

Premiums and copays



Families in the NJ FamilyCare program may be required by the State of New Jersey to pay a **premium** or **copay** for service.

Premiums for NJ FamilyCare D members range from \$44.50 to \$151.50 each month per family. The amount is based on the family's income. If you do not pay your monthly premium on time, you may be disenrolled from the program. NJ FamilyCare collects all premiums.

Your copay amount is on your member ID card.

The family limit on all annual copays for members may not be more than 5 percent of their annual family income. For example, if an NJ FamilyCare D family of four earns \$89,105 a year, the maximum amount of their copays is \$4,455.25. To keep track of copayments, members should ask for and keep receipts for all copays made during the year. If you reach the maximum amount, call NJ FamilyCare at **1-800-701-0710** (TTY **1-800-701-0720**) for help.

Words to know

Premium: The monthly cost of health insurance paid by the member.

Copay: The amount a person must pay for a health care service at the time the service is given.

