



Reproductive Health Services for Uninsured and Underinsured Individuals in New Jersey

> Coverage Options

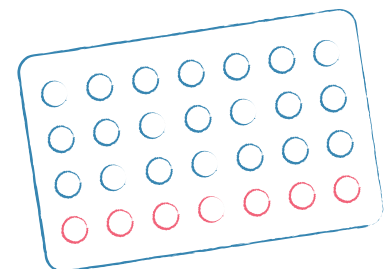
COMMERCIAL INSURANCE COVERAGE:

- Depending on their income and family size, individuals in the state may be eligible for subsidies to help them pay for insurance on the Marketplace. More information can be found at: [Get Covered NJ](#).
- In New Jersey, health insurance can also be purchased directly from an insurance company or through an agent. The [Health Plan Comparison Tool](#) can help those interested shop for a plan.
- The [Individual Health Coverage Program](#) enables those without employer or government sponsored health plans to purchase coverage from a variety of private carriers.

NEW JERSEY MEDICAID PROGRAM:

- [NJ Medicaid](#) covers New Jersey residents who are either U.S. Citizens or “Qualified Aliens” with incomes below 133% Federal Poverty Level (FPL).
 - In addition to income requirements, individuals must also fall into one of the following categories: [pregnant women](#), the [blind or permanently disabled](#), or [families with dependent children](#).
- [NJ FamilyCare](#) offers coverage for children, pregnant women, parents/caretaker relatives, single adults and childless couples.
 - Parents/guardians with income up to 138% FPL are eligible if they have been legal permanent residents for at least 5 years.

- This 5-year rule does not apply to children or pregnant women and there are exceptions for some, including refugees and asylees.
 - Coverage is also offered for children age 18 and younger if their family’s total income before taxes is at or below 355% FPL.
- [Other Programs for Children Under the age of 21](#): Children who have aged out of Medicaid programs or who have other special circumstances may be eligible for Medicaid through programs such as “Medicaid Special” or “Medically Needy”. More information about these programs can be found through local County Board of Social Services or by calling 1-800-356-1561.
- The [Plan First Program](#) is a limited benefit program offered through the State’s Medicaid program which provides family planning services. The Plan First Program provides coverage such as birth control and family planning counseling. To be eligible for Plan First, individuals must be between 139%-205% FPL, New Jersey residents, U.S. citizens or Qualified Immigrants, and not currently pregnant or sterile. Plan First does not provide minimum essential health care coverage, such as physicals, and does not count as coverage for New Jersey’s mandate for coverage.



> Care Delivery Sites

FEDERALLY QUALIFIED HEALTH CENTERS:

[New Jersey's Federally Qualified Health Centers](#) (FQHCs) offer health care to all regardless of their ability to pay. Health centers offer many primary and preventive care services as well as pediatric services, dental, women's health, behavioral/mental health, lab services, and HIV/AIDS counseling and testing. FQHCs serve the uninsured as well as those with Medicaid, NJ FamilyCare, Medicare and private insurance. If uninsured, fees are charged using a sliding fee scale. To find a nearby site, use the State's [Search for Federally Qualified Health Centers](#) tool.

FAMILY PLANNING CLINICS:

Federal and state funds support reproductive health care delivered through 10 agencies at 50 sites throughout New Jersey. To find the closest Family Planning Clinic, visit the [NJ Family Planning League website](#).

PLANNED PARENTHOOD HEALTH CENTERS:

There are 22 Planned Parenthood Health Centers across the state that offer comprehensive reproductive health services. Individuals who are uninsured or underinsured can receive services on a sliding scale and/or establish payment plans with health centers. To locate a Planned Parenthood Health Center, use their [Find a Health Center](#) tool.

> Financial Supports

PATIENT ASSISTANCE RESOURCES FOR FREE OR LOW-COST CONTRACEPTION:

- [RxAssist](#) is a directory of various patient assistance programs. It offers resources for patients and providers.
- Large box stores may offer discounts at their pharmacies. For example, Walmart offers low cost birth control pills. Only \$9/28 day supply or \$24/84 day supply for the following:
 - Norethindrone 0.35mg
 - Sprintec
 - Tri-Sprintec
- [GoodRx](#) is a free service that gathers prices from pharmacies and identifies low prices at specific locations. It also shows the average price for prescriptions and offers other tips to save money on prescriptions such as filling them for 3 months, rather than monthly.
- Contraception manufacturers may also offer financial support for consumers as well as bulk purchasing discounts for providers, which could be passed on to the consumer. Examples of the patient assistance programs include:
 - [Bayer US Patient Assistance Foundation](#)
 - [Merck Patient Assistance Program](#)
 - [Paraguard Patient Assistance Program](#)
 - [Pfizer Rx Pathways](#)