



### **Crisis Intervention and Counseling Referral Resources**

#### **Primary Screening Center for Mercer County**

Capital Health System at Fuld  
750 Brunswick Ave  
Trenton, NJ 08368  
(609) 394-6086

*Crisis intervention screening center where adults/children may go in order to determine their level of crisis or be evaluated for necessary services. Accepts walk-ins.*

#### **Mobile Response:**

*Will come to your home and screen your child, and can provide short-term in home counseling and case management. Will connect you with outside resources.*

Children's Mobile Response: 877-652-7624

Mobile Response of Mercer County: 609-396-4357

### **Therapy/Counseling**

#### **SAMHSA**

*Substance Abuse Mental Health Services Administration provides an up to date web based search engine for local substance abuse treatment centers, mental health care facilities, health care centers and veteran affairs*

<http://findtreatment.samhsa.gov>

#### **Millhill Child & Family Development**

101 Oakland St  
Trenton NJ  
(609) 989-7333

*The Millhill Child and Family Development is a community based outpatient facility servicing ages 4-21 in their youth program and adults 21+. Their mission is to provide high quality mental health treatment including individual therapy, medication monitoring, psychiatric evaluations, and case management.*

#### **It Takes a Family**

Suite 206  
2500 Brunswick Pike  
Lawrenceville NJ  
609-583-4194

*The Mission of It Takes a Family is to provide high quality, community-based services to a culturally diverse population through its programs in mental health, addictions, family and financial counseling and education. The agency offers outpatient mental health service, and substance abuse treatment. Bilingual counseling available. While many insurance plans, Medicaid and Medicare are accepted, the cost of professional services is based upon each person's ability to pay.*

#### **New Jersey Hope and Healing**

The NJ Hope and Healing Crisis Counseling Program is provided by the Center for Family Services in collaborations with the New Jersey Department of Human Services' Division of Mental Health and Addiction Services and is funded through a FEMA/SAMHSA grant. The program is designed to address the emotional and behavioral health needs of New Jersey residents in response to the COVID-19 pandemic by providing a safe environment to explore ways to cope and manage stress during the current times.



- Individual support
- Child/Adolescent session- filled with creative and playful activities to help children and teens identify what causes anxiety or fear and how to effectively cope. (1-3 sessions total)
  - Resiliency Group- Facilitated sessions designed for smaller groups to create a dialogue.
  - Teen Resiliency Presentation- Teen- Our large presentation designed for teens 13+ to learn how to identify and manage stress and anxiety, coping skills, and how build resiliency
  - Self-care series- Fun activities designed to help individuals cultivate self care and resiliency (Yoga, Self-Care Jeopardy and Wheel of Fortune, Journaling and Affirmation, How to Setting Boundaries, Mindfulness and Mindful eat sessions etc.)

**All services are free, confidential and offered in both English and Spanish.**

Alana Brown  
Crisis Counselor  
Hope and Healing  
Center for Family Services  
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Contact Information  
Phone: 855.499.4325 (HEAL)  
Email: [hopeandhealing@centerffs.org](mailto:hopeandhealing@centerffs.org)

[Free Online Counseling](#)

### Counseling Center At Hamilton

3.0(2) · Counselor  
Trenton, NJ · (609) 890-9998

### Catholic Charities Behavioral Health Services

3.2(9) · Mental health service  
Hamilton Township, NJ · In Whithorse Executive center · (609) 256-4200

### Center For Family Guidance

1.0(1) · Family counselor  
Trenton, NJ · In St. Francis Medical Center · (609) 278-0200

**Charity Care: Financial Assistance for Medical Bills**



### **Can Charity Care Help Me With My Hospital Bills?**

Do you have health insurance that covers all the bills for medical care that you received from a hospital in New Jersey? Or do you have insurance like Medicare or some other health insurance that covers only part of your hospital bills? If you do not have insurance coverage for all of your hospital bills—and you don't have Medicaid or NJ FamilyCare—you may be eligible for the New Jersey Charity Care program to pay all or some of your hospital bills.

### **What does Charity Care cover?**

If you are eligible, Charity Care will cover at least some of the costs of most hospital services that you receive in an acute care/general hospital in New Jersey. It will also cover at least some of the costs of hospital outpatient dialysis and advanced life support services (often provided during emergency or ambulance services) if you are found eligible. However, it is likely that there may be some doctors who treat you in the hospital who are not included in the Charity Care program, and they are allowed to bill you for their services. These doctors contract to treat their patients at the hospital but do not receive Charity Care payments because they are not employed by the hospital. If you have been found eligible for Charity Care but you get bills afterwards from doctors connected to your hospital care, you should call the Legal Services office nearest you for assistance or LSNJLAW<sup>SM</sup>, Legal Services of New Jersey's statewide, toll-free legal hotline, at 1-888-576-5529.

### **Who is eligible for Charity Care?**

To be eligible for Charity Care, you must meet all of the following requirements:

- **Residency:** You must show that you lived in New Jersey at the time you received the hospital care and that you intend to remain living in New Jersey. Non-New Jersey residents can also apply for Charity Care if their health or life would have been at serious risk if they had not sought immediate medical care at a New Jersey hospital. There is no citizenship requirement for Charity Care eligibility, but you will have to provide proof of identity when you apply.
- **Availability or eligibility for other health insurance:** You may have commercial insurance (individual or group insurance) or Medicare and still be eligible for Charity Care. Often, these types of health insurance do not cover all the costs of your hospital care. You will not be eligible for Charity Care if you are eligible for Medicaid or NJ FamilyCare. The hospital can require that you apply first for Medicaid or NJ FamilyCare to show that you are not eligible for these programs before the hospital considers your application for Charity Care.
- **Financial Eligibility:** Both your income and the value of your assets must meet Charity Care limits. First, you will be eligible for full Charity Care coverage in 2013 if your annual gross income for the 12 months before your hospital care was not more than 200% of the federal poverty level, which is \$22,980 in 2013 for a family of one person. If your annual income was more than 200% of the poverty level, but not more than 300%, or \$34,470 in 2013, a portion of your hospital bill will be covered by Charity Care. If your family size is larger—your family includes you, your spouse, any minor children you support, and adults for whom you are legally responsible—the income eligibility limit is higher. For example, an applicant in a family of four will be eligible for full Charity Care coverage in 2013 if the family's annual gross income is \$47,100 or less. And the applicant will still be eligible for partial Charity Care coverage in a family of four with income that is greater than \$47,100, if the income does not exceed \$70,650.

The income eligibility limit increases slightly every year. If you are being billed for hospital care that you received in 2011, 200% of the poverty level in 2011 was \$21,780 for a family of one and \$44,700 for a family of four.



When you apply for Charity Care, if you provide the hospital with proof of your annual income for each of the 12 months before you received the hospital care, the hospital must calculate your annual income in three different ways. The hospital must then use the calculation for the period of time when your income was the lowest to determine your eligibility. This is how the hospital must determine your income eligibility for Charity Care:

1. You may give the hospital proof of your gross income for each of the 12 months immediately before you received the hospital care and the hospital will use the total of the 12 months to decide your annual income;
2. You may give the hospital proof of your gross income for the three months immediately before your hospital care, and the hospital will multiply the three months' total by four to determine your gross annual income; and
3. You may also give the hospital proof of your gross income in the month immediately before you received the hospital care, and the hospital will calculate your annual income by multiplying this amount by 12.

As you can see, if your income had not been the same in each of the 12 previous months before you received the health care, then you want the hospital to calculate your income with one of the alternate methods. Therefore, it is very important to provide the hospital with the proofs of your income that allow them to make a decision most favorable to you.

- **The value of your assets must also be below the Charity Care limits:** Assets are items that can be easily converted into cash. They include such things as savings and checking accounts, certificates of deposit (CDs), Individual Retirement Accounts (IRAs), trust funds, and equity in real estate that is not your primary residence. Charity Care eligibility limits the amount of assets that you may have but, if you own your own home, it will not count the value of the home you live in. The asset limit for one person is \$7,500. A family's assets may not be greater than \$15,000 as of the date of the medical care. To be eligible, you must submit a statement from a bank or other financial institution to show the amount of your assets. If you have no assets, you must submit a signed statement to the hospital that you have no assets.

### **What if I make too much money?**

If your annual gross income is more than 200% of poverty but does not exceed 300%, Charity Care will cover up to 80% of your total bill based on a sliding income scale. This scale can be found at the [New Jersey Hospital Care Payment Assistance Fact Sheet](#) (from the New Jersey State Department of Health and Senior Services).

In addition, if your medical expenses are greater than 30% of your family's annual income, the amount greater than 30% will be fully covered by Charity Care.

There is also a special program for children in New Jersey with very large medical bills that are not covered by insurance. See [Help with Children's Uncovered Medical Expenses: The Catastrophic Illness in Children Relief Fund](#) for more information, or call 1-800-335-FUND (3863).

If your income meets the Charity Care limit but your *assets* are too high (\$7,500 for an individual; \$15,000 for a family), you may spend down your assets on the unpaid hospital bill until your assets are within the Charity Care limit. This can make you eligible for Charity Care coverage for the rest of your bill.

### **How much should a hospital charge me if my annual income is more than 200% of the poverty level?**

In February 2009, a law went into effect in New Jersey that requires hospitals to charge uninsured patients no more than 15% above what the Medicare program pays the hospital for the same procedure. If your income is above 200% of the poverty level, the hospital bill must not be more than 15% of the Medicare rate. Medicare's fee schedules can be found online by matching the CPT codes (Current Procedural Technology, 4th Edition) at [All Fee-For-Service Providers](#) (from Centers for Medicare & Medicaid Services (CMS)).



Although the maximum income for Charity Care eligibility is 300% of the poverty level, this same law now requires New Jersey's Department of Health and Senior Services to create a sliding scale, based on income, to 500% of poverty for the percentage of a hospital bill that an uninsured patient must pay. However, no new sliding scale has yet been established by the State (500% of poverty is \$57,448 for a single person in 2013).

**When and where do I apply?**

You must apply for Charity Care at the hospital where you received the medical care. When you apply, a hospital may accept your Charity Care determination from another hospital, but it is not automatic and one hospital does not have to honor another hospital's determination of your eligibility. You can apply for Charity Care at the hospital's business office or billing department.

You may submit a completed application for Charity Care up to a year from the date that you were discharged from being admitted as an inpatient at the hospital or a year from the date you received outpatient care at the hospital. The hospital may accept an application within two years of these dates, but the hospital is not required to take an application past one year. That is why it is very important to apply for Charity Care as soon as possible after you receive the medical care.

**Does the hospital have to give me Charity Care if my income is low?**

If the hospital thinks you may be eligible for another public benefit program to pay for your hospital bill, like Medicaid or NJ FamilyCare, the hospital must refer you to apply for that program. If you do not apply for the other public benefit program within three months, the hospital may bill you for the cost of your hospital care. But if the hospital never informs you that you can apply for Charity Care, Medicaid, or NJ FamilyCare to cover the cost of your care, the hospital must cancel your hospital bill as a courtesy and cannot bill you.

**For more information...**

For more information about eligibility for New Jersey's Charity Care Program, please see our handbook, *New Jersey's Charity Care Program: Finding the Answers on Charity Care*. If you have been denied Charity Care or you would like legal help because you are being billed for medical care, please contact your regional Legal Services office or call LSNJLAW<sup>SM</sup> at 1-888-LSNJ-LAW (1-888-576-5529). The hotline is open Monday through Friday, 8 a.m. to 5:30 p.m.