

CATASTROPHIC ILLNESS IN CHILDREN RELIEF FUND COMMISSION



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CATASTROPHIC ILLNESS IN CHILDREN RELIEF FUND COMMISSION ANNOUNCES ANNUAL AWARDS FOR FAMILIES

TRENTON, NJ - The Catastrophic Illness in Children Relief Fund Commission (CICRFC) announced today that it has approved over \$8.4 million in grants this fiscal year to help pay medical costs for 358 New Jersey families struggling to pay uncovered medical expenses for their sick children.

“The Catastrophic Illness in Children Relief Fund has been a safety-net for families for more than 20 years,” said Governor Jon S. Corzine. “This year, 47 additional families received financial help to defray costs of their child’s medical bills. This represents an increase of over \$1.3 million dollars in assistance from 2008. More importantly, it helps families to cope with the responsibility that comes with caring for a child with significant health issues.”

At its annual June meeting, the Commission also acknowledged a previous award recipient who was the Fund’s keynote speaker at last year’s 20th Anniversary Celebration, held at Drumthwacket. Ms. Kelly Rouba, also agreed to be in the Fund’s new general service announcement (GSA) which was filmed and produced by NJN Public Television, and airs adjacent to children’s programming, feature presentations and the NJ Lottery. The GSA, which features Rouba functioning independently in various settings, emphasizes that any and all families in the state can be helped by the Fund.

"Kelly was outstanding in helping us spread the word about the Fund to other families in need, and we honor and thank her for her generosity and willingness to help," said Ralph Condo, Executive Director.

Department of Human Services Commissioner Jennifer Velez attended CICRFC's annual meeting and praised the dedication of the Commission members and the tenacity of the parents who need the financial relief provided by the fund. "This fund is one of the best programs our state offers," said Velez. "I'm inspired to see that the Fund provides hope for so many New Jersey families with nowhere else to turn. It exemplifies a successful collaboration of New Jersey citizens, the business community and state government."

Jane Lorber, chairperson and public member, noted that since 1989, the Commission has approved grants totaling over \$124 million for more than 5100 families. "The families have their own unique stories to tell but are not unlike most New Jersey families who work hard and pay their bills. Yet when faced with the daunting challenge of caring for a sick child and dealing with mounting medical bills, daily life can begin to feel overwhelming," Lorber said.

Several families who have benefited from the fund and now serve as volunteers on the CICRFC Family Advisory Committee also attended the meeting. "I would like to personally thank those families here today who continue to extend themselves despite their own difficult circumstances. Your efforts to assist other families have helped make the program so successful and rewarding," said Commission Vice-chairperson Janice Prontnicki, MD.

According to Condo, families of any income may qualify for financial help if a child's unreimbursed medical and related expenses exceed 10 percent of the family's annual income up to \$100,000, plus 15 percent of any income over \$100,000.

The Fund does not restrict coverage to a specific diagnosis or disease and covers hospital and physician bills, medications, disposable medical goods, medical equipment, medically related home and vehicle modification and transportation, and home care.

Children 21 years or younger are eligible, and families must be state residents. Expenses must have been incurred during a previous 12-month period, and expenses dating back to January 1988 will be considered. The Fund is collected from an annual surcharge on employers of \$1.50 per employee.

This year, the Fund is proud to have helped several young adults with awards for uncovered medical expenses, thus making a significant impact on this group in transition between the ages of 18 and 21.

"We define 'catastrophic' in terms of the economic impact a child's illness has on the family," said Condo. "A family may have health insurance, but coverage can be inadequate when a child has a serious, expensive illness or injury. The Fund can help families avoid financial crisis and return to the routine responsibilities of life."

While legislation creating the Fund protects the anonymity of families who have received grant awards, several families attended the annual meeting to share their experience as a way of encouraging other families in need to apply for assistance. (See family profiles below.)

For more information on the Catastrophic Illness in Children Relief Fund, call Ralph J. Condo, Executive Director, at 609-292-0600 or the Family Information Line, 1-800-335-FUND.

Families in Attendance on June 24, 2009

Edythe Wilson of Blackwood, Camden County, was left with significant uncovered medical expenses after insurance provided by Ryan's non-custodial parent paid its' share. Ryan, (now 18 years old), has a seizure disorder, cerebral palsy and requires maximum assistance with all activities of daily living. He required several emergency room visits and follow up care for his seizure activity. The Fund was able to assist this family with an award of over \$6,000 to offset those remaining medical expenses.

John and Sandra Celano of Belleville, Essex County, were covered by a self funded, employer sponsored health benefits plan when their twins Emily and Daniel were born prematurely at 28 weeks gestation. The babies (now 1 ½ years old) required a number of weeks in the neonatal intensive care unit and the family incurred significant travel expenses while they were hospitalized. Their self funded plan had limits on coverage and the family was responsible for a large balance for each baby. Although the Fund was

able to find eligibility for over \$12,000 for Emily's uncovered expenses, Daniel was unfortunately not eligible for assistance. However, the Fund was able to negotiate a 75% discount on the family's balance for Daniel, thus reducing their financial responsibility by a significant amount.

Zulfia Pathan of Bloomfield, Essex County, was uninsured when she **required** several emergency room admissions and treatment for her asthma and upper respiratory infections. Although employed full time, there was no insurance coverage offered through her employer. Now 20 years old, she currently has insurance coverage through her present employer and did receive an 80% reduction in her hospital bill via Charity Care. The remaining uncovered expenses were paid by the Fund in an award of over \$2200 to relieve this young woman of her outstanding medical debt.

Magaly Merino of North Brunswick, Middlesex County, had insurance coverage when her daughter Guadalupe Rodriguez, had surgery on her malformed ear for a condition causing blockage of the ear canal and severe hearing loss. Guadalupe, (now 11 years old), had two surgeries to implant a device to improve her hearing and construction of a prosthetic device to correct the appearance of her ear. The family was awarded over \$6500 from the Fund for these uncovered expenses.

Melissa Thering and James D. Hastings of Lincroft, Monmouth County, were insured via COBRA when their daughter Victoria ("Tory" and now 9 years old) accrued many uncovered medical bills during the year 2007. Tory has cerebral palsy and a seizure disorder which necessitated careful monitoring. Although insured, this family had significant co-pays and deductibles as well as some non-covered services required during this time period. The Fund was able to offset these out-of-pocket expenses with an award of over \$15,000.

Evelyne and Antonio Zichella of Howell, Monmouth County were covered by their self funded health benefits plan when their son Nicholas (now 13years old), required a change in his home environment to allow for accessibility and ease of care. Nicholas has a progressive degenerative neuro-muscular disease, which causes muscle weakness and instability. Nicholas uses a wheelchair for mobility and requires assistance with all activities of daily living. His family constructed a modified bathroom and incurred expenses for durable medical equipment and supplies not covered by the health benefits plan. The Fund was able to assist this family with an award of over \$16,000 for these uncovered out-of-pocket expenses.

Jodi Ketcham, single parent from Kinnelon, Morris County, was insured when it became apparent that her daughter Casey (now 18years old) required home modifications to allow for access, egress and ease of care, as

well as independent mobility for Casey. In addition, the family purchased a modified van to accommodate Casey's specialized transportation needs. The Fund was able to assist this family with an award of \$46,484 to help defray the costs of these necessary non-traditional expenses.

Sharon Roberts and Brian Gladden of Manahawkin, Ocean County, had Medicaid for their daughter Jessica, (now 4 years old), when they applied to the Fund for many non-traditional out-of-pocket expenses. Jessica has cerebral palsy which impairs her mobility and ability to participate in activities of daily living. Her parents incurred significant travel expenses for her multiple therapy and specialty appointments as well expenses for tolls and parking. The Fund was able to offset the cost of some of these uncovered expenses for this family for two consecutive years. In 2007, they awarded the family \$3,356 and in 2008 they received an award of \$1,090. This family is grateful to realize that they can re-apply annually with their child's uncovered expenses in hopes of receiving some relief from the Fund.

Dorothy Pharo and Jack Kelly of Hackettstown, Warren County were both covered under their respective self funded health benefits plans. They did not anticipate the amount of uncovered expenses they were left with following their triplets premature birth at 27 weeks gestation. One of the boys (now 2 ½ years old) required cardiac surgery and the other two required minor oral surgery. The good news is that now, Jack, Joseph and Wyatt are all healthy, thriving toddlers. Even though both health benefits plans paid on some of the expenses, and the family did receive a partial Charity Care reduction on the hospital bills, they were still left with an extraordinary amount in uncovered expenses for the boys. The Catastrophic Illness in Children Relief Fund was able to award this family \$26,495 for Jack, \$16,715 for Joseph and \$22,202 for Wyatt, thus relieving them of all financial burdens regarding their babies' medical expenses.