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### ***What Is A Catastrophic Illness?***

In the Catastrophic Illness in Children Relief Fund Program, any illness can be "catastrophic" based on uncovered eligible medical expenses and the family's income in a prior 12-month time period.

A catastrophic illness is any illness or condition, acute or chronic, for which expenses are incurred that are not fully covered by insurance, state, federal programs, or other sources and exceed the program's eligibility threshold.

There are no specific exclusions by diagnosis.

### ***What expenses are eligible?***

The following incurred expenses will be considered and may be eligible for payment/reimbursement if found reasonable. The categories include, but are not limited to:

- Specialized pediatric ambulatory care
- Addictions/mental health services
- Acute or specialized hospital care, both in and outpatient
- Physician care in all settings
- Medical equipment or disposable medical supplies
- Pharmaceuticals
- Medically related home modifications and medical transportation
- Home health care
- Experimental medical treatment or pharmaceuticals following special review

### ***Who is Eligible for the Fund?***

- In any prior, consecutive, 12 month period, dating back to 1988, eligible expenses must exceed 10% of the family's income, plus 15% of any excess income over \$100,000.
- The child must have been 21 years or younger when the medical expenses were incurred.
- The family must have lived in New Jersey for 3 months immediately prior to the date of application. Migrant workers may be eligible, temporary residents are not.

### ***A Financial Safety Net***

*This single parent of a teenager was faced with extraordinary medical debt when insurance denied coverage for her son's hearing aid. The hearing aid significantly improved his ability to participate in all aspects of daily life but the out-of-pocket cost was over \$6,000 to the family. His mother was overjoyed to learn that the Commission had approved an award to reimburse her for the extraordinary cost of the hearing aid saying that the Fund had given her son "the gift of sound."*

### ***How does a family apply?***

- Call the toll free Family Information Line: 1-800-335-FUND (3863) for information and an application.
- The completed application is forwarded to the State Office of the Commission for screening and review. All applications to the Fund are confidential.
- The Commission will review the application and make the final determination on eligibility and the amount of assistance.
- Approved grant awards are disbursed directly to the providers to offset outstanding balances.

- Families may be reimbursed for their out-of-pocket expenses.

*"The past year has been filled with anxiety about my child's illness, compounded by the endless medical expenses. Financial assistance from the Catastrophic Illness in Children Relief Fund reduced that burden immeasurably. Like a lot of parents, I never considered that a serious illness would strike my child. It is not until the bills starting coming in that you realize the magnitude of it all. Financial assistance from the Catastrophic Illness in Children Relief Fund was there when we needed it."*

### ***How did the Commission Begin?***

New Jersey recognized that families of all incomes may be faced with high uncovered medical expenses for their children. Families with or without insurance are vulnerable to extraordinary medical bills.

The Fund is intended to assist in preserving the financial integrity of NJ families and their ability to cope with the responsibilities which accompany significant health problems in children.

The Catastrophic Illness in Children Relief Fund Program was established through legislation in 1988 (P.L. 1987 C.370) to be a financial resource for NJ families overwhelmed with their child's medical bills.

The Fund is a dedicated, revolving, non-lapsing trust fund. The Fund is collected from an annual assessment of \$1 per employee levied on all employers who are subject to the New Jersey Unemployment Compensation Law.

The legislation established the Commission to administer the Fund and to establish a program by which the public may have access to this resource.

### **The Commission**

P.L. 1987 C.370 established the Catastrophic Illness in Children Relief Fund Commission to administer the Fund and to establish a program by which the public may have access to this financial resource. The Catastrophic Illness in Children Relief Fund Commission is established in, but not of, the State Department of Human Services.

The Commission consists of 11 members, 7 of whom are appointed from the public and are non-salaried. A public member, elected by the Commission is Chairperson. The other 4 members are the Commissioners of Human Services, Health and Senior Services, Banking and Insurance, and the State Treasurer.

The Commission makes all final decisions on eligibility and the amount of financial assistance.

**Catastrophic Illness in Children Relief Fund Commission**

**New Jersey Department of Human Services**

**P.O. Box 728**

**Trenton, NJ 08625- 0728**

**(609) 292-0600**

**E-Mail**

**Family Information Line: 1-800-335-FUND (3863)**

***We Can Help.***