

NJ WorkAbility

Health coverage that works with you.

Presenter:
Maddi Sink
The Arc of NJ/Project HIRE
Coordinator/Field Services
Supported Employment

NJ WorkAbility

New Jersey WorkAbility is a joint project of

the Division of Disability Services (DDS)
and
the Division of Medical Assistance and
Health Services (DMAHS)

NJ WorkAbility

NJ WorkAbility Program offers full New Jersey Medicaid health coverage to people with disabilities who are working and whose earnings would otherwise make them ineligible for Medicaid.

NJ WorkAbility

New Jersey WorkAbility was created from the federal Ticket to Work/Work Incentives Improvement Act of 1999 and chapter 116 of PL2000 of New Jersey

Eligibility Requirements

Age

Must be between the ages of 16 and 64

Employment Status

Must be currently employed full or part time or be self employed and have proof of employment.

Eligibility Requirements

Disability Information

Must be determined to have a permanent disability by Social Security or the Division of Medical Assistance and Health Services (DMAHS) Disability Review Team.

Income Guidelines

- An individual can have an earned income of \$56,652 per year or approximately
- A married couple can earn amount of approximately \$76,452 per year. (As a couple, both individuals must have permanent disabilities and both be working).

Income Guidelines

- An individual can have up to \$20,000 in liquid personal assets such as bank accounts and still qualify.
- A couple can have up to \$30,000 in liquid personal assets and still qualify.

Medicaid definition of Assets

- NJ WorkAbility will disregard the following as personal assets
- The value of the home you live in
 - Vehicles used for medical transportation
 - Vehicles used for transportation to and from work.
 - IRA and 401K personal retirement accounts

Income Guidelines

Disregarded income is:

- Social Security Disability Benefits received by an individual on their own account.
- Railroad Retirement System Benefits received by an individual on their own account.

Income Guidelines

Unearned Income: Unearned income is income from child support, pensions, interest, etc.

Unearned income for an eligible individual needs to stay under approximately \$958.00 per month and for an eligible couple under approximately \$1,261.00 per month.

Case Example #1

- Sam is 36 years old and receives DDD services.
- He has been working full-time, at the same job for 10 years and receives health benefits from his employer.
- Sam's wages are \$1,000 per month. His parents are both working.
- Sam has never received any Social Security benefits and he never had Medicaid.
- Sam has \$8,000 in the bank.
- **Sam is eligible for Medicaid through NJ WorkAbility.**

Case Example #2

- Julie is 40 years old and receives DDD services.
- She has been working part-time, 10 hours/week for several years.
- She never received SSI or Medicaid.
- Julie's father died three years ago, and she receives SSD (\$1,200/month) on her father's work history, and she also has Medicare.
- **Julie is not eligible for NJ WorkAbility because the SSD checks exceed the allowable limit on unearned income, which is \$958/month.**
- Note: If Julie had previously received SSI and Medicaid, then she would be eligible for Medicaid as a DAC, as long as she didn't have more than \$2,000 in assets in her own name.

HOW DOES IT WORK?

To have an initial screening contact:

Division of Disability Services (DDS) by calling 1-888-285-3036
or
Apply at your County Board of Social Services or Welfare Board.

For more information

If you are not sure whether or not you qualify for NJ WorkAbility or if you have questions about the program and would like to apply, just call DDS at 1-888-285-3036.

You can also go to www.njworkability.nj.gov for more information or to apply.
