



When your child's medical bills are too big to handle, we can help.

LorieAnn Wilkerson-Leconte, MPH, Deputy Executive Director

May 20, 2022

NJASBO Trustee Meeting

The Fund in Brief

A financial assistance program for New Jersey Families with **catastrophic medical expenses*** due to a child's illness or condition.

- * Expenses exceed 10% of the family's income that year, plus 15% of any income over \$100,000
- * Not covered by insurance, other State or Federal programs, or other sources such as fundraising
- * Incurred before the child's 22nd birthday



Any Child. Any Condition. Any Income.
nj.gov/humanservices/cicrf

Families Struggle with the Costs

25-30% of American households report trouble paying medical bills in the past year

1/3 of individuals with Employer-Sponsored Insurance say they would not be able to pay an unexpected \$500 medical bill

>40% of households with a high-deductible health plan had less in savings than the amount of their deductible



<https://www.kff.org/health-costs/issue-brief/data-note-americans-challenges-health-care-costs/>

The *Expense* is Catastrophic

- The Fund helps families with catastrophic medical expenses due to a child's illness or condition
- The diagnosis need not be severe
- Examples of expenses the Fund has reimbursed:
 - Broken bones when parents are between jobs
 - Emergency transportation not covered by insurance
 - Neonatal Intensive Care Unit copays and deductibles
 - Expenses related to a child's disability



Eligible Expenses

The Fund will consider more than medical expenses for ALL conditions, including but not limited to:

- Physicians and hospitals
 - Therapies
 - Pharmaceuticals
 - Home health care/respice care
 - Durable medical equipment
 - Infusion therapies
 - Addiction services
 - Equipment for visual impairment
 - Mental health services
 - Medical tests
 - Home modifications
 - Modified vehicles
 - Disposable medical supplies
 - Residential treatment
 - Hearing aids/cochlear implants
- ... **AND MORE!**



Ineligible Expenses

- Insurance Premiums
- Educational, recreational or legal expenses
- Cosmetic surgery
- Modifications to vacation homes or rentals or homes not owned by the applicant parent
- Normative expenses (clothing, food rent, etc.)
- Gas, food, incidentals incurred during travel
- Supplements/vitamins and food, even if specialized
- Out-of-country medical services



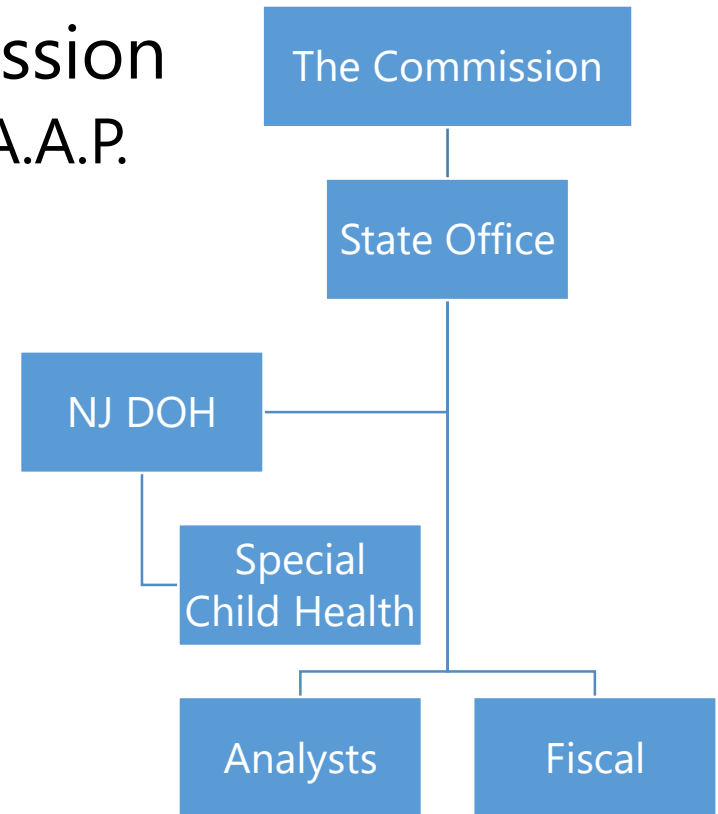
Our Funding

- Non-lapsing, revolving trust fund
- Collected from **\$1.50 annual surcharge** per employee for all employers subject to New Jersey Unemployment Compensation Law
- Since the first awards were approved in December 1989, the Fund has **awarded over \$195 million** across more than 9,600 applications on behalf of New Jersey children.



Leadership & Staff

- Fund is governed by a 12-member Commission
 - Chairperson: Janice Pronnicki, M.D., M.P.H., F.A.A.P.
- State Office
 - Executive Director: Christian Heiss, M.P.H.
 - Deputy Executive Director
 - Analysts
 - Fiscal and Administrative Staff



Other Fund Basics

- Applicant child must be a legal permanent resident of New Jersey for at least 3 months prior to applying
- All expenses must already be incurred; cannot be considered prospectively
- \$100,000 cap on disbursements on behalf of a child per year
- Families may re-apply annually



Every Application Must Include:

- ✓ Birth certificate, US passport or green card (copy)
- ✓ Front and back of child's insurance card (copy)
- ✓ Proof of income for the funding year
- ✓ Medical documentation of the child's condition
- ✓ Copies of bills, invoices, receipts, etc. for the requested expenses
- ✓ Declaration of any lawsuits, fundraising or special needs trusts



How to Apply

- Call the Fund at **1-800-335-FUND** (3863)
- Contact the **Special Child Health Services** unit in your county
- Visit <https://nj.gov/humanservices/cicrf/home/apply>



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Spread the Word!

- Distribute informational materials and recommend our website (www.njcatastrophicfund.org).
- Tell your friends and families about our program.
- Invite us to present at medical/treatments centers, conferences, houses of faith, support groups, parent groups and community events.
- FOLLOW, LIKE and SHARE our Facebook page! (@catastrophicillnessinchildrenrelieffund)



Questions?

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