



Catastrophic Illness in Children Relief Fund Commission

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What is the Catastrophic Illness in Children Relief Fund?

- The Catastrophic Illness in Children Relief Fund is a financial assistance program for New Jersey families whose children have medical costs otherwise uncovered by insurance, state or federal programs, or other sources such as fundraising. The Fund is intended to assist in preserving a family's ability to cope with the responsibilities which accompany a child's significant health problems.



History of the program

- The program was created in 1988 by legislation sponsored by Governor DeFrancesco to provide a financial safety net to New Jersey families.
- For fiscal year 2017, the Commission approved nearly \$5 million in awards for 343 eligible families.
- To date, the program has helped over 8,543 applicants, and approved over \$176 million in awards.



Funding sources

- The Catastrophic Illness in Children Relief Fund is a revolving non-lapsing trust fund.
- Funding comes from an annual surcharge levied on all employers subject to the New Jersey Unemployment Compensation Law. The Fund receives \$1.50 per employee from each business.
- No state or federal tax dollars are used.



Eligibility Requirements

- The applicant parent must be a legal permanent resident of New Jersey for at least 3 months prior to applying, and a legal, permanent resident of the United States.
- The child must be under the age of 22 when the expenses were incurred.
- Medical expenses need to exceed 10% of the household income for the first \$100,000 of income and 15% of any income over \$100,000.
- Expenses need to be incurred in a prior 12 month time period.



What is a Catastrophic Illness?

- “Catastrophic illness” refers to the financial impact of a child’s medical condition.
- There are no minimum or maximum income limits.
- There is no limitation by diagnosis or condition. We consider a wide range of diagnoses, both temporary (i.e. fractures) and permanent (i.e. cerebral palsy).



Time Limit for Application

- There is no deadline or statute of limitations to apply for assistance from the Fund.
- Medical expenses may go back as far as 1988.
- Families may re-apply annually.



Potentially Eligible Expenses

- Physician Services
- Transportation (mileage, tolls, etc.)
- Pharmacy
- Therapies
- Hospitalization
- Home Modifications
- Durable Medical Equipment
- Disposable Medical Supplies
- Laboratory Costs
- Hotels for out-of-state medical visits
- Home Health Care
- Long Term Care
- Modified Vehicles
- Funeral Expenses



What is not covered?

- Insurance premiums (used for eligibility only).
- Cosmetic surgery.
- Modifications on vacation homes or rentals.
- Supplements and food.
- Educational expenses.
- Vision and listening Therapy.
- Treatments not approved by the FDA.



Capped Expenses

These expenses are capped per year and per child:

- Speech therapy - \$3,000
- ABA therapy - \$6,000
- Modified Vehicles - \$15,000 toward vehicle – modifications are uncapped.
- Home modifications - \$25,000
- Total Application - \$100,000



What must be submitted for an application to be processed?

- Completed application in paper form or online.
- Tax form for the 12 month time period and/or pay stubs.
- Proof of medical bills and expenses.
- Copy of child's insurance card.
- Proof of payments (copy of credit card statement, canceled check, or bank statements).
- Explanation of benefits from insurance company.
- Proof of any fundraising.



What must be submitted for an application to be processed?

- Child's birth certificate.
- Proof that parents are permanent, legal residents of NJ, such as birth certificate, US passport or green card.
- Proof of payment for expenses that have been paid by the family.

Time Frame for Processing Applications

- Families will receive a confirmation e-mail and call within two weeks of applying to verify receipt and do an initial review. Application will then await processing in the order they are received.
- Currently processing begins within several months of receipt unless expedited.
- The Commission meets to review applications every other month.



Limitations for Families

- Expenses must be incurred before applying.
- Many need help purchasing a modified van or funding the modification of their home for accessibility.
- Families must submit all supporting documentation including detailed information regarding fundraising, lawsuits and special needs trusts.
- Families must apply for Charity Care for uncovered hospital expenses to be considered.



How Families apply?

- Online - www.njcatastrophicfund.org

Families who apply online will need to send supporting documentation separately.

- Phone - **609-292-0600** or
toll-free at **1-800-335-FUND (3863)**

Give us a call to request a paper application.



Spread the Word!

- Distribute informational materials.
- Let New Jersey families know about our program.
- Like us on Facebook!
- Give us a call with any questions. Staff are available to answer your questions, Monday through Friday, 7:30 am till 5pm.



Contact Us

Catastrophic Illness in Children Relief Fund

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