

Demographic	PRIVATE HEALTH INSURANCE			PUBLICLY-SPONSORED PROGRAMS						
	Small Businesses (2-50 Employees)	Individuals Recently Covered by an Employer Health Plan	Individuals & Families	Individuals with Pre-Existing, Severe, or Chronic Medical Conditions	Low-Income Individuals & Families	Moderate Income Families	Cancer Screening for Men and Women	Seniors & Disabled	Trade Dislocated Workers (TAA Recipients)	Veterans
Program	<p><b>U.S. Uninsured Help Line</b> 800-234-1317</p> <p><b>Group Plans</b> New Jersey Association of Health Underwriters www.njahu.org</p>	<p><b>COBRA/Mini-COBRA</b> Then convert to a plan under:</p> <p><b>HIPAA</b> Health Insurance Portability &amp; Accountability Act 866-487-2365 www.dol.gov</p>	<p><b>U.S. Uninsured Help Line</b> 800-234-1317</p> <p><b>Individual Plans</b> New Jersey Association of Health Underwriters www.njahu.org</p>	<p><b>Individual Health Coverage (IHC) Program</b> 800-838-0935 www.state.nj.us (Search: Individual Health Coverage)</p> <p><b>NJ Protect</b> Federal program run by the state of New Jersey 888-551-2130 www.PCIP.gov www.state.nj.us (Search: NJ Protect)</p>	<p><b>Medicaid</b> 800-356-1561 609-588-2600 www.state.nj.us/humanservices/dmahs/clients/medicaid/</p>	<p><b>NJ Family Care Program</b> 800-701-0710 www.njfamilycare.org</p> <p><b>Women-Infant-Children (WIC)</b> 866-446-5942 609-292-9560 www.state.nj.us/health/fhs/wic</p>	<p><b>Cancer Education and Early Detection (CEED)</b> 609-292-8540 800-328-3838 www.state.nj.us (Search: Cancer Education)</p>	<p><b>Medicare</b> 800-633-4227 www.medicare.gov</p> <p><b>Medicare Prescription Drug Program</b> 800-633-4227</p> <p><b>Senior Gold Program</b> 800-792-9745 www.nj.gov/health/seniorbenefits/seniorgold.shtml</p>	<p><b>Health Coverage Tax Credit</b> 866-628-4282 www.irs.gov (Search: HCTC)</p>	<p><b>VA Medical Benefits Package</b> 877-222-8387 www.va.gov</p>
Coverage	<p>Groups of 2-5 individuals: There is a maximum look-back and exclusion period of 6 months for pre-existing conditions for enrollees with no prior coverage.</p> <p>Groups of 6-50 individuals: Insurers may not impose an exclusion period for pre-existing conditions on enrollees with no prior coverage.</p> <p>Benefits will vary depending on the chosen plan.</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p><b>COBRA/Mini-COBRA:</b> Coverage available for 18-36 months depending on qualifying events. Benefits are what you had with your previous employer.</p> <p><b>HIPAA:</b> Benefits are based on program selected. There is no expiration of coverage.</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Assorted plans depending on medical needs .</p> <p>All carriers must guarantee issue coverage to all individuals.</p> <p>There is a maximum 6-month look-back and a maximum 12-month exclusionary period limit for pre-existing conditions on enrollees with no prior coverage.</p> <p><i>Pre-Existing Health Conditions Covered with Some Limitations</i></p>	<p><b>IHC:</b> Covers office visits, Hospital care, Prenatal and maternity care, Immunizations, Well-child care, Screenings (including mammographies, Pap smears and prostate examinations), X-ray and laboratory services, Certain mental health and substance abuse services, Prescription drugs. Individuals may be subject to a 12-month waiting period.</p> <p><b>NJ Protect:</b> Covers broad range of benefits, including primary and specialty care, hospital care, and prescription drugs.</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Inpatient and outpatient hospital treatment, Laboratory tests and x-rays, Early and periodic screening, diagnostic and treatment services, Home health care, Physician services, Nurse-midwife services, Assistance with family planning and any necessary supplies, Nursing facilities for people over 21.</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p><b>NJ Family Care:</b> Doctor visits, Eyeglasses, Hospitalization, X-rays &amp; lab tests, Prescriptions, Checkups, Mental health, and Dental (for children).</p> <p><b>WIC:</b> Nutrition education and services, breastfeeding promotion and education, monthly food prescription of nutritious foods, immunization screenings, and maternal, prenatal and pediatric health-care services.</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Services include education about and screening services for breast, cervical, colorectal and prostate cancers, and case management, tracking, follow-up.</p> <p><b>Medicare</b> offers Part A, inpatient care in hospitals and rehabilitative centers; Part B, doctor and some preventive services and outpatient care; Part C allows Medicare benefits through private insurance (Medicare Advantage); Part C includes Parts A, B, and C not covered by Medicare. Part D covers prescription drugs.</p> <p><b>Senior Gold</b> is a state funded prescription discount program.</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Inpatient and outpatient care (lab tests, x-rays, etc.), Doctor visits, Preventive and major medical care (surgery, physical therapy, Durable medical equipment, etc.), Mental health and substance abuse care, and Prescription drugs.</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Comprehensive preventive and primary care, outpatient and inpatient services.</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	
Eligibility	<p><b>GUARANTEED COVERAGE</b></p> <p>Company size 2-50 employees (including owner.)</p> <p>An "eligible employee" is one who works at least 25 hours a week.</p> <p>Eligible employees do not include union employees who have collectively bargained for their health plan, independent contractors, employees hired on a temporary or substitute basis, or seasonal employees even though they work at least 25 hours a week.</p> <p>Most carriers require the most recent copy of New Jersey's quarterly wage and tax filing form.</p>	<p><b>GUARANTEED COVERAGE</b></p> <p><b>COBRA:</b> Available for employees who work for businesses with 20 or more employees. You have 60 days from date of termination to sign up for COBRA coverage.</p> <p><b>Mini-COBRA:</b> Available for employees who work for employers with less than 20 employees. Must sign up for Mini-COBRA within 30 days of qualifying event.</p> <p><b>HIPAA:</b> Must have had 18 months of continuous coverage and completely exhausted COBRA or state continuation coverage. Must not have lost coverage due to fraud or non-payment of premiums. You have 63 days to enroll in a HIPAA-eligible plan.</p>	<p><b>GUARANTEED COVERAGE</b></p> <p>Must be New Jersey resident.</p> <p>Medical underwriting is not allowed.</p> <p>If you are denied coverage for a medical condition, you may be eligible for IHC or PCIP. See next column.</p>	<p><b>GUARANTEED COVERAGE</b></p> <p><b>IHC:</b> Must have been a resident of New Jersey for at least 6 months. Not eligible for coverage under a group health plan, governmental plan or church plan. Not eligible for coverage under Medicare. HIPAA-eligible patients are also qualified (no length of residency requirement).</p> <p><b>NJ Protect:</b> You must be a U.S. citizen or national or lawfully present in the United States and a New Jersey resident. Must have been without any creditable coverage for at least 6 months and you must have a pre-existing condition.</p>	<p><b>GUARANTEED COVERAGE</b></p> <p>Must be a New Jersey resident and a U.S. citizen or legal permanent resident.</p> <p>Income limits:</p> <p>Pregnant women and infants ages 0-1: 185% FPL.</p> <p>Infants ages 0-1 born to Medicaid-enrolled mothers: 200% FPL.</p> <p>Children ages 1-5: 133% FPL.</p> <p>Children ages 6-19: 100% FPL.</p> <p>Parents/caretakers living with children ages 0-18: 133% FPL.</p> <p>Aged, blind, and disabled: Singles and couples up to 100% FPL, with asset limit of \$4,000 for singles and \$6,000 for couples.</p> <p>Medically-needy: Singles with income of \$367 a month and asset limit of \$4,000, couples with monthly income of \$434 and asset limit of \$6,000.</p>	<p><b>GUARANTEED COVERAGE</b></p> <p><b>NJ Family Care:</b> Must be New Jersey resident, not covered by health insurance (including Medicaid), and be a U.S. citizen or legal permanent resident for at least 5 years.</p> <p>Eligible children must be under 19 and have family income of up to 350% FPL.</p> <p>Eligible parents/guardians and their children under 19 must have income of up to 133% FPL.</p> <p><b>WIC:</b> Must be New Jersey resident, be a pregnant or recently pregnant woman, or a child up to age 5, and be determined to have a nutritional risk. Must live at or below 185% FPL.</p>	<p><b>GUARANTEED COVERAGE</b></p> <p>Must be a New Jersey resident with income at or below 250% FPL.</p> <p>Must have no insurance or have insurance that does not cover the services offered by CEED.</p>	<p><b>GUARANTEED COVERAGE</b></p> <p><b>Medicare:</b> Must be U.S. citizen or permanent U.S. resident, and:</p> <ol style="list-style-type: none"> <li>If 65 years or older, you or your spouse worked for at least 10 years in Medicare-covered employment, or</li> <li>You have a disability or end-stage renal disease (permanent kidney failure requiring dialysis or transplant) at any age.</li> </ol> <p><b>Senior Gold:</b> Must be New Jersey resident and be at least 65 years old, or at least 18 years old and receiving Social Security Disability Title II benefits. Must be participating in Medicare Part D. Income limits of \$24,432-\$34,432 for singles, and \$29,956-\$39,956 for couples.</p>	<p><b>GUARANTEED COVERAGE</b></p> <p>Must be receiving TAA (Trade Adjustment Assistance), or</p> <p>Must be 55 years or older and receiving pension from the Pension Benefit Guaranty Corporation (PBGC).</p> <p>Must not be enrolled in certain state plans, or in prison, or receiving 65% COBRA premium reduction, or be claimed as a dependent in tax returns.</p> <p>Must be enrolled in qualified health plans where you pay more than 50% of the premiums.</p> <p>Also contact Aetna of New Jersey.</p>	<p><b>GUARANTEED COVERAGE</b></p> <p>"Veteran status" = active duty in the U.S. military, naval, or air service and a discharge or release from active military service under other than dishonorable conditions.</p> <p>Certain veterans must have completed 24 continuous months of service.</p>
Monthly Cost	<p>Costs depend on employer contribution and the modified community rate.</p>	<p><b>COBRA/Mini-COBRA:</b> Premiums range from 102%-150% of group health rates.</p> <p><b>HIPAA:</b> Premiums will depend on plan chosen.</p>	<p>Costs for individual coverage vary and are based on purely community rate.</p>	<p><b>IHC:</b> Costs vary based on age, gender and/or geographic location, and plans chosen. Renewal increase limited to 15%.</p> <p><b>NJ Protect:</b> Premiums range from \$238.27 to \$919.92 depending on your age and plan chosen.</p>	<p><b>\$0</b> or small share of cost.</p>	<p><b>NJ Family Care:</b> <b>\$0-134.50</b> monthly premium per child or parent/guardian and \$5-\$35 co-pays, depending on income.</p> <p><b>WIC:</b> <b>\$0</b> to minimal share of cost.</p>	<p><b>\$0</b> or minimal share of cost.</p>	<p><b>Medicare:</b> <b>\$0</b> and share of cost for certain services; deductibles for certain plans. Part A: \$0-\$450 based on length of Medicare-covered employment; Part B: \$96.40-\$369.10 depending on annual income; Part C: Based on provider; Part D: Varies in cost and drugs covered.</p> <p><b>Senior Gold:</b> Premiums depend on chosen Medicare Part D plan.</p>	<p><b>20%</b> of the insurance premium including COBRA premium if employer contributes less than 50%.</p>	<p><b>\$0</b> and share of cost and co-pays depending on income level.</p>

**Other Programs & Resources**

**Partnership for Prescription Assistance**  
888-477-2669  
www.pparx.org

**Special Child Health and Early Intervention Services**  
609-984-0755  
www.nj.gov  
(Search: Special Child Health)

**Medicaid Dental**  
800-356-1561  
www.state.nj.us/health  
(Under: Family Health and Children's Dental Oral Health)

**Family Planning**  
609-292-8104  
www.state.nj.us/health  
(Under: Family Health and Prenatal Services)

**NOTE:** Government programs look at each family's circumstance to determine eligibility.

Income and assets tests may be required to determine eligibility for publicly-sponsored programs.

**FPL** means Federal Poverty Level. See explanation on reverse side of this matrix.

**Guaranteed Coverage** means you cannot be turned down due to your health conditions.

Programs and plan availability, eligibility requirements, costs, and coverages are subject to change.



## Using this Health Care Options Matrix

Each state has a variety of health care coverage options. This Matrix is designed to help residents determine which option is best for them.

**STEP 1** For applicants potentially eligible for public programs, check the chart below to determine his/her FPL percentage.

**STEP 2** See reverse side of this Matrix brochure to determine options for which the applicant might qualify.

**STEP 3** Make a list of the programs and insurance coverage options that may apply to the applicant and then use the contact information provided to access coverage or services.

### Your Federal Poverty Level (FPL) (Based on monthly family income)

Family Size (Household)	25%	50%	75%	81%	100%	133%	175%	200%	250%	300%
1	\$227	\$454	\$681	\$735	\$908	\$1,207	\$1,588	\$1,815	\$2,269	\$2,723
2	\$306	\$613	\$919	\$993	\$1,226	\$1,630	\$2,145	\$2,452	\$3,065	\$3,678
3	\$386	\$772	\$1,158	\$1,251	\$1,544	\$2,054	\$2,702	\$3,088	\$3,860	\$4,633
4	\$466	\$931	\$1,397	\$1,509	\$1,863	\$2,477	\$3,259	\$3,725	\$4,656	\$5,588
5	\$545	\$1,090	\$1,636	\$1,766	\$2,181	\$2,901	\$3,816	\$4,362	\$5,452	\$6,543
6	\$625	\$1,250	\$1,874	\$2,024	\$2,499	\$3,324	\$4,374	\$4,998	\$6,248	\$7,498
7	\$704	\$1,409	\$2,113	\$2,282	\$2,818	\$3,747	\$4,931	\$5,635	\$7,044	\$8,453
8	\$784	\$1,568	\$2,352	\$2,540	\$3,136	\$4,171	\$5,488	\$6,272	\$7,840	\$9,048

- A pregnant woman counts as two for the purpose of this chart.
- Add \$318/month for each additional family member after eight.
- Contact individual programs for deduction allowances on child/dependent care; working parent's work expenses; alimony/child support *received* or court ordered amount *paid*.

Source: Federal Register Vol. 76, No. 13, January 20, 2011, pp. 3637–3638. Valid through 2011 unless updated.  
Monthly percentage data calculated by FHCE and rounded to the nearest dollar.

Note: There is no universal administrative definition of income that is valid for all programs that use the poverty guidelines. The office or organization that administers a particular program or activity is responsible for making decisions about the definition of income used by that program (to the extent that the definition is not already contained in legislation or regulation). To find out the specific definition of income used by a particular program or activity, you must consult the office or organization that administers that program.

The Health Care Options Matrix is a registered trademark of Philip Lebherz and was originally developed by Philip Lebherz and the Foundation for Health Coverage Education®, [www.CoverageForAll.org](http://www.CoverageForAll.org).

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## Other Sources of Information

### Financial Aid & Free or Low-Cost Benefits

**Government Benefits Finder**  
800-333-4636  
[www.benefits.gov](http://www.benefits.gov)

(Search tool for grants, loans and other benefits)

**Catalog of Federal Domestic Assistance**  
[www.cfda.gov](http://www.cfda.gov)

(Search tool for grants, loans and other benefits)

### Finding Local Health Care Options

**Health Resources and Services Administration**  
888-275-4772  
[www.findahealthcenter.hrsa.gov](http://www.findahealthcenter.hrsa.gov)

**Department of Health and Human Services**  
[www.hhs.gov](http://www.hhs.gov)

(Various health care search tools)

**Self Help Clearing House**  
[www.mentalhelp.net/selfhelp](http://www.mentalhelp.net/selfhelp)

(Search tool for people sharing information on hundreds of diseases, health conditions and other health care related situations)

**New Jersey Department of Human Services**  
609-292-3717  
800-367-6543  
[www.state.nj.us/humanservices](http://www.state.nj.us/humanservices)

(State program information)

### Laws & Regulations

**New Jersey Department of Banking and Insurance**  
800-446-7467  
[www.state.nj.us/dobi](http://www.state.nj.us/dobi)

(General information on all types of insurance)

**Employee Benefits Security Administration**  
[www.dol.gov/ebsa](http://www.dol.gov/ebsa)

(Official information and rules from the U.S. Department of Labor)

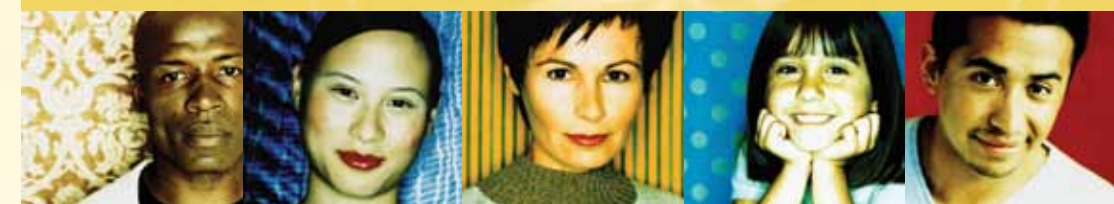
### Help with This Matrix or Finding a Broker or Agent

**New Jersey Association of Health Underwriters**  
[www.njahu.org](http://www.njahu.org)

(State organization of insurance brokers)

## NEW JERSEY

# Health Care Options Matrix™



This Matrix offers information about free and low-cost health care coverage for individuals, families, and small businesses.



Helping people navigate their health care options



The Foundation for Health Coverage Education® has created the Matrix public education program to ensure that every American has complete information about access and affordability to quality health care coverage. Every effort has been made to include the most up-to-date information available at the time of printing. Program and plan availability, eligibility requirements, costs, and coverages are subject to change. You are encouraged to call or visit the websites listed for each program to ensure that you have the most accurate information available.