Application for Health Coverage & Help Paying Costs





Use this application to see what coverage choices you qualify for

- Free or low-cost insurance from Medicaid or the Children's Health Insurance Program (CHIP), known as NJ FamilyCare
- Private health insurance plans that offer comprehensive coverage to help you stay well
- A new tax credit that can help pay your premiums for health coverage



Who can use this application?

- Use this application to apply for anyone in your family.
- Apply even if you or your child already has health coverage. You could be eligible for lower-cost or free coverage.
- If you're single, you may be able to use a short form. Visit <u>njfamilycare.org</u>.
- Families that include immigrants can apply. You can apply for your child even if you aren't eligible for coverage. Applying won't affect your immigration status or chances of becoming a permanent resident or citizen.
- If someone is helping you fill out this application, you may need to complete Appendix C.



Apply faster online

Apply faster online at **njfamilycare.org**.



What you may need to apply

- Social Security Numbers (or document numbers for any legal immigrants who need insurance)
- Employer and income information for everyone in your family (for example, from paystubs, W-2 forms, or wage and tax statements)
- Policy numbers for any current health insurance
- Information about any job-related health insurance available to your family



Why do we ask for this information?

We ask about income and other information to let you know what coverage you qualify for and if you can get any help paying for it. **We'll keep all the information you provide private and secure, as required by law.** To view the Privacy Act Statement, go to nifamilycare.org.



What happens next?

Send your complete, signed application to the address on page 7. If you don't have all the information we ask for, sign and submit your application anyway. We'll follow-up with you within 1–2 weeks. You'll get instructions on the next steps to complete your health coverage. If you don't hear from us, visit njfamilycare.org or call 1-800-701-0710. Filling out this application doesn't mean you have to buy health coverage.



Get help with this application

- · Online: njfamilycare.org
- Phone: Call our Help Center at 1-800-701-0710.
- **In person:** There may be counselors in your area who can help. Visit our website or call **1-800-701-0710** for more information.
- En Español: Llame a nuestro centro de ayuda gratis al 1-800-701-0710.





STEP 1 Tell us about yourself.

(We need one adult in the family to be the contact person for your application.) 1. First name, Middle name, Last name, & Suffix 2. Home address (Leave blank if you don't have one.) 3. Apartment or suite number 4. City 5. State 6. ZIP code 7. County 8. Mailing address (if different from home address) 9. Apartment or suite number 10. City 11. State 12. 7IP code 13. County 14. Phone number 15. Other phone number 16. Do you want to get information about this application by email? Yes No Email address: 17. What is your preferred spoken or written language (if not English)?

STEP 2 Tell us about your family.

Who do you need to include on this application?

Tell us about all the family members who live with you. If you file taxes, we need to know about everyone on your tax return. (You don't need to file taxes to get health coverage).

DO Include:

- Yourself
- Your spouse
- Your children under 21 who live with you
- Your unmarried partner who needs health coverage
- Anyone you include on your tax return, even if they don't live with you
- Anyone else under 21 who you take care of and lives with you

You DON'T have to include:

- Your unmarried partner who doesn't need health coverage
- Your unmarried partner's children
- Your parents who live with you, but file their own tax return (if you're over 21)
- Other adult relatives who file their own tax return

The amount of assistance or type of program you qualify for depends on the number of people in your family and their incomes. This information helps us make sure everyone gets the best coverage they can.

Complete Step 2 for each person in your family. Start with yourself, then add other adults and children. <u>If you have more than 2 people in your family, you'll need to make a copy of the pages and attach them.</u>

You don't need to provide immigration status or a Social Security Number (SSN) for family members who don't need health coverage. We'll keep all the information you provide private and secure as required by law. We'll use personal information only to check if you're eligible for health coverage.



STEP 2: PERSON 1 (Start with yourself)

Complete Step 2 for yourself, your spouse/partner and children who live with you and/or anyone on your same federal income tax return if you file one. See page 1 for more information about who to include. If you don't file a tax return, remember to still add family members who live with you.

1. First name, Middle name	e, Last name, & Suffix			2. Relationship to you? SELF
3. Date of birth (mm/dd/yy	yy)	4. Sex	☐ Male ☐ Female	
We need this if you want since it can speed up the a	application process. We use SS	n SSN. Providing you	and other information to se	don't want health coverage too e who's eligible for help with health IY users should call 1-800-325-0778.
	ederal income tax return NEX ealth insurance even if you do		me tax return.)	
a. Will you file jointly wi	answer questions a-c. ith a spouse? Yes No		O. If no, skip to question c.	
If yes, list name(s) of c. Will you be claimed a If yes, please list the	pendents on your tax return? [f dependents: as a dependent on someone's f name of the tax filer: to the tax filer?	ax return?	No	
7. Are you pregnant? 🗌 Ye	es 🗌 No a. If yes, how man	y babies are expecte	d during this pregnancy?	
-	verage? nce, there might be a program all the questions below.	_ N	e or lower costs.) O. If no, SKIP to the income the rest of this page black	
9. Do you have a physical, mental, or emotional health condition that causes limitations in activities (like bathing, dressing, daily chores, etc) or live in a medical facility or nursing home? Yes No				
11. If you aren't a U.S. cit Yes. Fill in your docu	r U.S. national? Yes No No izen or U.S. national, do you ument type and ID number belument type Yes Yes	ow. b. No d.	Document ID number	parent a veteran or an active-duty
12. Do you want help paying for medical bills from the last 3 months? Yes No				
13. Do you live with at least one child under the age of 19, and are you the main person taking care of this child? Yes No				
•	lent?	l that apply.)	in foster care at age 18 or o	lder? L Yes L No
17. Race (OPTIONAL—che	eck all that apply.)			
☐ White ☐ Black or African American	□ Native American Indian or Alaska Native□ Asian Indian□ Chinese	☐ Filipino ☐ Japanese ☐ Korean	☐ Vietnamese ☐ Other Asian ☐ Native Hawaiian	□ Guamanian or Chamorro □ Samoan □ Other Pacific Islander □ Other







STEP 2: PER	SON I (Con	tinue with	yourseit)		
Current Job & II	ncome Inform	ation			
Employed If you're currently employed about your income. St 18.		Not employe Skip to questi		□ S	Self-employed Skip to question 27.
CURRENT JOB 1:					
18. Employer name and add	lress				19. Employer phone number
20. Wages/tips (before taxes		☐ Every 2 weeks	Twice a month	Monthly	Yearly
21. Average hours worked e	ach WEEK				
CURRENT JOB 2: (If you	have more jobs and need	I more space, attach	another sheet of pa	per.)	
22. Employer name and add	iress				23. Employer phone number () –
24. Wages/tips (before taxes				Monthly	Yearly
25. Average hours worked e	each WEEK				
26. In the past year, did yo	>u: ☐ Change jobs ☐ Sto	op working 🔲 Stai	rt working fewer hou	rs 🗌 None	of these
27. If self-employed, answ					
a. Type of work	- · · · · · · · · · · · · · · · · · · ·				fits once business expenses are self-employment this month?
			\$		
28. OTHER INCOME TH NOTE: You don't need to tel None					
_	\$ How often? _		Net farming/fishing	g \$	How often?
Pensions	\$ How often? _	_	Net rental/royalty	\$	How often?
Social Security	\$ How often? _		Other income	\$	How often?
Retirement accounts	\$ How often? _		Туре:		<u> </u>
Alimony received	\$ How often? _				
29. DEDUCTIONS: Check	c all that apply, and give th	ne amount and how	often you get it.		
If you pay for certain things a little lower.	that can be deducted on a	a federal income tax	return, telling us abo	out them coul	d make the cost of health coverage
NOTE: You shouldn't include	e a cost that you already o	onsidered in your ar	nswer to net self-emp	loyment (que	estion 27b).
Alimony paid	\$ How often? _		Other deductions	\$	How often?
Student loan interest	\$ How often? _		Туре:		
30. YEARLY INCOME: C	complete only if your inc	ome changes from	month to month		
If you don't expect change		=			

THANKS! This is all we need to know about you.

\$

Your total income **next** year (if you think it will be different)



\$

Your total income this year



If you have more than two people to include, make a copy of Step 2: Person 2 (pages 4 and 5) and complete.



Complete Step 2 for yourself, your spouse/partner, and children who live with you and/or anyone on your same federal income tax return if you file one. See page 1 for more information about who to include. If you don't file a tax return, remember to still add family members who live with you.

1. First name, Middle name, Last name, & Suffix	2. Relationshi	p to you?
3. Date of birth (mm/dd/yyyy)	4. Sex Male Female	
5. Social Security number (SSN)		
6. Does PERSON 2 live at the same address as you? Yes No		
If no, list address:		
7. Does PERSON 2 plan to file a federal income tax return NEXT (You can still apply for health insurance even if you don't file a fed		
☐ YES. If yes, please answer questions a–c. a. Will PERSON 2 file jointly with a spouse? ☐ Yes ☐ No	NO. If no, skip to question c.	
If yes, name of spouse:b. Will PERSON 2 claim any dependents on his or her tax return?		_
If yes, list name(s) of dependents:c. Will PERSON 2 be claimed as a dependent on someone's tax re		_
If yes, please list the name of the tax filer:		_
How is PERSON 2 related to the tax filer?		_
8. Is PERSON 2 pregnant? Yes No a. If yes, how many bab	ies are expected during this pregnancy?	
9. Does PERSON 2 need health coverage? (Even if they have insurance, there might be a program with better	er coverage or lower costs.)	
YES. If yes, answer all the questions below.	NO. If no, SKIP to the income questions on page 5. Leave the rest of this page blank.)
10. Does PERSON 2 have a physical, mental, or emotional health corchores, etc) or live in a medical facility or nursing home?		ıg, daily
11. Is PERSON 2 a U.S. citizen or U.S. national? Yes No		
12. If PERSON 2 isn't a U.S. citizen or U.S. national, do they have a Yes. Fill in their document type and ID number below. a. Document type c. Has PERSON 2 lived in the U.S. since 1996? Yes No	b. Document ID number	n active-
medical bills from the last 3 months? the age of 19, and	ive with at least one child under d are they the main person s child? 15. Was PERSON 2 in foster of 18 or older? Yes No	care at age
Please answer the following questions if PERSON 2 is 22 or your	nger:	
16. Did PERSON 2 have insurance through a job and lose it within the	e past 3 months? Yes No	
a. If yes , end date: b. Reason the insu	rance ended:	
17. Is PERSON 2 a full-time student? ☐ Yes ☐ No		
18. If Hispanic/Latino, ethnicity (OPTIONAL—check all that appl Mexican Mexican American Chicano/a Puerto Rican		
19. Race (OPTIONAL—check all that apply.)		
□ White □ Native American Indian □ Filipino □ Black or African or Alaska Native □ Japane American □ Asian Indian □ Korean □ Chinese	ese Other Asian Samoan	

Now, tell us about any income from PERSON 2



STEP 2: PERSON 2



Current Job & Income Inform	nation		
☐ Employed If you're currently employed, tell us about your income. Start with question 20.	☐ Not employed Skip to questio		Self-employed Skip to question 29.
CURRENT JOB 1:			
20. Employer name and address			21. Employer phone number
22. Wages/tips (before taxes) Hourly Weekl \$ 23. Average hours worked each WEEK	ly Every 2 weeks	☐ Twice a month ☐ Monthly	Yearly
CURRENT JOB 2: (If you have more jobs and nee	ed more space, attach a	another sheet of paper.)	
24. Employer name and address			25. Employer phone number
26. Wages/tips (before taxes) Hourly Weekl \$ 27. Average hours worked each WEEK	ly 🗌 Every 2 weeks	_	Yearly
28. In the past year, did PERSON 2: Change job	bs Stop working	Start working fewer hours	None of these
29. If self-employed, answer the following quest ia. Type of work	ions:	b. How much net income (pr paid) will you get from this	ofits once business expenses are self-employment this month?
30. OTHER INCOME THIS MONTH: Check all NOTE: You don't need to tell us about child support None Unemployment \$ How often? Pensions \$ How often? Social Security \$ How often? Retirement accounts \$ How often? Alimony received \$ How often?	t, veteran's payment, or	Supplemental Security Income Net farming/fishing \$ Net rental/royalty \$	(SSI). How often? How often? How often?
31. DEDUCTIONS: Check all that apply, and give If PERSON 2 pays for certain things that can be deducoverage a little lower. NOTE: You shouldn't include a cost that you already Alimony paid \$ How often? Student loan interest \$ How often?	ucted on a federal incor	me tax return, telling us about the	uestion 29b). How often?
32. YEARLY INCOME: Complete only if PERSO If you don't expect changes to PERSON 2's monthly in			
PERSON 2's total income this year \$	PE \$	ERSON 2's total income next ye a	ar (if you think it will be different)

THANKS! This is all we need to know about PERSON 2.



Native American Indian or Alaska Native (AI/AN) family member(s)

1. Are you or is anyone in your family Native	American Indian or Alaska Native?
☐ If No, skip to Step 4.	
☐ Yes. If yes, go to Appendix B.	
STEP 4 Your Family's Health C	Coverage
Answer these questions for anyone who needs health coverag	e.
1. Is anyone enrolled in health coverage now from the following?	
YES. If yes, check the type of coverage and write the person(s)' nar	
☐ Medicaid	Employer insurance
☐ NJ FamilyCare	Name of health insurance:
☐ Medicare	Policy number:
☐ TRICARE (Don't check if you have direct care or Line of Duty)	Is this cobra coverage:
	Other
☐ VA health care programs	Name of health insurance:
Peace Corps	Policy number:
	Is this a limited-benefit plan (like a school accident policy)? ☐ Yes ☐ No
such as a parent or spouse. YES. If yes, you'll need to have your employer complete Append NO. If no, continue to Step 5.	ix A and return to address provided.
If you need assistance selecting	Plan from the choices below to be enrolled.
AMERIGROUP (Available in ALL counties; except Salem Counties)	
Healthfirst NJ (Available in Atlantic, Bergen, Essex, Hudson, Morris, Passaic, Somerset, Sussex, Union & W.	
Horizon NJ Health (Available in ALL Counties)	aren countes oner,
☐ UnitedHealthcare Community Plan (Available in ALL Cou	unties)
and that any newborn children will be enrolled in my Health Plan. I un emergency, I must call my personal doctor for medical advice, medical member, have a true medical emergency, I must call my personal doctor go to the hospital. I understand that I must keep any medical appoints	Care know if there is any change in the number of people in my family derstand that, unless I, or a family member, have a true medical I care or for a referral to a specialist. I understand that if I, or a family tor or the Health Plan as soon as possible after I, or the family member,

?

a member of the Health Plan.

NEED HELP WITH YOUR APPLICATION? Visit <u>njfamilycare.org</u> or call us at **1-800-701-0710**. Para obtener una copia de este formulario en Español, llame **1-800-701-0710**. If you need help in a language other than English, call **1-800-701-0710** and tell the customer service representative the language you need. We'll get you help at no cost to you. TTY users should call **1-800-701-0720**.

referral from my doctor or approval from the Health Plan, I may have to pay for that doctor's services because NJ FamilyCare will not pay for the unapproved service or visit. I understand that I may change to another Health Plan and that I can call the Health Benefits Coordinator to help me do that. I give permission for the release of my medical history and health care records and those of my family members who will be enrolled to any person(s) in the Health Plan and its providers who shall provide or coordinate health care to me and my family as long as I am



STEP 6 Read & sign this application.

- I understand that the NJ FamilyCare program may use or disclose protected health information about me or my children if Federal privacy law requires or allows it, or if State law requires it.
- I'm signing this application under penalty of perjury which means I've provided true answers to all the questions on this form to the best of my knowledge. I know that I may be subject to penalties under federal and state law if I provide false and or untrue information.
- I know that I must promptly tell NJ FamilyCare if anything changes or becomes different from what I wrote on this application including changes in income, address or household size. I can visit <u>njfamilycare.org</u> or call **1-800-701-0710** to report any changes. I understand that a change in my information could affect the eligibility for member(s) of my household.
- I know that under federal law, discrimination isn't permitted on the basis of race, color, national origin, sex, age, sexual orientation, gender identity, or disability. I can file a complaint of discrimination by visiting www.hhs.gov/ocr/office/file.
- I authorize the NJ Division of Taxation to release my tax return information to NJ FamilyCare.
- I also authorize any educational institution or school district to release my medical records or those of my child(ren) to the NJ FamilyCare program for the purpose of determining eligibility and billing the Program.

•	I confirm that no one applying for health insurance on this application is incarcerated (detained or jailed). If not,
	is incarcerated.
	(name of person)

We need this information to check your eligibility for help paying for health coverage if you choose to apply. We'll check your answers using information in our electronic databases and databases from the Internal Revenue Service (IRS), Social Security, the Department of Homeland Security, NJ Division of Taxation, and/or a consumer reporting agency. If the information doesn't match, we may ask you to send us proof.

Renewal of coverage in future years

To make it easier to determine my eligibility for help paying for health coverage in future years, I agree to allow NJ FamilyCare to use income data, including information from tax returns. NJ FamilyCare will send me a notice, let me make any changes, and I can opt out at any time.

If anyone on this application is eligible for NJ FamilyCare

- I am giving to the NJ FamilyCare agency our rights to pursue and get any money from other health insurance, legal settlements, or other third parties. I am also giving to the NJ FamilyCare agency rights to pursue and get medical support from a spouse or parent.
- Does any child on this application have a parent living outside of the home? \square Yes \square No
- If yes, I know I will be asked to cooperate with the agency that collects medical support from an absent parent. If I think that cooperating to collect medical support will harm me or my children, I can tell NJ FamilyCare and I may not have to cooperate.

My right to appeal

If I think NJ FamilyCare has made a mistake, I can appeal its decision. To appeal means to tell someone at NJ FamilyCare that I think the action is wrong, and ask for a fair review of the action. I know that I can find out how to appeal by contacting NJ FamilyCare at **1-800-701-0710**. I know that I can be represented in the process by someone other than myself. My eligibility and other important information will be explained to me.

Sign this application. The person who filled out Step 1 should sign this application. If you're an authorized representative you may sign here, as long as you have provided the information required in Appendix C.

nay sign here, as long as you have provided the information required in Appendix C.			
Signature	Date (mm/dd/yyyy)		

STEP 7 Mail completed application.

Mail your signed application to:

NJ FamilyCare PO BOX 8367 TRENTON, NJ 08650-9802



APPENDIX A



Health Coverage from Jobs

You **DON'T** need to answer these questions unless someone in the household is eligible for health coverage from a job. Attach a copy of this page for each job that offers coverage.

Tell us about the **job** that offers coverage.

You need to include this page when you send in your application.

EMPLOYEE Information				
1. Employee name (First, Middle, Last)			2. Employee	Social Security number
EMPLOYER Information				
3. Employer name			4. Employer	Identification Number (EIN)
5. Employer address			6. Employer	phone number
7. City		8. State		9. ZIP code
10. Who can we contact about employee hea	Ith coverage at this job?			
11. Phone number (if different from above) () –	12. Email address			
13. Are you currently eligible for coverage offered by this employer, or will you become eligible in the next 3 months? Yes (Continue) 13a. If you're in a waiting or probationary period, when can you enroll in coverage? List the names of anyone else who is eligible for coverage from this job.				
Name: Name: Name:				
\square No (Stop here and go to Step 5 in the application)				
Tell us about the health plan offered	I by this employer.			
14. Does the employer offer a health plan tha	at meets the minimum va	lue standard*?	Yes No	
15. For the lowest-cost plan that meets the minimum value standard* offered only to the employee (don't include family plans): If the employer has wellness programs, provide the premium that the employee would pay if he/ she received the maximum discount for any tobacco cessation programs, and did not receive any other discounts based on wellness programs.				
a. How much would the employee have to pay in premiums for this plan? \$ b. How often? Weekly Every 2 weeks Twice a month Quarterly Yearly				
16. What change will the employer make for the new plan year (if known)? ☐ Employer won't offer health coverage ☐ Employer will start offering health coverage to employees or change the premium for the lowest-cost plan available only to the employee that meets the minimum value standard.* (Premium should reflect the discount for wellness programs. See question 15.) a. How much will the employee have to pay in premiums for that plan? \$ b. How often? ☐ Weekly ☐ Every 2 weeks ☐ Twice a month ☐ Quarterly ☐ Yearly				
Date of change (mm/dd/yyyy):			y 🗀 Yeariy	

^{*}An employer-sponsored health plan meets the "minimum value standard" if the plan's share of the total allowed benefit costs covered by the plan is no less than 60 percent of such costs (Section 36B(c)(2)(C)(ii) of the Internal Revenue Code of 1986)



APPENDIX B



Native American Indian or Alaska Native Family Member (AI/AN)

Complete this appendix if you or a family member are Native American Indian or Alaska Native. Submit this with your NJ FamilyCare Application for Health Coverage & Help Paying Costs.

Tell us about your Native American Indian or Alaska Native family member(s).

Native American Indians and Alaska Natives can get services from the Indian Health Services, tribal health programs, or urban Indian health programs. They also may not have to pay cost sharing and may get special monthly enrollment periods. Answer the following questions to make sure your family gets the most help possible.

NOTE: If you have more people to include, make a copy of this page and attach.

	AI/AN PERSON 1	AI/AN PERSON 2
1. Name (First name, Middle name, Last name)	First Middle	First Middle
	Last	Last
2. Member of a federally recognized tribe?	Yes If yes, tribe name	Yes If yes, tribe name No
3. Has this person ever gotten a service from the Indian Health Service, a tribal health program, or urban Indian health program, or through a referral from one of these programs?	☐ Yes ☐ No If no, is this person eligible to get services from the Indian Health Service, tribal health programs, or urban Indian health programs, or through a referral from one of these programs? ☐ Yes ☐ No	☐ Yes ☐ No ☐ If no, is this person eligible to get services from the Indian Health ☐ Service, tribal health programs, or urban Indian health programs, or through a referral from one of these programs? ☐ Yes ☐ No
 4. Certain money received may not be counted for NJ FamilyCare. List any income (amount and how often) reported on your application that includes money from these sources: Per capita payments from a tribe that come from natural resources, usage rights, leases, or royalties Payments from natural resources, farming, ranching, fishing, leases, or royalties from land designated as Indian trust land by the Department of Interior (including reservations and former reservations) Money from selling things that have cultural significance 	\$ How often?	\$ How often?

APPENDIX C



Assistance with Completing this Application

You can choose an authorized representative.

You can give a trusted person permission to talk about this application with us, see your information, and act for you on matters related to this application, including getting information about your application and signing your application on your behalf. This person is called an "authorized representative." If you ever need to change your authorized representative, contact the Marketplace. If you're a legally appointed representative for someone on this application, submit proof with the application.

1. Name of authorized representative (First name, Middle name, Last	name)	
2. Address		3. Apartment or suite number
4. City	5. State	6. ZIP code
7. Phone number () –		
8. Organization name	9. ID number (if applicable)	
By signing, you allow this person to sign your application, geryou on all future matters with this agency.	t official inform	ation about this application, and act for
10. Your signature		11. Date (mm/dd/yyyy)
For certified application counselors, navigators, age	ents, and brol	kers only.
Complete this section if you're a certified application counseld somebody else.	or, navigator, age	ent, or broker filling out this application for
1. Application start date (mm/dd/yyyy)		
2. First name, Middle name, Last name, & Suffix		
3. Organization name		4. ID number (if applicable)