

SENATE, No. 4688

STATE OF NEW JERSEY
222nd LEGISLATURE

INTRODUCED OCTOBER 1, 2026

Sponsored by:

Senator JOSEPH F. VITALE

District 19 (Middlesex)

Senator ANGELA V. MCKNIGHT

District 31 (Hudson)

SYNOPSIS

Requires DOBI to develop pilot program to automatically assess NJ FamilyCare eligibility on existing State-based exchange.

CURRENT VERSION OF TEXT

As introduced.



(Sponsorship Updated As Of: 10/1/2026)

1 AN ACT concerning the State-based exchange and supplementing
2 P.L.2019, c.141.

3
4 **BE IT ENACTED** *by the Senate and General Assembly of the State*
5 *of New Jersey:*

6
7 1. a. The Department of Banking and Insurance, in
8 collaboration with the Department of Human Services, shall
9 develop and administer a six-month pilot program under which an
10 applicant seeking health insurance coverage via the State-based
11 exchange, established pursuant to P.L.2019, c.141 (C.17B:27A-57
12 et seq.), shall automatically be assessed for NJ FamilyCare
13 eligibility and, if determined eligible, have the opportunity to select
14 and enroll in a NJ FamilyCare managed care plan on the State-
15 based exchange technology platform. The pilot program shall
16 consist of up to five counties, chosen at the discretion of the
17 Commissioner of Banking and Insurance from a pool of counties
18 who opt to participate in the pilot program.

19 b. In order to effectuate the provisions of subsection a. of this
20 section, the Department of Banking and Insurance shall contract
21 with an entity that has developed a state-based exchange technology
22 solution that provides secure, reliable Medicaid integration,
23 including flexible options for assessment or determination and
24 proven account transfer capabilities that help reduce coverage gaps
25 and consumer churn between Medicaid and Qualified Health Plan
26 programs. This contract shall be implemented either through:

27 (1) an amendment to the existing contract under which the
28 State-based exchange technology platform, established pursuant to
29 P.L.2019, c.141 (C.17B:27A-57 et seq.), was developed and
30 currently operates, to the extent that doing so is permissible under
31 State rules and regulations concerning purchasing or procurement;
32 or

33 (2) the procurement of a new contract.

34 c. The pilot program shall commence upon the date on which
35 the necessary updates to the State-based exchange technology
36 platform have been implemented such that the provisions of
37 subsection a. of this section are operable, and shall expire 180 days
38 thereafter.

39 d. No later than 90 days following the conclusion of the pilot
40 program, the Department of Banking and Insurance, in
41 collaboration with the Department of Human Services, shall submit
42 a report to the Governor and to the Legislature, pursuant to section
43 2 of P.L.1991, c.164, regarding the implementation of the pilot
44 program. The report shall include, at a minimum, the following
45 information:

46 (1) the number of applicants that were screened for NJ
47 FamilyCare eligibility during the pilot program;

1 (2) the number of applicants determined eligible for NJ
2 FamilyCare enrollment during the pilot program;

3 (3) the overall cost of the pilot program, broken down by
4 component, such as software and administration;

5 (4) an analysis of NJ FamilyCare eligibility determination
6 performance under the pilot program compared to traditional NJ
7 FamilyCare eligibility determination agencies' performance over
8 the same period;

9 (5) an analysis of the pilot program's impact on case load for
10 traditional NJ FamilyCare eligibility determination agencies; and

11 (6) any recommendations for the continuation or modification of
12 the pilot program.

13
14 2. There is appropriated from the General Fund to the
15 Department of Banking and Insurance the sum of \$1,500,000 to
16 implement the provisions of this act.

17
18 3. The Commissioner of Human Services shall apply for such
19 State plan amendments or waivers as may be necessary to
20 implement the provisions of this act and to secure federal financial
21 participation for State Medicaid expenditures under the federal
22 Medicaid program.

23
24 4. This act shall take effect immediately.

25
26
27 STATEMENT

28
29 This bill requires the Department of Banking and Insurance
30 (DOBI), in collaboration with the Department of Human Services
31 (DHS), to develop and administer a six-month pilot program under
32 which an applicant for health insurance coverage via the existing
33 State-based exchange is automatically assessed for NJ FamilyCare
34 eligibility and, if determined eligible, has the opportunity to select
35 and enroll in a NJ FamilyCare managed care plan on the State-
36 based exchange technology platform.

37 Under the bill, the DOBI is to receive a \$1.5 million
38 appropriation from the General Fund to support the pilot program.
39 The pilot program is to: 1) consist of up to five counties, chosen at
40 the discretion of the Commissioner of Banking and Insurance from
41 a pool of counties who opt to participate in the pilot program; and
42 2) commence upon the date on which the necessary updates to the
43 State-based exchange technology platform have been implemented
44 such that the provisions of the bill are operable, and is to expire 180
45 days thereafter.

46 In order to effectuate the provisions of the bill, the DOBI is to
47 amend the existing contract for the State-based exchange
48 technology platform, or procure a new contract, provided that the

1 contracted entity has developed a state-based exchange technology
2 solution that provides secure, reliable Medicaid integration,
3 including flexible options for assessment or determination and
4 proven account transfer capabilities that help reduce coverage gaps
5 and consumer churn between Medicaid and Qualified Health Plan
6 programs. The existing State-based exchange technology platform,
7 known as Get Covered NJ, was developed and implemented by
8 GetInsured, under the parent company Vimo. Vimo has rolled out a
9 Medicaid Express module that allows for real-time Medicaid
10 eligibility determination on state-based exchanges.

11 No later than 90 days following the conclusion of the pilot
12 program, the bill directs the DOBI, in collaboration with the DHS,
13 to submit a report to the Governor and to the Legislature regarding
14 the implementation of the pilot program. The report is to include, at
15 a minimum, the following information: 1) the number of
16 applicants that were screened for NJ FamilyCare eligibility during
17 the pilot program; 2) the number of applicants determined eligible
18 for NJ FamilyCare enrollment during the pilot program; 3) the
19 overall cost of the pilot program, broken down by component, such
20 as software and administration; 4) an analysis of NJ FamilyCare
21 eligibility determination performance under the pilot program
22 compared to traditional NJ FamilyCare eligibility determination
23 agencies' performance over the same period; 5) an analysis of the
24 pilot program's impact on case load for traditional NJ FamilyCare
25 eligibility determination agencies; and 6) any recommendations for
26 the continuation or modification of the pilot program.