

# New Jersey Department of Banking and Insurance

## Language Access Plan

Pursuant to P.L. 2023, c.263

**Effective Date of Plan:** December 15, 2025

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### Language Access Coordinator (LAC)

The best way for the public to **contact** the agency regarding language access efforts and services is to contact the LAC:

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### Introduction

This Language Access Plan (“Plan”) is in compliance with New Jersey’s Language Access Law, [P.L. 2023, c.263](#) (“Law”), as part of New Jersey’s commitment to making our government resources more accessible to our State’s diverse residents. The Law requires State agencies to provide language assistance services and publish a language access plan explaining how they will communicate with individuals with limited English proficiency, and what services they will offer to help.

A language access plan<sup>1</sup> is a document that describes the services that a state government entity<sup>2</sup> and its employees are required to provide to ensure individuals with limited English proficiency have meaningful access to its programs, services, and activities.

Having limited English proficiency means that a person does not speak English as their primary language and may have limited ability to read, write, speak, and/or understand English.

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<sup>1</sup> P.L. 2023, c.263 requires that “[e]ach State government entity in the Executive Branch that provides direct services to the public, in consultation with the Department of Human Services, Department of Law and Public Safety, and Office of Information Technology, shall develop and publish a language access plan that shall reflect how the entity will comply with the provisions of this act.”

<sup>2</sup> Pursuant to P.L. 2023, c.263, a “State government entity” is defined as “any State department or agency in the Executive Branch and any commission, board, bureau, division, office, or instrumentality thereof providing direct services to the public.”

This document provides information about:

- Our agency and how we interact with the public
- The populations with Limited English Proficiency (LEP) that we serve or are likely to serve

It also outlines how our agency:

- Identifies language needs
- Provides language assistance services
- Makes sure language assistance services are high quality
- Informs the public about available free language assistance services
- Keeps the public informed about our efforts to follow the New Jersey's Language Access Law
- Trains staff on serving people with LEP
- Follows the New Jersey's Language Access Law.

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## **A. Our Agency and How We Interact with the Public**

### **1. Agency Mission**

The mission of the Department of Banking and Insurance is to regulate the banking, insurance, and real estate industries in a professional and timely manner that protects and educates consumers and promotes the growth, financial stability, and efficiency of those industries. Additionally, the Department's mission is to increase the number of insured New Jerseyans by connecting them to quality, affordable health insurance through the innovative, professional, and effective operation of Get Covered New Jersey, the State's official health insurance marketplace.

### **2. How We Interact with the Public**

The Department of Banking and Insurance serves consumers statewide who engage with state-regulated insurance companies, financial institutions and real estate licensees. The Department receives complaints from consumers statewide about these industries. The Department's main office is at 20 West State Street, Trenton. The Department's website is available at <https://www.nj.gov/dobi> and has an X social media account available at [X.Com/NJDOBI](https://twitter.com/NJDOBI). The Department also operates Get Covered New Jersey, the state's Official Health Insurance Marketplace. Get Covered New Jersey's website is [GetCovered.NJ.gov](https://www.getcoverednj.gov) and has Facebook and X.com social media accounts in English and Spanish at the following addresses: [www.facebook.com/getcoverednj/](https://www.facebook.com/getcoverednj/), [www.facebook.com/GetCoveredNJEspanol/](https://www.facebook.com/GetCoveredNJEspanol/), [x.com/GetCoveredNJ](https://twitter.com/GetCoveredNJ), and [x.com/GetCoveredNJ Es](https://twitter.com/GetCoveredNJ_Es).

### **3. Participating Entities**

Get Covered New Jersey, the state's Official Health Insurance Marketplace, the Division of Insurance, the Division of Banking and the New Jersey Real Estate Commission.

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## **B. Populations with Limited English Proficiency that Our Agency Serves or is Likely to Serve**

The Law requires that State agencies provide language assistance services to individuals who have limited English proficiency (LEP). This involves identifying the needs of the populations they serve or are likely to serve, covering both written and spoken language support.

Under the Law, agencies must translate vital documents<sup>3</sup> and information into the seven (7) languages most commonly spoken by individuals with LEP in New Jersey. To determine these top seven languages, our agency uses U.S. Census data (including data from the American Community Survey) and consults with the Language Access Implementation Lead Agencies.

This data also helps our agency understand other language characteristics of the communities we currently serve or are likely to serve, ensuring effective language access planning.

At the time of this Plan, the top languages spoken by individuals with LEP in New Jersey are:

1. Spanish
2. Portuguese (preference for Brazilian dialect)
3. Korean
4. Gujarati
5. Chinese (including Mandarin and Cantonese)<sup>4</sup>
6. French Creole or Haitian Creole
7. Arabic

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<sup>3</sup> Vital documents are defined in P.L. 2023, c.263 as “documents that affect or provide legal information about access to, retention of, termination of, or exclusion from program services or benefits; which are required by law; or which explain legal rights.”

<sup>4</sup> While spoken Chinese primarily includes Mandarin and Cantonese, translation should be tailored to Simplified and Traditional Chinese for written communication.

## **1. Adding Languages Beyond the Top Seven at a State-level**

The Law also requires that State agencies translate vital documents into any other languages considered necessary by the agency based on the populations they serve.

Our agency has made the following determination about the addition of languages beyond the top 7:

At this time, the agency has not identified a need to include additional languages beyond the most common 7 languages. The agency will continue to explore the need for additional languages needed for translation and interpreting services.

## **2. Languages Available for Interpreting Services**

Under the Law, State agencies have to provide interpreting services between the agency and an individual in that person's primary language when delivering services or benefits.

## **3. Populations with LEP**

Describe the populations with LEP that interact or are likely to interact with our agency or are otherwise in need or are eligible for our agency's services. This could include any efforts to identify specific language characteristics or needs through internal data or other relevant datasets, such as information from language services providers, school districts, community-based organizations, business associations, etc.

The Department of Banking and Insurance serves consumers statewide who engage with state-regulated insurance companies, financial institutions and real estate licensees. The Department receives complaints from consumers statewide about these industries.

## C. Determining the Need for Language Assistance Services and Language Identification

When an individual with LEP contacts our agency, staff must assess whether language assistance is needed in the following ways (Tables 1–3).

**Table 1: In-Person**

Description	Check (X) all that apply
Voluntary self-identification by the individual or their companion	X
Use of multilingual language identification cards, posters or visual aids (for example, “I Speak” posters)	X
Assistance from trained staff to identify the individual’s primary language	X
Support from a qualified interpreter (in-person, over-the-phone and/or remote) to identify/confirm an individual’s primary language	X
Other (specify):	

**Table 2: Telephonic Communication**

Description	Check (X) all that apply
Voluntary self-identification by the individual or their companion	X
Assistance from trained staff to identify the individual’s primary language	X
Support from a qualified interpreter (in-person, over-the-phone and/or remote) to identify/confirm an individual’s primary language	X
Other (specify):	

**Table 3: Electronic Communication**

Description	Check (X) all that apply
Notice of available language assistance services available on the agency website	X
Multilingual taglines included in applicable forms, letters, and/or email communications	
Multilingual chatbot on website	
Use of automated translation tools only to identify primary language	
Other (specify):	

## D. Provision of Language Assistance Services

### 1. Vital Document Translation

The Law requires translation of vital documents. Vital documents are defined in P.L. 2023, c.263, as “documents that affect or provide legal information about access to, retention of, termination of, or exclusion from program services or benefits; which are required by law; or which explain legal rights.”

Our agency has the following resources available for translation of vital documents (Table 4).

**Table 4: Resources for Translation of Vital Documents**

Resource	Check (X) all that apply
Qualified, trained, and/or designated multilingual staff	
Contractors	X
Other (specify):	

Translation of vital documents is an ongoing process. Appendix 1 provides an inventory of vital documents translated as of the date of this publication. This list will be maintained and updated at least annually as part of annual reporting.



## 2. Language Interpreting Services

Our agency has the following free resources available for spoken or sign language interpreting requests (Table 5).

**Table 5: Resources for Spoken or Sign Language Interpreting Requests**

Resource	Check (X) all that apply
Assistance from qualified, trained, and/or designated multilingual staff	
Over-the-phone interpreting services	X
In-person interpreting services	
Video-remote interpreting services	
Other (specify):	

## 3. Additional Accessibility Equipment and Services

**Table 6: Accessibility Equipment and Services**

Equipment or Service	Check (X) all that apply
Telephone voice menus for help with agency programs are available in the following languages (specify): Get Covered New Jersey Customer Call Center has a menu that allows residents to choose other languages on the menu.	X
Trained multilingual staff can communicate with individuals with LEP in select languages, including (specify):	
Access to auxiliary aids such as hearing induction loops, pocket talkers, captioning, video-remote interpreting and/or simultaneous interpreting equipment. (Get Covered New Jersey Customer Call Center is accessible via TTY)	X
Services through partner agencies that serve those who need auxiliary aids, including:	
The Department of Human Services' Division of the Deaf and Hard of Hearing	X
Other (specify):	

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## E. Methods for Quality Assurance

To ensure language assistance services are accurate, high-quality, and culturally competent, activities underway or planned include (Table 7):

**Table 7: Methods for Quality Assurance**

Method	Check (X) all that apply
Prioritizing the use of plain language	X
Using vetted contractors that implement quality assurance standards to ensure that its linguists are experienced, trained, and certified as appropriate and are linguistically and culturally competent	X
Monitoring and tracking the quality of interpreting and translation services provided by vendors, and training staff to monitor quality of those services	
Including quality assurance requirements in vendor contracts, e.g., glossaries, translation review, use of translation memory, localization software, desktop publishing, etc.	X
Partnering with community-based organizations to periodically check quality of interpreting and translation services	
Conducting periodic testing of translated documents and interpreting services across languages	X
Ensuring quality and proper maintenance of auxiliary aids and equipment, such as hearing induction loops, pocket talkers, captioning, tablets, and/or simultaneous translation equipment	
Other (specify):	

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## F. Public Notice About the Availability of Free Language Assistance Services

Our agency informs individuals with LEP in required languages, including auxiliary aids and equipment, about their right to free language assistance services in the following ways (Table 8):

**Table 8: Public Notice**

Method	Check (X) all that apply
Signs and posters in areas highly visible to the public	X
Information on agency's website describing available language assistance services, processes, and documents required by the Law	X
Printed material, publications, and advertisements	X
Telephone voice menu providing information in non-English languages	X
Public service announcements	
Other (specify):	

## G. Stakeholder Engagement and Outreach

Our agency's engagement with community or stakeholder entities representing populations with LEP regarding language access planning and implementation includes (Table 9):

**Table 9: Stakeholder Engagement and Outreach**

Method	Check (X) all that apply
Conducting stakeholder engagement to inform our language access planning, which may include public listening sessions with groups and/or one-on-one meetings	X
Planning to conduct and maintain stakeholder engagement as this Plan is implemented and updated, which may include public listening sessions and/or one-on-one meetings	X
Having clear and measurable goals for program/service-specific outreach and communication to reach individuals with LEP from different language communities	
Maintaining and utilizing distribution lists that include local, culturally, and linguistically diverse community-based organizations and media to disseminate information regarding the agency's language access services	
A website to receive feedback, and/or public email address for language access questions, feedback, and/or concerns	X

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## H. Staff Training

For staff involved in implementing P.L. 2023, c.263, annual training includes the following topics (Table 10):

**Table 10: Staff Training**

Topic	Check (X) all that apply
The agency's legal obligations to provide language assistance services	X
The agency's language access policies and protocols	X
The agency's resources and best practices for providing language assistance services	
How to access and work with interpreters and translators	X
Cultural competence and cultural sensitivity	
How to obtain translation and interpreting services	X
Maintaining records of language access services provided to individuals with LEP	X

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## I. Processes for Recordkeeping, Compliance Monitoring, and Reporting

### 1. Annual Internal Monitoring

Our agency monitors implementation of this Plan to ensure compliance with P.L. 2023, c.263 by (Table 11):

**Table 11: Annual Internal Monitoring**

Method	Check (X) all that apply
Supporting the establishment of mechanisms for monitoring the agency's implementation of this Plan	X
Collecting and compiling the data necessary for the agency's Annual Report on compliance with P.L. 2023, c.263	X
Submitting in a timely manner the Annual Report pursuant to P.L. 2023, c.263	X

## 2. Internal Recordkeeping

Our agency tracks language access-related data on an ongoing basis. The tracking underway includes [Table 12]:

**Table 12: Internal Recordkeeping**

Metric	Check (X) all that apply
Frequency of requests for language assistance services	X
How requests were met	X
Whether language assistance services were requested in languages other than the required seven	X
How the agency intends to notify the populations with LEP of the available language assistance services	
How the agency documents the actual provision of language assistance services to individuals with LEP	X
Other (specify):	

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## Appendix 1: Inventory of Translated Vital Documents

Translation of vital documents is an ongoing process. As of the date of this publication, the following vital documents are available publicly in the following languages: [www.nj.gov/dobi/languageaccess/](http://www.nj.gov/dobi/languageaccess/)