



SUPPORT ACCESS TO HEALTH INSURANCE FOR ALL EXPAND NEW JERSEY'S FAMILYCARE PROGRAM

What is FamilyCare?

NJ FamilyCare is a federal and state funded health insurance program created to help working families who cannot afford to privately pay the high cost of health insurance. Established from an expansion of Kidcare, in addition to offering coverage to children living at or below 350% of the Federal Poverty Level (FPL), FamilyCare also covers parents and childless married couples at 200% FPL and does not consider assets in determining eligibility.

The Problem of the Uninsured

In response to a tightening state budget, FamilyCare stopped accepting applications of parents, individuals and couples in 2002. Those who can still apply find the 12-page application to be confusing and intimidating with strict recurrent deadlines that leave many participants without renewed coverage. Despite the state's efforts, there are 264,000 children in New Jersey who remain uninsured. As a result, the burden of charity care emergency services for the uninsured have cost the state hundreds of millions of dollars, and is expected to rise to over \$1.3 billion over the next four years.

Expanding FamilyCare

The State must re-open FamilyCare to New Jersey's eligible parents and adults without children and simplify the application and renewal process. New Jersey needs an expanded FamilyCare program that would:

- Streamline and simplify the existing application process
- Push for aggressive enrollment of eligible participants, making 140,000 more adults and 101,000 more children eligible
- Provide a buy-in program for families with children who earn more than 350% FPL
- Seek federal approval for a waiver to insure childless adults up to 100% FPL
- Expand Medicaid income eligibility threshold to 200% FPL over three years
- Ease the burden on the state budget by reducing the need for charity care emergency medical services

NEW JERSEY MUST EXPAND AND REFORM FAMILYCARE NOW!

For more information, contact Mike Olender at the New Jersey Citizen Action Education Fund at (732) 246-4772 or mike@njcitizenaction.org