



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

Burlington & Camden Special Education Directors' Virtual Meeting
Friday May 20, 2022

AGENDA

- Overview of the Fund and Commission
- Application Requirements and Process
- Discussion and Questions



About the Commission

- The Fund is governed by a 12-member Commission made up of:
- 7 volunteer public members, including at least two providers of health care services to NJ children
- 5 ex officio members, including the Commissioners of Health, Human Services, Children and Families, Banking and Insurance, and the State Treasurer



Source of Funding

- Collected from \$1.50 annual surcharge per employee for all employers subject to New Jersey Unemployment Compensation Law
- Non-lapsing, revolving trust fund
- In State Fiscal Year 2020, the Fund received \$9.3 million in revenue and paid \$6.4 million to families and providers.



The Fund in Brief

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

- **Catastrophic refers to the financial impact of medical expenses on a family; not the diagnosis or medical/health condition.**
- Think of us as a medical expense relief/recovery fund --
for **any child**, with **any condition**, at **any income** level.



nj.gov/humanservices/cicrf

The Fund in Brief (continued)

- Open to **any child, with any condition of any financial background.**
- Expenses not covered by insurance, other State/Federal programs, or other sources such as fundraising
- Applications cover a 12 month consecutive time period based on dates of service and when expenses have been incurred (*with a few exceptions).



Basic Eligibility Requirements

- The applicant child must be a legal permanent resident of New Jersey for at least 3 months prior to applying.
- Expenses have to be incurred:
 - prior to application
 - within the past 7 years and
 - before the child's 22nd birthday.
- Expenses must exceed 10% of the household income up to \$100,000 plus 15% of any income over \$100K.



Every Application Must Include:

- Proof of legal, permanent residency (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.
- Proof of payment (if applicable)
- Declaration of any lawsuits, fundraising or special needs trusts.



Potentially 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/respite 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!**



Potentially Ineligible Expenses

- 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



Potentially Ineligible Expenses (cont'd)

- Services provided by non-credentialed providers
- Treatments not approved by the FDA (with some exceptions)
- Vision and listening therapy (with some exceptions)
- HBOT for diagnosis not approved by the FDA
- In utero expenses or birth related expenses for the mother
- Wilderness therapy



Other Things to Know:

- This is not an entitlement program.
- This is a retrospective program.
- Each child must have their own application.
- Families can apply over multiple years.
- Applications are processed in the order in which they are received and the application process can take several months to complete.
- The Commission meets every other month to decide upon cases.



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)



General Contact Information

- Phone: 609-292-0600 or toll-free: 800-335-FUND (3863)
- Fax: 609-633-2947 or 609-341-2236
- 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

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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