



# State Resources for Seniors in New Jersey

Many seniors face high costs for their medical care and prescription drug coverage, and finding the funds to pay for these health care expenses can be stressful. We created this guide covering all of the available health insurance and prescription drug coverage programs in your state so you can take care of your health without worrying about the cost. Included in the guide are the benefits details, eligibility requirements, and application processes for available health insurance and prescription drug coverage programs for seniors in your state.

# Financial Assistance for Senior Living & Senior Care

As of 2020, about one-third of 65-year-olds were expected to need more than 5 years of long-term care at some point in their lives. For some people, this care is provided at home by paid or unpaid caregivers. Other seniors move to assisted living communities or nursing homes. Regardless of the setting, many seniors wonder how they'll cover the costs of the care they need.

In New Jersey, older adults have access to Medicaid, Medicare and two Medicaid waivers to help them cover the cost of senior living and home care services.

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## Medicaid

New Jersey Medicaid, known as NJ FamilyCare, covers nursing home care and home health services for eligible members. To qualify for nursing home care, you must undergo a pre-admission screening, which is conducted by a counselor from a Long-Term Care Field Office. The counselor must determine that nursing home care is medically necessary to help you maintain your health and well-being. Home health services are also covered when they're medically necessary for the prevention, diagnosis or treatment of an injury or health condition.

## How to Apply

The easiest way to apply for Medicaid in New Jersey is to create an account on the NJ FamilyCare portal. You can also download an application and mail it to NJ FamilyCare, P.O. Box 8367, Trenton, NJ 08650-9802. If you need help with the application, call (800) 701-0710.

## Eligibility

To qualify for Medicaid as an older adult, you must be at least 65 years old, disabled or blind. You must also be a U.S. citizen or qualified alien, live in New Jersey and meet strict income and asset requirements. The income limits are higher for seniors who need nursing home care than they are for older adults enrolled in Aged, Blind and Disabled Medicaid.

	Annual Income Limit*	Asset Limit
<b>Single Applicants</b>	<ul style="list-style-type: none"> <li>• \$13,596 for Aged, Blind and Disabled Medicaid</li> <li>• \$30,276 for Institutional Medicaid</li> </ul>	<ul style="list-style-type: none"> <li>• \$4,000 for Aged, Blind and Disabled Medicaid</li> <li>• \$2,000 for Institutional Medicaid</li> </ul>
<b>Married Applicants (One Spouse Applying)</b>	<ul style="list-style-type: none"> <li>• \$18,312 for Aged, Blind and Disabled Medicaid</li> <li>• \$30,276 (for applicant) for Institutional Medicaid</li> </ul>	<ul style="list-style-type: none"> <li>• \$6,000 for Aged, Blind and Disabled Medicaid</li> <li>• \$2,000 for applicant/\$137,400 for non-applicant for Institutional Medicaid</li> </ul>
<b>Married Applicants (Both Spouses Applying)</b>	<ul style="list-style-type: none"> <li>• \$18,312 for Aged, Blind and Disabled Medicaid</li> <li>• \$60,552 (\$30,276 per applicant) for Institutional Medicaid</li> </ul>	<ul style="list-style-type: none"> <li>• \$6,000 for Aged, Blind and Disabled Medicaid</li> <li>• \$3,000 for Institutional Medicaid</li> </ul>

\* Income and asset limits are current as of May 2022. Contact the New Jersey Department of Human Services to find out if they've been updated.

## Medicare

Medicare is the federal health insurance program for older adults (65+) and some younger people with disabilities. Part A, which covers inpatient care, may also cover medically necessary care delivered in a skilled nursing facility.

### How to Apply

To apply for Medicare online, visit the Social Security Administration website, agree to the terms of service and fill out the application. To apply by telephone, call (800) 772-1213. If you prefer to apply in person, use the SSA office locator to find a nearby Social Security office.

### Eligibility

You may qualify for Medicare coverage if any of the following apply:

- You're at least 65 years old.
- You have end-stage renal disease.
- You're under age 65 and have a disability.

If you or your spouse worked and paid Medicare taxes for at least 10 years, you qualify for premium-free Part A coverage. You may also qualify for premium-free coverage if you've been receiving disability benefits for at least 24 months, you're on kidney dialysis or you need a kidney transplant.

## Managed Long-Term Services and Supports

Managed Long-Term Services and Supports is the managed care program administered by NJ FamilyCare. MLTSS uses a network of managed care organizations to coordinate services for Medicaid enrollees who need long-term care at home or in a residential care setting. Depending on a member's needs, MLTSS may cover home modifications, respite care, meal delivery, assisted living, nursing home care or community residential services.

### How to Apply

To apply for MLTSS, contact your local Area Agency on Aging/Aging & Disability Resource Connection.

### Eligibility

Medicaid members must meet financial and clinical requirements to be eligible for MLTSS. Older adults must need a nursing facility level of care, which is defined as needing hands-on assistance with at least three activities of daily living. If you need nursing home care, your income and assets must fall below the limits established for Institutional Medicaid. For home care, you need to meet the income and asset requirements for Aged, Blind and Disabled Medicaid.

## Personal Preference Program

The Personal Preference Program lets eligible members select and manage their own long-term care services. Each member is given a monthly budget and can choose any combination of covered services to increase their comfort and maintain their health and independence. PPP benefits may be used to pay for housekeeping, home health services, personal care and equipment that isn't covered by traditional Medicaid.

### How to Apply

If you're already enrolled in NJ FamilyCare Plan A, contact your managed care organization (health plan) to request an assessment to determine if you qualify for personal care assistance (PCA).

### Eligibility

To qualify for the Personal Preference Program, you must be eligible for NJ FamilyCare Plan A. You must also be approved for PCA services, require PCA services for at least 6 months and have the ability to coordinate your own services or select someone to coordinate these services for you.

# Health Insurance & Prescription Drug Coverage for Seniors

Nearly 90% of older adults take at least one prescription drug each day, and a three-day hospital stay costs an average of \$30,000. Seniors in New Jersey have access to Medicaid, Medicare and two prescription assistance programs to make health care more affordable.

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## Medicaid

In addition to covering long-term care, Medicaid pays for a wide range of services needed to prevent, diagnose and treat injuries and illnesses. These services include X-rays, blood tests, physical examinations and transportation to hospitals, clinics and other medical facilities. In New Jersey, Medicaid also covers the cost of approved prescription drugs.

## How to Apply

You can apply for New Jersey Medicaid in the following ways:

- Online: Sign up for the NJ FamilyCare portal.
- Telephone: Call (800) 701-0710 for assistance filling out the application.
- Mail: Download the application form and provide the required information. Mail your completed application to NJ FamilyCare, P.O. Box 8367, Trenton, NJ 08650-9802.

## Eligibility

To qualify for Medicaid, you must be a U.S. citizen or qualified alien, reside in New Jersey and meet the state's financial criteria for Medicaid enrollment.

## Senior Gold Program

The Senior Gold Program helps eligible residents of New Jersey pay for prescription medications, injectable medications for multiple sclerosis and insulin needles and syringes. Senior Gold discounts can be combined with Medicare Part D coverage, reducing a senior's out-of-pocket prescription costs. For each covered drug, a Senior Gold participant pays a \$15 copay and 50% of the remaining cost once Medicare Part D benefits are applied.

## How to Apply

To apply for the Senior Gold Program, complete the NJSave application online.

## Eligibility

Senior Gold members must be at least 65 years old and have an annual income that falls within the range set by the Department of Human Services. In 2022, single applicants must earn between \$38,769 and \$48,769 per year, and married applicants must have incomes ranging from \$45,270 to \$55,270. If you're eligible for Medicare, you must also enroll in Medicare Part D.

## Pharmaceutical Assistance to the Aged and Disabled Program (PAAD)

The PAAD Program makes prescription drugs more affordable for seniors and younger adults with disabilities. Medicare-eligible individuals must enroll in Medicare Part D, but PAAD covers the monthly premium for a basic Part D plan, keeping out-of-pocket costs as low as possible. Once Medicare Part D benefits are applied, a PAAD participant pays a copay of \$5 for an approved generic drug or \$7 for an approved brand-name drug. If Medicare Part D doesn't cover a drug, the PAAD participant must switch to a covered drug or ask their doctor to request an exception due to medical necessity.

## How to Apply

Apply online by filling out the NJSave application.

## Eligibility

To qualify for the PAAD Program, you must meet the following requirements:

- You're at least 65 years old or under 65 and receiving Social Security Title II disability benefits.
- You live in New Jersey.
- You earn no more than \$38,769 per year (\$45,270 for married couples). This limit is current as of May 2022.

## Medicare

Original Medicare consists of Part A, which covers services provided on an inpatient basis, and Part B, which covers outpatient services. For example, Part A covers nursing care provided during a hospital stay, while Part B covers things like doctor visits and durable medical equipment.

## How to Apply

To apply for Medicare online, visit the Social Security Administration website and fill out the form. You can also apply by telephone or in person. Call (800) 772-1213 to speak with a representative or use the online locator to find a Social Security office near you.

## Eligibility

To receive Medicare benefits, you must be at least 65 years old or have a qualifying disability or end-stage renal disease. Everyone pays a premium for Part B, but you may qualify for premium-free Part A coverage if you or your spouse worked and paid Medicare taxes for at least 10 years.

## Medicare Advantage

Original Medicare is managed by the federal government, but Medicare Advantage Plans are sold by private insurance companies. Each plan must offer at least the same amount of coverage as Original Medicare, but many insurers offer extra benefits to make their plans more attractive to consumers.

## How to Apply

Use the Find a Medicare Plan tool on Medicare.gov to compare Medicare Advantage Plans in your state. When you're ready to enroll, call (800) 633-4227 or contact the plan provider directly.

## Eligibility

If you're eligible for Original Medicare, you are likely eligible for Medicare Advantage; however, confirm eligibility requirements with the plan provider.

## Medicare Part D

Original Medicare doesn't cover most prescription drugs, so you may want to enroll in Medicare Part D, a supplemental plan that pays for a wide range of medications. Each plan has a formulary that explains how much coverage is provided for each type of drug. Most Medicare Advantage Plans include prescription drug coverage, and you can't enroll in Medicare Part D if you have a Medicare Advantage Plan that pays for prescription medications.

## How to Apply

Use the Find a Medicare Plan tool on Medicare.gov to find a plan that meets your needs. When you're ready to enroll, contact the plan directly for instructions on applying for coverage.

## Eligibility

To qualify for Medicare Part D, you must be enrolled in Medicare Part A and Medicare Part B (Original Medicare) or one of the few Medicare Advantage Plans that doesn't cover prescription drugs.

## Medicare Savings Programs

Medicare Savings Programs cover out-of-pocket Medicare costs, making health care more affordable for Medicare beneficiaries. New Jersey offers three MSPs.

- **Qualified Medicare Beneficiary Program:** This MSP helps pay for Medicare Part A/Part B premiums, Part A/Part B deductibles and Part A/Part B coinsurance.
- **Specified Low-Income Medicare Beneficiary:** The SLMB program helps pay Medicare Part B premiums.
- **Qualified Individual:** The QI program also helps participants pay their Medicare Part B premiums, but it has higher income limits than the QMB and SLMB programs.

## How to Apply

To apply for any of the three MSPs, fill out the NJSave application online. The New Jersey Division of Aging offers a video tutorial and step-by-step instructions for using the NJSave portal. You can also call (800) 792-9745 for help completing the application.

## Eligibility

MSP applicants must reside in New Jersey and have financial resources that disqualify them from enrolling in NJ FamilyCare. Each program also has strict income and asset limits to ensure that Medicare beneficiaries with the greatest need receive the most help with their out-of-pocket costs. The asset limits are the same for all three MSPs, but the income limit varies.

Program	Single Income Limits	Married Income Limits	Single Asset Limits	Married Asset Limits
<b>Qualified Medicare Beneficiary</b>	\$13,590	\$18,310	\$8,400	\$12,600
<b>Specified Low-Income Medicare Beneficiary</b>	\$16,308	\$21,972	\$8,400	\$12,600
<b>Qualified Individual</b>	\$18,347	\$24,719	\$8,400	\$12,600



# Cash Assistance Programs for Seniors

Cash assistance programs help pay for expenses not covered by health insurance, senior living programs and other forms of aid. These benefits can be used to pay for toiletries, public transportation, utilities and other necessities.

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## **Social Security**

Social Security is a source of income available to retirees and people who can no longer work because of a disability. The money for Social Security comes from a payroll tax levied on employers, employees and self-employed individuals. When you retire, you'll receive monthly payments based on how much you earned when you were working.

### **How to Apply**

To apply online, visit the Social Security website and fill out the application. You can also call (800) 772-1213.

### **Eligibility**

To qualify for Social Security, you must earn at least 40 Social Security credits in your lifetime. Working and paying your portion of the Social Security payroll tax helps you earn these credits.

## **Supplemental Security Income**

Supplemental Security Income is a tax-funded program that provides monthly payments to help aged, blind and disabled people meet their basic needs.

### **How to Apply**

To apply for SSI, fill out the online application, call (800) 772-1213 or visit your local Social Security office.

## Eligibility

SSI has the following eligibility requirements:

<b>Basic Requirements</b>	Aged 65, blind or disabled.
<b>Citizenship</b>	U.S. citizen, U.S. national or resident alien.
<b>Countable Resources</b>	\$2,000 for individuals/\$3,000 for married couples.
<b>Income</b>	Countable income can't exceed the federal benefit rate.