

New Jersey Department of Banking and Insurance
Response to Questions Regarding New Jersey State Navigator Grant RFA

July 22, 2026

- 1. What is the minimum staff size of an organization that have applied for this program? Would be great to get some info on past grantees**

Answer: The list of awards and entities can be found on the following press release issued by the Department last year: [Murphy Administration Awards \\$5 Million to Community Organizations to Connect Residents to Health Insurance Coverage through Get Covered New Jersey](#). The Department does not set staffing minimums for the size of eligible organizations that can apply for this grant.

- 2. Can the Department provide information on the range of award amounts made during the 2026 Navigator Grant cycle?**

Answer: The list of awards and entities can be found on the following press release issued by the Department last year: [Murphy Administration Awards \\$5 Million to Community Organizations to Connect Residents to Health Insurance Coverage through Get Covered New Jersey](#).

- 3. What are the federal and state regulations, laws, and requirements for navigators?**

Answer: Navigator entities are regulated by 45 CFR 155.210(e). The roles and responsibilities of Navigators are listed in the Request for Application (RFA) under section VIII.

- 4. For organizations serving specialized populations, such as people with disabilities, will the review process recognize the additional time and accommodation often required to provide enrollment assistance? What is defined as a non-traditional population?**

Answer: 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 (RFA, p.8). These include vulnerable populations who have a high risk for health problems; face significant hardships (e.g., financial, educational, housing, etc.); have limited ability to understand or give informed consent without the assistance of language services (e.g., consumers with Limited English Proficiency), and lack the skill to communicate effectively in English. Underserved populations receive fewer health care services; face economic, cultural, and/or linguistic barriers to accessing health care services; lack familiarity with the health care delivery system; or live-in locations where providers are not readily available or physically accessible.

5. How much weight will be placed on an organization's existing community relationships and history of serving underserved populations compared with projected enrollment numbers?

Answer: As noted on page 12 in the RFA, final funding decisions will be made with consideration of the following factors:

- reasonable statewide distribution of the recommended grant awards geographically within the state, considering 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;
- availability of funding

6. Does the Department encourage organizations that primarily serve people with disabilities to propose targeted outreach and enrollment strategies designed specifically to address accessibility barriers and improve health coverage access for individuals with disabilities?

Answer: 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 (RFA, p.8). These include vulnerable populations who have a high risk for health problems, face significant hardships (e.g., financial, educational, housing, etc.); have limited ability to understand or give informed consent without the assistance of language services (e.g., consumers with Limited English Proficiency), and lack the skill to communicate effectively in English. Underserved populations receive fewer health care services; face economic, cultural, and/or linguistic barriers to accessing health care service; lack familiarity with the health care delivery system or live in locations where providers are not readily available or physically accessible.

7. Will applications proposing partnerships with disability organizations, community-based organizations, health care providers, or other agencies receive additional consideration?

Answer: Final funding decisions will be made with consideration of the following factors:

- reasonable statewide distribution of the recommended grant awards geographically within the state, considering 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;
- availability of funding (RFA, p.12)

8. Can we partner with more than one grantee?

Answer: Yes, all sub-grantees must be listed in the Applicant Form, their roles delineated in the body of the application and their portion of the grant in the Budget Narrative and Template. (RFA, Project Abstract, p.17)

9. Would the Navigators have access to data on the individuals who have lost coverage or may be losing coverage?

Answer: Once the Navigators are set up with the portal within the GetCoveredNJ system, they will be able to be found by consumers and assigned to them as their "Enrollment Counselor." This will allow them direct access to their consumers accounts and applications.

10. Please clarify if the appendix a, and the attachments should be in the same pdf or in 2 pdfs.

Answer: The Applicant Form and all sections within the RFA may be sent as one pdf unit. The attachments must be sent separately; the Budget Template must be in Excel format and Attachment 2 (with all certifications and assurances) must contain all five documents and be fully executed.

11. Do navigators who were trained and certified last year have to be trained and certified again this year?

Answer: Yes, all Navigators must be certified every year for the following plan year. This comprehensive course, provided by the Department of Banking and Insurance, is mandatory for all Assisters as part of the annual certification process that allows them to serve consumers in New Jersey. All must complete the modules of the course, pass the tests and sign the Acknowledgements and/or Rules of Behavior before they offer enrollment assistance to marketplace customers.

12. Is the training certification scheduled at fixed dates/times during September, or is it available on demand once a grantee's staff are registered?

Answer: The invitation to the certification program will be sent to all new grantees upon announcement of the awards by August 24-28. New and returning Navigators will have the month of September to complete the certification program.

13. What is the format and delivery method of the GetCoveredNJ Assister Training 2027 (e.g., self-paced online modules, live webinar, in-person sessions, or a combination), and does certification include a scored assessment or exam?

Answer: The PY2027 Assister Certification Program will be a self-paced, online course. New grantees will receive an email invitation to the training platform to sign up and begin the course. There are 10 modules within the course. The trainee must complete each module and pass the test at the end of each module.

14. What is the approximate time commitment per individual to complete certification, expressed in staff-hours, so we can accurately budget training time within the September 1–30 certification window?

Answer: Please allow approximately three hours to complete the certification program.

15. Does this imply that the trained team is on the road/doing outreach for most of October 2026 to get people ready/knowledgeable about the start of Open Enrollment on 11/1/2026?

Answer: Correct. Once the individual Navigators complete their certification and are set up in the system, they may begin outreach and education efforts. Enrollments for Plan Year 2027 begin on November 1, 2026.

16. All staff must be trained/ready to go with their portal set up by 10/1/2026 and Open Enrollment begins 11/1/2026 ... is this correct?

Answer: Correct

17. How do we handle September 2026 budget overlap?

Answer: Existing Navigator entities will be allowed to request reimbursements for the month of September for their current cycle, as established within their approved budgets. If they are also selected for the new grant cycle, the allowable expenses for the month of September include new Navigator hires and equipment set up, purchase of supplies for outreach, and education efforts for the new plan year.

18. Can non-certified canvassers be utilized to educate the community and direct people to navigators?

Answer: All education and outreach efforts regarding GetCoveredNJ must be performed by certified Navigators.

19. Approximately how many Navigator grants does the Department anticipate awarding statewide?

Answer: The Department does not limit the number of applicants. Final funding decisions will be made with consideration of the following factors:

- reasonable statewide distribution of the recommended grant awards geographically within the state, considering 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;
- availability of funding (RFA, pg. 12)

20. Is there a recommended or expected funding range per applicant, or are applicants encouraged to request the amount necessary to support their proposed scope of work?

Answer: Applicants should consider the geographic area, population to be served, and their available resources when they determine the goals of the program.

Applicants establish their own goals based on organizational capacity. Final funding decisions will be made with consideration of the following factors:

- reasonable statewide distribution of the recommended grant awards geographically within the state, considering 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;
- availability of funding (RFA, p. 12)

21. Is there a maximum award amount that an individual organization should request?

Answer: Final funding decisions will be made with consideration of the following factors:

- reasonable statewide distribution of the recommended grant awards geographically within the state, considering 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;
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- 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;
- availability of funding (RFA, p.12)

22. How will proposed performance goals be evaluated during the review process?

Answer: The selection process considers goals relative to an organization's staffing, geographic service area, and budget.

- 23. Our organization previously served as an unpaid Navigator during the initial implementation of the Affordable Care Act but was not a CMS- or State-funded Navigator grantee. Should this experience be identified as prior Navigator experience within the Project Narrative?**

Answer: Yes, list the entity and assigned staff experience and expertise in serving consumers with federal or state Marketplace education and enrollments. (RFA, Project Narrative, p.20)

- 24. May existing staff dedicate a portion of their time to Navigator activities, or does the Department expect organizations to hire staff whose duties are exclusively funded through this grant?**

Answer: Please list the number of Navigators working within the program, their allocation of time dedicated to the program, and the portion of the budget necessary to support these efforts. The Navigators can serve full time or part time. However, please calculate the total number of full-time employees (FTEs) dedicated to the program and include this calculation in the Applicant Form. (RFA, p.20)

- 25. Are there minimum expectations regarding evening, weekend, or mobile enrollment events beyond those specifically identified in the RFA?**

Answer: As stated in the RFA, 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. 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. New Jersey Navigators must hold hours of operations during key dates, including November 1, December 15, December 30, December 31, January 30 and January 31. (RFA, p7). Participation in department-identified education and enrollment events is required. (RFA, p.4)

- 26. If an applicant proposes serving three counties but is awarded less than the requested amount, will the Department work with the applicant to modify the service area and performance goals after award?**

Answer: 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 grants or other state grants. (RFA, p.21)