



There is a cure for Catastrophic Medical Bills

Sometimes your child's medical expenses cost more than you can afford—even if you have health insurance. That's why there's the **Catastrophic Illness in Children Relief Fund**.

Through the Fund, all New Jersey families may be eligible to receive financial support to help pay for uncovered medical bills, prescriptions, and other health expenses. For more information and an application, call or visit our website.

1-800-335-FUND

www.njcatastrophicfund.org



Catastrophic Illness in Children Relief Fund
When medical problems become financial problems.



Catastrophic Illness Relief Funds

- New Jersey (1989)
- Massachusetts (2000)
- State levies a \$1 or \$1.50 per employee tax on employers who contribute to the state Unemployment Compensation fund
- Payer of last resort

2009 NJ Data

- Approved \$8.9M grants to 363 eligible families
- >92% were insured; middle income
- Needs:
 - 73% Non-covered services
 - 33% Expenses exceeded charges allowed by insurance
- Purpose:
 - Transportation 26%
 - Hospital-in State 24%
 - Home modification 10%

2010 MA Data

- 286 families received \$2.56M reimbursements
- ***ALL*** were covered by health insurance
- Majority low income; have limited access to other resources

MA Expenditures FY10

TABLE 4: Expenditures by Service Category

Service Category	FY 2010	
	Amount	Percent of total expenditures
Family support	\$ 1,019,738	39.8%
Vehicle purchase	549,395	21.5%
Vehicle modification	335,316	13.1%
Previously modified vehicles	147,829	5.8%
Home modification	224,465	8.8%
Equipment	88,376	3.5%
Funeral expenses	59,106	2.3%
Child care	30,810	1.2%
Medical services	28,032	1.1%
Family travel & lodging (primarily related to out-of-state treatment)	27,811	1.1%
Medication	17,330	0.7%
Insurance premiums (MassHealth, CommonHealth)	17,061	0.7%
Other	16,456	0.6%
Total Expenditures	\$ 2,561,725	100.0%

Will this work in Maryland?