



# NJ FAMILYCARE

Affordable health coverage. Quality care.

Offered by the State of New Jersey

Jon S. Corzine, 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 most 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. (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.

### 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.

Most immigrants whose documents allow them to live here permanently are 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)

### 2009 Maximum Family Income

Please review the chart. It is based on family size and monthly income before taxes. If you earn less than the amount listed and your family is uninsured, you and/or your children are probably eligible.

#### 2009 Maximum Gross Monthly Income Limits

Family Size*	Children's Coverage (Age 18 and younger)	Parent/Guardian Coverage
2	\$4,250	\$2,429
3	\$5,341	\$3,052
4	\$6,432	\$3,675
5	\$7,523	\$4,299
6**	\$8,613	\$4,922

\* Includes parents/guardians and their children in the household

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