



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

ANY child. ANY condition. ANY income.

History, Funding and Commission

- Created in **1988** with bipartisan sponsorship and support.
- Over **\$199 million awarded since Dec. 1989.**
- Governed by a **12-member Commission**: 7 volunteer public members including at least two providers of health care services to NJ children and 5 public members.
- **Funded by NJ businesses**: \$1.50 annual surcharge for all employers subject to NJ Unemployment Compensation Law; over \$9 million in fiscal year 2022.



Any Child, Any Condition, Any Income!

- Any child **under 22 who resides in NJ for at least 3 months prior to application and who is a legal resident** – but not necessarily a permanent one.
- The child's condition **does not need to be terminal, severe, chronic or even permanent** to be eligible.
- You **cannot make too much or too little to qualify** – eligibility is based on the amount of expenses (10% of 1st \$100k in income plus 15% of income over \$100k).



A few things:

- Expenses must be incurred **prior to application, within the past 7 years and before the child's 22nd birthday.**
- **Each application covers a 12-month consecutive time period** based on dates of service and when expenses have been incurred.
- **Each child** must have their own application.
- Families can apply for **multiple years**
- We are a **payer of last resort** for medical expenses not covered by insurance, other State/Federal programs, or other sources such as fundraising



A few other things:

- We are **not an entitlement program**; the Commission reviews each case individually and there's no guarantee of award.
- Applications are processed in the order in which they are received; the **process can take several months**.
- The Commission meets **every other month** to decide upon applications.
- Requests for **ambulatory services from out-of-network providers** may require additional information / may not be eligible unless urgent/emergent or inadvertent.



Potentially Eligible Expenses:

- Hospitals and physicians
- Therapies
- Mental health services
- Residential treatment
- Disposable medical supplies
- Addiction treatment
- Medications/medical cannabis
- Testing and diagnostics
- Modified vehicles
- Home modifications
- Home health care/respite
- Durable medical equipment
- Mileage, tolls, parking
- Hotels, flights
- Ambulance/medical air travel
- End of life/funeral expenses



... and more!

Potentially Ineligible Expenses

- In utero expenses or birth expenses for Mom
- Modifications to secondary houses or homes not owned by the applicant parent.
- Normative expenses (clothing, food, etc.)*
- Gas, food, incidentals
- Supplements/vitamins and food*
- Educational, recreational or legal expenses
- Cosmetic surgeries
- Treatments not approved by the FDA*
- Vision therapy*
- Wilderness therapy
- Out-of-country medical services



*some exceptions

Reimbursement for some expenses have annual caps:

- **Each application: \$100,000**

- Speech therapy: \$3,000
- Applied behavioral analysis (ABA): \$6,000
- Modified vehicles – chassis: \$7,500 (no cap on vehicle modifications)
- Home modifications: \$25,000



Initial Documentation:

- Proof of **legal residency** – birth certificate, U.S. passport, green card, visa.
- **Health insurance card(s)** – front and back.
- **Income** – federal taxes, paystubs, profit-loss statements, Social Security, child support/alimony
- Declaration of any **lawsuits, fundraising or special needs trusts.**



Referral to Special Child Health Services

Supporting Documentation:

- **Medical documentation** from a physician
- **Invoices/bills**
 - **Itemized bills:** physicians, hospitals, therapies, medications, etc
 - **Modified vehicles:** registration, photos of inside and outside, loan information, invoice with modifications separate from chassis.
 - **Home modifications:** contractor's invoice(s), photos,
- **Proof of payments** (if applicable)
- **Explanations of benefits** (EOBs)/denials from insurance



How to Apply:

- Online: www.njcatastrophicfund.org – click on “how to apply.” Families who apply online will need to send supporting documentation separately via mail or fax.
- Request a paper application by calling CICRF at: 609-292-0600 or toll-free: 800-335-FUND (3863) or emailing us at cat.illness@dhs.nj.gov.



General Contact Information

- Phone: 609-292-0600 or toll-free: 800-335-FUND (3863)
- Fax: 609-633-2947 or 609-341-2236
- Main email address: cat.illness@dhs.nj.gov
- Staff are available Monday through Friday, 8 a.m. to 5 p.m.
- By Mail:

USPS: Catastrophic Illness in Children Relief Fund
 P.O. Box 728, Trenton, New Jersey 08625

Overnight/certified mail or UPS/FedEx:



140 E. Front Street, 3rd floor, Trenton NJ 08608

How to Spread the Word!

- Distribute informational materials and recommend our website (www.njcatastrophicfund.org).
- Let NJ families know about our program
- Suggest to others that we present at conferences, seminars, support groups, parent groups and community events and health fairs
- Visit, like and share our Facebook page (@catastrophicillnessinchildrenrelieffund)!



Questions?

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