



## The Star-Ledger

### Hospitals will push insurance for babies

Friday, October 30, 2009

**Trish G. Graber**

**STAR-LEDGER STAFF**

Nine hospitals will begin checking whether babies born in their maternity wards have health insurance and, if not, offer parents the option to cover the newborns under a state plan.

The six-month pilot program announced yesterday marks the first concerted effort in state hospitals to enroll newborns in New Jersey's free and low-cost insurance program, and is part of a state push to make sure every child has coverage.

"We're getting them at the very beginning of life and so, over time, all children that are born in this state will have insurance," said Sen. Joseph Vitale (D-Middlesex), chair of the Health, Human Services and Senior Citizens Committee.

Children in the Garden State are required to have health insurance under a legislative mandate that took effect in July, but there is no penalty for refusal. State officials, however, said they will encourage families to enroll.

Under the program, announced at Saint Peter's University Hospital in New Brunswick, hospital workers will check to see if newborns are covered through a parent's policy. If not, they will recommend NJ FamilyCare and help parents submit applications.

State officials said illegal immigrants can enroll their newborns, who would be U.S. citizens, without fear of prosecution.

Kerry McKean Kelly, spokeswoman for the New Jersey Hospital Association, said many hospital employees already provide patients with information about state coverage, but there is no system for following up. The pilot program makes it possible through a state database to screen for eligibility and submit applications on site.

The state estimates 27,000 babies are born each year in the nine participating hospitals. Adding them to the state rolls would cost \$43.4 million a year in combined state and federal dollars, according to Department of Human Services spokeswoman Suzanne Esterman. NJ FamilyCare this year is costing the state and federal governments \$5.3 billion.

Supporters say benefits include giving more people preventive care and cutting state and hospital costs by reducing the use of emergency rooms for primary care. Officials plan to expand the program after the six-month period, state health spokeswoman Donna Leusner said.

NJ FamilyCare provides coverage for children in families earning up to 350 percent of the federal poverty level, or an annual salary of \$77,175 for a family of four. Families who exceed the income limits can buy into FamilyCare Advantage, a low-cost, sliding-scale program for children.

Participating hospitals include Saint Peter's; Palisades Medical Center, North Bergen; Capital Health System, Trenton; Monmouth Medical Center, Long Branch; Cooper Hospital, Camden; Virtua West Jersey Hospital, Voorhees; Shore Memorial Hospital, Somers Point; and AtlantiCare Regional Medical Center, Atlantic City and Pomona.

For income eligibility, visit [www.njfamilycare.org](http://www.njfamilycare.org). Statehouse Bureau reporter Trish G. Graber may be reached at (609) 989-0324 or [tgrab@starledger.com](mailto:tgrab@starledger.com).

©2009 Star Ledger

© 2009 NJ.com All Rights Reserved.