



Department of Human Services • Division of Family Development

**New Jersey Child Care Assistance Program  
Copayments**

Dear Provider:

As a provider serving families that receive child care assistance through New Jersey's Department of Human Services, Division of Family Development, we are writing to inform you that *families will now begin to be responsible for paying copayments to you starting August 1, 2024 (NOTE: the original start date has been postponed from July 1, 2024 to August 1, 2024)*. The copayments are a portion of the State's total Child Care Assistance Program (CCAP) provider payment rate, which will now be paid directly to you by the families you serve.

Copayments had been temporarily suspended since the onset of, and recovery from, the COVID-19 pandemic due to the availability of additional federal funding. That funding is no longer available, and federal law requires families receiving child care assistance to share in the cost of child care by making copayments, with limited exceptions. A family's copayment amount is calculated based on the first child and second child. There is no copayment for any additional children.

The new copayment schedule is provided below:

**Family Income of at least 101% and up to 200% of FPL**

Full-Time		Part-Time		One Full-Time/One Part-Time
One Child	Two or More Children	One Child	Two or More Children	Two or More Children
2% of income	3% of income	1% of income	1.5% of income	2.5% of income

**Family Income is 201% of FPL or Greater**

Full-Time		Part-Time		One Full-Time/One Part-Time
One Child	Two or More Children	One Child	Two or More Children	Two or More Children
3% if income	5% of income	1.5% of income	2.5% of income	4% of income

Please note that if a family's income is at or below 100% of the Federal Poverty Level (FPL) or if the child is in protective services, the copayment will be waived. For those families, the State will provide the total CCAP provider payment rate and the family will owe you no copayment.

A new Parent/Applicant and Provider Agreement (PAPA) will soon be issued by your County Resource and Referral agency (CCR&R) to show the copayment amount owed to you by each family you serve that receives child care assistance.

It is your responsibility to determine the terms and conditions regarding co-payment arrangements and to communicate those policies directly to families, such as the frequency of payment and conditions if not paid timely, as well as whether copayments will be waived, reduced, collected, or service terminated for non-payment.

Please note that if you charge a rate that is higher than the CCAP provider payment rate, the family will be responsible for paying you both the copayment and that overage amount above the CCAP provider payment rate.

Visit [www.ChildCareNJ.gov/ChildCareNJ/media/media\\_library/Copayment\\_Schedule.pdf](http://www.ChildCareNJ.gov/ChildCareNJ/media/media_library/Copayment_Schedule.pdf) to view a copayment schedule with example copayment amounts at sample income levels. If you have any questions, please contact your CCR&R ([www.ChildCareNJ.gov/CCRR](http://www.ChildCareNJ.gov/CCRR)).