insurance companies;
 - Program Eligibility: Rules about purchasing subsidized insurance through GetCoveredNJ and eligibility for NJ FamilyCare (Medicaid, CHIP), Medicare or other programs;
 - Application and Enrollment Updates: The importance of updating the information provided in the application, especially income estimations, for the new plan year, confirming current enrollment and financial help for new plan year and reviewing other plan options based on current eligibility, providing proper documentation when requested by the exchange and reconciling their APTCs using form 8962 with their federal tax filing;
 - Methods of Purchase: Different means available to purchase and enroll in a QHP – Get Covered New Jersey web portal, call center, mail-in applications;
 - Reasons to Purchase: Education on the benefits of health insurance and what health insurance provides for individuals (i.e., financial protection from emergencies, access to physician and pharmacy networks) as well as New Jersey’s shared responsibility mandate;
 - Definitions of health insurance terms: For example, aiding the consumer to understand the difference between a premium, deductible, co-payment, maximum out-of-pocket limit, and co-insurance;
 - Dispute Resolution: Providing information to the consumer to find avenues to resolve

disputes with health insurance companies, such as helping them contact the company directly, contacting the GetCoveredNJ call center, or directing them to the Department of Banking and Insurance Consumer Hotline;

- Cultural Diversity: Providing culturally and linguistically appropriate health insurance education to the populations served by the Marketplace, including individuals with limited English proficiency, those with disabilities and others as per 45 CFR 155.210;
- Partnership Opportunities: Outreach to consumers typically in group settings, focusing on broad topics related to health insurance and coverage options through partnerships with other community-based organizations and/or community groups, and community leaders;
- Access to enrollment localities and methods: Answer questions and provide access to locations or mobile computing centers that will facilitate access to the Get Covered New Jersey web portal, or the GetCoveredNJ call center, or provide the ability to print and mail hard copies of application and enrollment documents to GetCoveredNJ;
- Provide documentation and information: When needed, provide the consumer with documentation regarding the available plans, information on the date coverage will start, etc.;
- Furnish unbiased explanations of coverage provided on the GetCoveredNJ web portal: Navigators must only educate consumers on QHP options but may not provide a recommendation;
- Maintain accurate up-to-date information about GetCoveredNJ and Grantee's services for GetCoveredNJ applicants on its website, accessible to the public;
- Maintain a place of operation where Grantee can consistently meet with consumers who wish to engage in person; and
- Make clear that they are certified by the State of New Jersey as Navigators and operate under the individual entity. Phone answering messages and email addresses must reflect the grantee organization. Associate themselves with the accounts of any enrollments a Navigator assists with in the GetCoveredNJ platform and report such enrollments on their monthly statistics.

IX. IMPORTANT APPLICATION INFORMATION

COMPLIANCE WITH STATE AND FEDERAL REQUIREMENTS

Grantees must comply with all state requirements and regulatory requirements for Navigators established by federal regulation.

COMPLIANCE WITH DEPARTMENT QUALITY STANDARDS & REPORTING

Grantees must comply with monitoring, evaluation and reporting requirements established by the Department. This includes, but is not limited to, completing, and timely submitting in proper format, required enrollment and financial reports, cooperating with all mandated monitoring and evaluation activities, including site visits by grant monitors, providing requested data to the Department in a timely manner and by established deadlines, and participating in research and other projects related to the effectiveness of the statewide public awareness efforts, as applicable. Navigators must ensure that they are designated in the GetCoveredNJ system as the "enrollment counselor" for any consumer account they assist with. This is a critical component of reporting requirements.

Monthly Reports: Grantees will be required to report progress toward meeting agreed upon deliverables, on standardized templates, **by the tenth of each month**, including:

1. Monthly Progress Report – Data on the month’s activities and enrollments.
2. Monthly Snapshot Report – Operations Narrative for the month and consumer trends.
3. Monthly Outreach Calendar Report – Planned Outreach Events with event details including accurate accounting of events for past months, events planned for current month, and events planned for upcoming months of Grant year. Reporting of events should include “sign in sheets” and outreach flyers for the events.
4. Monthly Reimbursement Report with any receipts for line items (outside of salary and fringe) over \$1,000.
5. Provide an “Open Enrollment” report on the week after Open Enrollment ends.

If project benchmarks and program deliverables are not met, grantees may have reimbursement withheld. If reports are not provided on time, they may not be considered by the Department. Grantees must maintain comprehensive records of program expenditures and activities throughout the grant period and provide these records to the Department as requested. Grantees will also be required to report any proposed adjustments to their approved work scope and seek Department approval prior to implementation.

CERTIFICATION REQUIREMENTS FOR INDIVIDUAL NAVIGATOR STAFF OF GRANTEE

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. Those individuals for whom a Navigator Grantee is seeking certification must have their information submitted to GetCoveredNJ by the Navigator Grantee for the purpose of receiving GetCoveredNJ Assister Training for 2026. They must then complete the GetCoveredNJ Assister Training 2026 provided by the Department and review and sign the GetCoveredNJ Rules of Behavior to receive a Certificate for the current grant cycle and be considered a certified assister (also called an “enrollment counselor” in the GetCoveredNJ platform). Thereafter they will be granted access to the GetCoveredNJ technology platform. The certified individual may only perform Navigator functions and access the GetCoveredNJ system under the direction of the Navigator Grantee. The Department reserves the right to revoke certification at its sole discretion.

Navigator staff will need to create GetCoveredNJ “enrollment counselor” accounts and provide information to the GetCoveredNJ technology platform so that consumers can search for and locate Navigator staff for assistance. Navigators are expected to assist any individual who requests assistance or help find them available assistance if the Navigator grantee does not currently have capacity to help more consumers. Navigator staff must complete all steps in the GetCoveredNJ system to become certified and display as assisters (“enrollment counselors”). Navigator staff must also ensure that, for each consumer assisted, they follow the steps in the system to be designated as the applicant’s “enrollment counselor.”

GRANT PERIOD

The grant period for this Request for Applications (RFA) is for the 2026 coverage year which begins October 1, 2025 and ends September 30, 2026.

APPLICATION QUESTIONS AND ANSWERS

Questions may be submitted via e-mail to dobi.grants@dobi.nj.gov until August 8, 2025. The Department will conduct an informational presentation on August 11, 2025. Questions will be posted to the Department’s website, with responses, by August 15, 2025.

Technical questions regarding formatting and submission may still be directed to do.bi.grants@do.bi.nj.gov.

AWARD PROCESS

Complete applications are due by the end of day on September 4, 2025. Proposals will be reviewed by Department staff to ensure that minimum standards are met. Submissions must include all application components.

1. Proposals will be disqualified if they are received after the stated deadline and may be disqualified if they:
 - Are missing any of the required elements;
 - Do not conform to application standards.
2. Final funding decisions will be made with consideration of the following factors:
 - Reasonable statewide distribution of the recommended grant awards geographically within the state, taking into account coverage of target populations in the state;
 - Existing relationships with local communities in populations or areas with higher rates of uninsured and populations likely eligible for coverage through the marketplace compared to the rest of the state, especially as it relates to minority or multilingual populations;
 - Established trust in the communities for providing health care assistance, social services support, or advocacy on behalf of consumers;
 - Responsiveness;
 - Ability to meet Grant program goals and responsibilities as stated in section VIII;
 - Conflicts or redundancy with other federal, state or locally funded programs, or supplanting (substitution) of existing funding; and
 - Availability of funding.

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. Not all applicants who submit a qualifying proposal or are contacted will necessarily receive an award. Award decisions are final. For applicants selected for funding, an initial conditional letter of award will be sent via email to the applicant's provided contacts on the Applicant Information page (Appendix A). There is no appeals process.

REIMBURSEMENT PROCESS

Reimbursement payments to applicants whose proposals are funded will be based on the achievement of mutually agreed upon deliverables between the entity and the Department. Monthly progress reports listed above, including outcome measures and metrics, must be reported timely each month, in the specified format if applicable, to be eligible for reimbursement.

REIMBURSEMENT METHOD

In order to be reimbursed for their services, Grantees will submit the Monthly Reimbursement Report, Monthly Progress Report, including data on the month's activities and enrollments, Monthly Snapshot, Monthly Outreach Calendar, and any other required submissions as determined by the Department, **by the 10th of the month** for the prior month, utilizing the approved templates. See list of monthly reporting requirements above under "COMPLIANCE WITH DEPARTMENT QUALITY STANDARDS & REPORTING." This list is subject to change based on Department needs. If monthly progress reports or other required submissions are not submitted, are incomplete, or do not reflect thoughtful and meaningful program data or progress, reimbursement may be withheld until any issues

identified and the monthly reports are corrected. Prepayments will not be allowed. Department staff will review the documentation and process payment. The Grantee will be required to become a vendor with the State of New Jersey to receive payment. Further technical assistance will be provided to Grantees.

TIMETABLE

- August 4, 2025: Funding Announcement and Posting
- August 8, 2025: Deadline for applicants to submit substantive questions about application to the Department by 5 PM to DOBI.grants@dobi.nj.gov
- August 11, 2025: Department presentation for applicants (login information to be posted at www.dobi.nj.gov under “Grants, RFPs & Budget” page)
- August 15, 2025: Department posts Questions and Answers to website
- September 4, 2025: **Applications are due** by end of day to DOBI.grants@dobi.nj.gov
- Week of September 15th, 2025: Issuance of award letters
- October 1, 2025: Navigator training and certification process begins
- October 3, 2025: Grantees provide updated budget/outreach plans and performance goals based upon final amount awarded
- October 24, 2025: Deadline for Navigator training and certification process
- October 29, 2025: Navigator portal set-up training

Department is not responsible for any costs incurred in the preparation of the proposal. All proposals become the property of the Department. The Department reserves the right to accept or reject any or all proposals. Applicants awarded funding are those deemed to be in the best interest of the people of the State of New Jersey. The above dates are subject to change.

X. GENERAL CONTRACTING INFORMATION

Grantees, also called Provider Agencies, must currently meet or be able to meet the terms and conditions of the Department of Human Services (DHS) contracting rules, terms and conditions and regulations as set forth in the Standard Language Document (SLD), the Contract Reimbursement Manual (CRM), and the Contract Policy and Information Manual (CPIM). These documents are available on the DHS website under “Contracting Resources” at: <https://www.nj.gov/humanservices/olra/contracting/policy/>

All terms of the SLD, CRM and CPIM shall be applicable to the grant agreement except sections 5.16, 5.21, and 5.23 of the SLD and wherever the “Department of Human Services” is specified, it shall mean the “Department of Banking and Insurance.”

Provider Agencies are required to comply with the Affirmative Action Requirements of Public Law 1975, c. 124 (N.J.A.C. 17:27) and the requirements of the Americans with Disabilities Act.

Budgets should be reasonable and reflect the scope of responsibilities in order to accomplish the goals of this project.

All applications are considered public information and will be made available through the State Open Public Records Act process at the conclusion of the RFA process.

Other Outreach, Education and Enrollment Assistance Grants

Please note 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 in which they are eligible.

Other grant programs: Please note that another state grant program related to health insurance outreach, education and enrollment, that is proposed or operates during the same timeframe as this grant program is intended to expand the state’s existing outreach, education and enrollment programs. Applicants seeking funding through this grant program and any other state grant program related to health insurance/coverage outreach, education and enrollment, must propose a separate project for each grant application and disclose such other state funded grant work in its grant application. Additionally, NJ State Navigator Grant Program grantees that receive state funding for health insurance outreach, education and enrollment under this grant program must continue as a grantee through operation of the Get Covered New Jersey project for the full grant year, if desired by the state. Similarly, organizations provided funding through NJ FamilyCare for outreach, education and enrollment must continue as a grantee and/or contractor, as applicable, for the full grant and/or contract year, if desired by the state. Therefore, organizations funded by either program may not discontinue services during the grant year and/or contract period to provide services for the other program.

XI. APPLICATION INSTRUCTIONS

SUBMISSION INSTRUCTIONS

The Application must be typed. An electronic copy attached to an email must be sent to: DOBI.grants@dobi.nj.gov. Applications must be received no later than end of day on September 4, 2025. A notice of receipt will be issued via email. Late submissions will be disqualified.

Content and Application Format

- Applicants must include all contents of the application package, in the order below, and conform to the following formatting specifications:
 - Use 8.5” x 11” letter-size pages. Font size must be at least 12-point.
 - The **Applicant Information** must be submitted using the provided form (Appendix A).
 - The **Cover Letter** must include the information requested.
 - The **Project Abstract** is restricted to a one-page summary which may be single-spaced.
 - The **Project Narrative** must not exceed 15 pages.
 - The **Work Plan and Timeline** must not exceed 5 pages in length.
 - The **Budget Narrative** must not exceed 5 pages.
 - The **Budget** must be submitted using the Budget Template attachment, in Excel (.xlsx) format and provided as a separate document in the application package (Appendix B- Attachment 1).
 - All documents should be submitted in a single email. Avoid sending multiple emails.

APPLICATION CHECKLIST

In order to receive a New Jersey State Navigator Grant under this Funding Opportunity, applicants must submit an application, in the required format, no later than the deadline date. All applicants must submit

the following required documents (please name files by submission topic below; for example, when submitting the Cover Letter, please name it Cover Letter):

- Appendix A – Application Submission Content (can be all one pdf document)
 - I. Applicant Information
 - II. Cover Letter
 - III. Project Abstract
 - IV. Project Narrative
 - V. Work Plan and Timeline
- Appendix B – Certifications and Acknowledgements
 - I. Certification (signed)
 - II. Attachment 1 – Budget Template (Excel document) and Budget Narrative
 - III. Attachment 2 – Statement of Assurances (signed)
 - IV. Attachment 3 – Certification Regarding Debarment, Suspension, Ineligibility and Voluntary Exclusion Lower Tier Covered Transactions (signed)

APPENDIX A – APPLICANT SUBMISSION CONTENT

I. APPLICANT INFORMATION

Entity Name
Legal Name
Also Known As
Physical Address
Main Entity Phone
Main Entity Fax
Email Address
Website Address
Indicate One – Non-Profit/For-Profit/Other
Entity type description including consortium or sub-grantee arrangement
Dates Served as Federal Navigator
Dates Served as a New Jersey State Navigator
Dates Served as Certified Designated Organization, if any
Tax Identification Number
New Jersey Business License Number (NJ state vendor)
CEO or equivalent for Applicant Name Title Email Address
Primary Organization Contact Name Title Land Line/Cell Phone Number Email
Primary Program Contact- Project Director Name Title Land Line Phone / Cell Phone Number Email
Primary Fiscal Contact Name Title Land Line / Cell Phone Number Email
TITLE OF PROJECT for which funds are requested

Amount of Funding Requested
Service Area Proposed (Statewide or list of Counties to be served, in alphabetical order) For Each In-Person Assistance Site above Address, Phone Number, and Hours of Operation (by site)
1. Number of Anticipated Navigators within Organization. 2. Number of Anticipated Navigators that will be active during Open Enrollment, and 3. Number of Anticipated Navigators that will be active after Open Enrollment. Please calculate Full-time Equivalents (FTEs) per Navigator team, if not all are full time for the program.
List Goals for the Program Number of persons to be reached Number of 1:1 interactions Number of Qualifying Health Plan (QHP) Enrollments Number of NJ FamilyCare (NJFC) Enrollments
List of Board of Directors or equivalent board

II. COVER LETTER

The applicant's cover letter must clearly identify:

- Project Title
- Name of Applicant Organization (entity, individual, or consortium). If applying as a consortium, the lead applicant should be listed, along with all known consortium partners (subrecipients or contractors) that provide Navigator services, if selected for award
- Indicate whether the applicant is an eligible public or private entity, individual, or consortium and the entity type (e.g., community or consumer focused nonprofit group, or any other entity or individual who meets the requirements set forth in 45 C.F.R. § 155.210)
- An alphabetized list of all counties the applicant proposes to serve (applicant will be required to serve entire county(ies) in which it operates). Information submitted should be consistent with information provided in the Applicant Information Form.
- Total Amount of funding requested for the 12-month period of performance
- List of Organization's Board of Directors
- Brief summary of whether the applying entity, individual, or any member of a consortium or contractor performing Navigator duties has ever been on a formal corrective action plan, including a warning letter, and for how long and when it successfully completed the corrective action plan, while serving as a Navigator awardee.
- Brief statement in the Cover Letter attesting that the applying entity is not an ineligible entity, as outlined in 45 C.F.R. §§ 155.210(d) and 155.215(a)(1)(i). The letter must also include attestations that all other Navigator entities (including subrecipients and contractors performing Navigator duties, the Navigator(s) including the Navigator's staff), do not have any of the prohibited relationships with health insurance or stop loss insurance issuers.

III. PROJECT ABSTRACT

A one-page abstract should serve as a succinct description of the proposed project and must include the goals of the project; a list of potential subrecipients or contractors that will perform Navigator functions, including those entities that are part of a consortium and consortium or project name (if applicable); the amount of funding requested for each entity for the 12-month budget period for which the applicant seeks funding; the population(s) or group(s) that the applicant expects to serve, including size of the target population the New Jersey State Navigator Grant applicant proposes to reach; and a description of how the New Jersey State Navigator Grant will be used to perform Navigator functions as outlined in 45 C.F.R. § 155.210 and § 155.215.

IV. PROJECT NARRATIVE (MAXIMUM OF FIFTEEN PAGES)

The project narrative is expected to address in a detailed, chronological, and organized manner all of the required elements included below, regarding how the applicant will implement the New Jersey State Navigator Grant program, and ultimately, meet the objective of providing Navigator services as outlined in 45 C.F.R. §§ 155.210 and 155.215.

1. Type of entity and description of the community(ies) or group(s) the applicant expects to serve

- Applicants must specify who will perform the New Jersey State Navigator Grant activities under this Funding Opportunity (individual, entity, or consortium). In the case of an entity or consortium performing New Jersey State Navigator Grant activities, the applicant must describe the type of entity and provide a description of the organizational structure(s) of the entity or consortium.
- Applicants must describe:
 - The community(ies) or population(s) that they expect to target.
 - The County(ies) in which this(ese) population(s) reside(s), and the reason for expecting that they will focus their efforts on primarily that(those) population(s) or community(ies);
 - The State's uninsured population encompassed in the population(s) or community(ies) they expect to serve. State the source for this information.

2. Scope of Activities

Applicants must discuss how the applying entity, individual, or consortium proposes to operate as a Navigator(s), to include:

- A plan for carrying out, at a minimum, those duties described as required Navigator duties in statute and regulation (the primary regulations that establish requirements for awardees are 45 CFR 155.210 and 155. 215) as well as those duties listed in the Roles and Responsibilities section above;
- A description of how the applicant will serve the proposed service area(s) and a strategic plan for reaching, educating and enrolling consumers who qualify for Qualified Health Plans (QHPs) through GetCoveredNJ and are eligible for Advance Premium Tax Credits and New Jersey Health Plan Savings, the state subsidy program;
- A description of existing relationships with consumers and how additional relationships could be readily established with consumers who are likely to be eligible for enrollment in a QHP or who are in a target population as described in this Request for Applications;
- A description of the skills or experience of staff that allow them to develop trusted relationships with the target populations and support those populations through the GetCoveredNJ eligibility and enrollment process;
- Applicants are also encouraged to describe their plan and outline strategies that maximize their impact on the community while using state grant funds efficiently – such as through strategic partnerships with public and private organizations, coordinating outreach activities with local NJ FamilyCare/Medicaid/CHIP outreach programs, or providing more virtual or mobile assistance to consumers.
- A plan for conducting public education and outreach activities to raise awareness about the state exchange; a description of the communication and marketing plan to reach the targeted proposed area(s);
- A plan to perform the statutory and regulatory duties of a Navigator for the entire length of the cooperative agreement;
- Applicants must submit a plan to ensure personnel comply with the conflict-of-interest provisions in 45 C.F.R. § 155.215. This must include an attestation **that all paid and unpaid staff performing Navigator duties under this New Jersey State Navigator Grant will remain free of conflicts of interest during their term as a Navigator;**

- A plan to ensure all persons carrying out Navigator functions complete all required training and certification; and
- A plan for the effective implementation of Navigator responsibilities that takes into account strategies for use of virtual assistance as well as in-person assistance.

3. PY 2025-2026 Project Goals

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, including with respect to the following items. These goals should relate to the information provided above in the applicant information section. Note that goals may be amended by the Department to meet program needs:

1. Number of consumers expected to be reached through education, enrollment and outreach activities during the entire 2025-2026 budget period. Include an explanation about how the Grantee would reach this number of consumers.
2. Number of anticipated 1:1 consumer interactions during the entire 2025-2026 budget period (including both general and specific inquiries). Include an explanation about how the Grantee would be able to interact 1:1 with this number of consumers.
3. Number of anticipated consumers to be assisted with enrollment or reenrollment in a QHP during the entire 2025-2026 budget period. Include an explanation about how the Grantee would be able to enroll this number of consumers. Number of consumers anticipated to be assisted in applying for NJ FamilyCare (Medicaid/CHIP) during the entire 2025-2026 budget period. Include an explanation about how the Grantee would be able to help this many consumers apply for NJ FamilyCare and about what portion of Grantee's eligibility and enrollment work involves NJ FamilyCare applications.
4. Number of certified Navigator staff (full-time and part-time) to be active during Open Enrollment (OE), and after the open enrollment period ends through the end of the grant year. This information should relate to the information provided above in the Applicant Information section with more explanation here of the staffing that will work on the grant project and what their responsibilities will be to assist in meeting the goals.

4. Ensuring Privacy and Security of Consumer Personally Identifiable Information (PII)

Applicants should develop and include with their application a plan to protect the privacy and security of consumers' personally identifiable information that includes a discussion of the following:

- How the applicant intends to comply with Marketplace privacy and security standards and to use computers, including laptops or tablets, in accordance with those standards and 45 C.F.R. § 155.260.
- Process for ensuring all persons performing Navigator functions and others who have access to sensitive information or PII related to the organization's Navigator functions
 - complete all required annual training related to ensuring privacy and security of consumer PII, including training on compliance with the state Marketplace's privacy and security standards;
 - include a description of the privacy and security training each Navigator staff with access to sensitive information receives and who provides the training and the frequency of the training.
 - confirm that the training includes how to receive, secure, handle and destroy PII or other sensitive data received from consumers.
- Process for ensuring that applicants for coverage available through GetCoveredNJ:
 1. Are provided with the Navigator entity's Privacy Policy prior to assisting the consumer.

2. Are informed of the functions and responsibilities of Navigators, including that Navigators are not acting as tax advisers or attorneys when providing assistance as Navigators and cannot provide tax or legal advice within their capacity as Navigators.
 3. After receiving the above information, documentation of the consumer's providing authorization prior to a Navigator's obtaining access to their personally identifiable information; and
 4. Being notified that they may revoke at any time the authorization provided to the Navigator.
- Applicants should discuss how they plan to ensure that persons performing Navigator functions and others who have access to sensitive information or PII related to the organization's Navigator functions will protect consumer PII at locations where they will provide assistance. Discussion should include: How PII is protected at all locations where Navigators would provide services to consumers under this Grant; Process for evaluating qualifications of persons performing Navigator functions and others who have access to sensitive information or PII related to the organization's Navigator functions for receiving, securing, and handling PII or other sensitive data, including if background checks are conducted.
 - If background checks are conducted, applicants should explain
 - on whom they are conducted,
 - what would be considered to be adverse findings of a background check and/or findings that would preclude someone from working on the organization's Navigator activities or accessing PII related to those activities.

5. Accomplishments

Applicants must include information regarding the individual, entity or consortium's track record and accomplishments involving the activities outlined below. If the applicant is a consortium, information for each member should be included.

- Developing and maintaining relationships with consumers, communities, and self-employed individuals, who are likely to be eligible for enrollment or re-enrollment in a QHP;
- Providing information and services to individuals with varying levels of education and financial and health literacy in a manner that is culturally and linguistically appropriate;
- Working with individuals with limited English proficiency, individuals with disabilities, and vulnerable and underserved populations;
- Existing relationships with local organizations or communities that allow the organization to reach and establish trust with hard-to-reach populations and/or target uninsured and underserved populations.

6. Expertise of Personnel

- A description of staff expertise with the Health Insurance Marketplaces, and how the applicant ensures that all paid and unpaid staff performing Navigator duties successfully complete the required state certification or recertification training as well as any applicable state Navigator requirements before assisting consumers through GetCoveredNJ;
- A description of staff expertise in the private health insurance market, experience with conducting public education and outreach activities, assisting consumers in obtaining health coverage eligibility determinations, helping consumers find available health insurance options (including public programs such as NJ FamilyCare/Medicaid/CHIP), assisting consumers with

- enrolling through a Special Enrollment Period, and working with individuals with limited English proficiency and vulnerable populations; and
- A description of personnel expertise in their ability to perform work that is culturally and linguistically appropriate and work that is accessible and accommodating to meet the needs of individuals with disabilities.

Applicants must submit a plan to ensure personnel comply with the conflict-of-interest provisions in 45 C.F.R. § 155.215.

Applications should describe the level of expertise of personnel both before and after receipt of previously awarded Navigator funding, including how they met the requirements set forth in 45C.F.R. §§ 155.210 and 155.215, and describe how any additional funding requested in this category will be used for new activities related to developing staff expertise, for example, training staff that the entity expects to add during the period of any new grant or conducting recertification training for all existing staff.

V. WORK PLAN AND TIMELINE (MAXIMUM OF FIVE PAGES)

A detailed timeline is required for the 12-month period of performance, discussing the goals and objectives consistent with those outlined in the Project Narrative. The Work Plan submitted with the application should document plans for use of the funds as well as associated timeframes, including time spent completing the state required training prior to performing any Navigator-related functions. Applicants should identify by name and title the key personnel (or refer to those listed in the Applicant Information section) responsible for accomplishing the goals of the project.

VI. BUDGET TEMPLATE (.xlsx format)

(1) a Budget with appropriate budget line items (applicants should follow format in the Budget Template provided in Attachment 1 and keep document in .xlsx format – do not convert to .pdf); and

VII. BUDGET NARRATIVE (maximum of five pages)

Applicants should submit:

(2) a Budget Narrative that identifies and describes the funding needed to accomplish the applicant's goals. 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. The budget must separate out funding that is administered directly by the lead individual or entity from funding that will be provided to subrecipients.

The Budget Narrative should be no more than five (5) pages in length. (The Budget Template is separate.) Additionally, all applicants should be prepared to revise their project scope and budget upon award if they are not funded to serve in all proposed service areas and/or at the full amount requested. As part of this application for funding, applicants must request funding only for activities not currently being funded or supported by federal or state grants. Awards made under this Request for Applications should not supplant any existing funding.

APPENDIX B – Certifications and Acknowledgements

VIII. CERTIFICATION

Verify that your organization has read, understands, and agrees to the Grant conditions, and the Grant Instructions and requirements, including all referenced Appendices and Attachments. An authorized staff person from the applicant organization (CEO or equivalent) must sign and date below.

Signature

Title

Print Name

Date

APPENDIX C – DEFINITIONS

Certified Application Counselor – A Certified Application Counselor, also known as a CAC, is an individual affiliated with a Certified Application Counselor Designated Organization who is certified and able to help consumers as they look for health coverage options through the Marketplace, including helping them complete eligibility and enrollment forms. Their services are free to consumers. These assisters are listed under “Certified Enrollment Counsellors” in the GetCoveredNJ platform.

Certified Application Counselor Designated Organizations – Certified Application Counselor Designated Organizations, also known as CDOs, oversee certified application counselors (CACs) who are certified and trained to help consumers seeking health coverage options through the Marketplace.

Certified Enrollment Counselor – The name used to refer to Navigators and CACs within the GetCoveredNJ platform.

Exchange – Another term for the Health Insurance Marketplace, a service available in every state that helps individuals, families, and small businesses shop for and enroll in affordable health insurance. For 2026, New Jersey will continue to operate a State-Based Exchange, Get Covered New Jersey, which is a division within the Department of Banking and Insurance.

GetCoveredNJ Assister Certificate – An official State document issued by the New Jersey Department of Banking and Insurance to an individual Navigator or Certified Application Counselor, through a Navigator entity or CDO, upon completion of required training. Also called a Certificate of Completion.

Navigator – An individual or organization that is trained and certified to be able to help consumers as they look for health coverage options through GetCoveredNJ consistent with 45 C.F.R. 155.210, including completing eligibility and enrollment forms. Individual Navigators are called “Certified Enrollment Counselors” in the GetCoveredNJ platform.

Navigator Grantee – A Navigator Grantee, also known as “Grantee,” is an organization that manages and oversees the practices and services of a Navigator Program and individual Navigators consistent with 45 C.F.R. 155.210. Navigator Grantees in New Jersey receive State funding to operate their Navigator Programs.