



NJ FAMILY CARE

Affordable health coverage. Quality care.

Offered by the State of New Jersey

Chris Christie, Governor
Kim Guadagno, Lt. Governor
State of New Jersey

NJ FamilyCare provides quality free or low-cost health coverage for uninsured children 18 and younger and low-income parents. This program already covers more than a half million New Jersey children.

What's Covered?

NJ FamilyCare offers full health care coverage through established Health Maintenance Organizations (HMOs) that operate throughout the state. NJ FamilyCare covers just about every health care need, including:

doctor visits

x-rays

eyeglasses

prescriptions

hospitalization


mental health services

lab tests

dental (for kids)

specialist visits

Who is Eligible?



Only children 18 and younger and certain low-income parents living in New Jersey are eligible for NJ FamilyCare. Eligibility is based on a family's size, including children and parents, and monthly income. Assets are not considered. Parents/guardians making less than the amount indicated may not be eligible because income such as unemployment, child support and government benefits is counted differently for parents/guardians. (See the chart at right.)

What Does it Cost?

For many families, it costs nothing: no monthly premiums or co-payments. For families with higher monthly incomes, there is a sliding scale for small co-payments and monthly premiums may be required.

Maximum Family Income as of 1/1/2011

Please review the chart. It is based on family size and monthly income before taxes.

Maximum Gross Monthly Income Limits

Family Size*	Children's Coverage (Age 18 and younger)	Parent/Guardian Coverage
2	\$4,291	\$1,631
3	\$5,405	\$2,054
4	\$6,519	\$2,478
5	\$7,633	\$2,901
6**	\$8,748	\$3,324

* Includes parents/guardians and their children in the household

** For larger families, call to determine your monthly guidelines

Are There Any Restrictions?

Pre-existing conditions do not affect eligibility. In most cases, children must have been without medical insurance for at least 3 months. Because there are exceptions, it's a good idea to call NJ FamilyCare if you have a question.

Adult parent/guardian immigrants must have legal permanent resident status for at least five years to be eligible. For undocumented residents, their children may be eligible if born in the U.S.

How to Find Out More

To find out if you are eligible, or for more information, call or visit our website.

1-800-701-0710

(Multilingual operators available)

www.njfamilycare.org

Apply on line!

TTY 1-800-701-0720

(For hearing impaired individuals)





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1-800-701-0710

www.njfamilycare.org

NJ has free or low-cost health insurance for all children!

NJ FamilyCare is taking applications for enrollment

- ✓ Eligibility for free coverage is based on family size and monthly income
- ✓ Eligibility for low-cost plans is guaranteed
- ✓ More affordable than private insurance or COBRA

NJ FamilyCare provides coverage for:

- ✓ Doctor visits
- ✓ RXs – prescriptions
- ✓ Eye glasses
- ✓ Dental (for most kids)
- ✓ Hospitalization
- ✓ X-rays, lab tests
- ✓ Mental health screening and counseling

For more information and to apply:

- ✓ Call NJ FamilyCare at 1-800-701-0710 and ask for an application (Monday thru Friday/se habla español)
- ✓ Visit www.NJFamilyCare.org and fill out the online application (information available in 12 languages)

Or to purchase low-cost insurance for your children:

- ✓ NJ FamilyCare ADVANTAGE: Rates more reasonable than private insurance or COBRA
- ✓ Call 1-800-637-2997 or visit www.horizonnjhealth.com and click on NJ Family-Care ADVANTAGE on the left-side menu

NJ FamilyCare is not a welfare program. Application review and processing can take up to 30-days.