

How Parents' Social Security Benefits Impact Their Adult Child with IDD

Connor Griffin, MPH

Director, Health Care Advocacy

The Arc of New Jersey

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healthcareadvocacy@arcnj.org

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www.arcnj.org



The Arc of New Jersey

- The state's largest organization advocating for children and adults with intellectual and developmental disabilities (IDD) and their families.
- Affiliated chapter of our national organization, The Arc.
- Community-based, direct support services available statewide through our strong network of 20 local chapters across all 21 counties in NJ.
- Primarily an advocacy organization, conducting public policy work, community outreach, and information and referral services.

www.arcnj.org

Common Acronyms

- DDD – Division of Developmental Disabilities
- DAC – Disabled Adult Child
- IDD – Intellectual and Developmental Disabilities
- SSA – Social Security Administration
- SSDI – Social Security Disability Income (based on work history)
- SSI – Supplemental Security Income (not based on work history)
- SGA – Substantial Gainful Activity

Main topics to be Discussed:

- NJ FamilyCare (Medicaid)
- When a Parent Starts Collecting Social Security, or Passes Away; SSI & SSDI
- Disabled Adult Child (“DAC”) Status; Renewing Medicaid
- NJ WorkAbility Medicaid, Employment, & SGA
- ABLE Accounts & Special Needs Trusts
- Medicaid & Medicare Enrollment (“Dual Eligibility”)

NJ FAMILYCARE (MEDICAID)

NJ FamilyCare Medicaid

- NJ FamilyCare is the NJ Medicaid program.

Main Types of Medicaid:

1. **NJ FamilyCare Medicaid:** covering children under 19 (includes CHIP), lower income adults, and pregnant women.
 - Affordable Care Act (ACA) expansion Medicaid or “MAGI” (Modified Adjusted Gross Income) Medicaid
2. **NJ FamilyCare Aged, Blind, Disabled (ABD) Programs:** covering people 65 and older, adults 19-64 who have Medicare, and people determined blind or disabled by Social Security or the state.
 - *Many individuals with IDD have an ABD type of Medicaid.*

ACA / MAGI Medicaid

- Eligibility is based on household income.
- **There is no resource/asset limit.**
- Maximum income: **\$1,800/month** (2025) for a single adult
- **Cannot qualify if the person has Medicare**, or oftentimes if the person is claimed as a dependent on parents' taxes
- ABD Medicaid is usually a better option if the person has a disability and is financially eligible.
- Apply online: njfamilycare.dhs.state.nj.us/apply.aspx

ABD Medicaid

- **Different ABD Medicaid Programs:**
 - Supplemental Security Income (SSI) Medicaid
 - “DAC” Medicaid
 - “Non-DAC” Medicaid via the DDD Waiver Unit
 - New Jersey Care Special Medicaid (“County Medicaid”)
 - NJ WorkAbility Medicaid
 - Managed Long Term Services and Supports (MLTSS)
- Apply online or submit a paper application:
 - nj.gov/humanservices/dmahs/clients/medicaid/abd/

If you are unsure of your adult child’s Medicaid program: review their Medicaid Eligibility Outcome Letter or contact your local County Board of Social Services.

WHEN A PARENT STARTS COLLECTING SOCIAL SECURITY OR PASSES AWAY

SSI & SSDI

Social Security Retirement for Parents

- A person born between **1943 and 1954** - “full” (normal) **age 66** for the full retirement benefit.
 - Born between **1955 and 1960** - increases towards age 67 for full benefit.
 - Born **1960 or later** - **age 67** for full retirement benefit.
- Parents can collect as young as age 62 - **reduced** benefit
- Delay collecting benefits until age 70 - **increased** benefit.

SSA retirement benefits planner:

ssa.gov/benefits/retirement/planner/agereduction.html

SSI or SSDI?

- **SSI = Supplemental Security Income** - Based on having a severe disability that limits or prevents work, and having very limited income and resources.
 - Many families apply when their child with IDD turns 18.
 - Automatically provides Medicaid coverage
- **SSDI = Social Security Disability Insurance** - Based on Social Security's determination of a disability and a person's work credits.
 - A Section 1634 "DAC" is an adult child with a disability who receives SSDI based on a parent's work record.
 - Automatically provides Medicare after 2 years

[The Arc of New Jersey's SSI and SSDI Guide](#)

Sometimes a Person has SSDI, but never had SSI

- If a parent collects Social Security retirement, becomes disabled, or passes away **before** the child with IDD turns 18, it is likely the child is not receiving SSI.
- **If younger than 18, the Social Security the child receives is likely either:**
 - a. SSDI (“child’s benefits”) - based on the parent’s work record
 - b. A Survivor’s benefit, if the parent passed away, based on the parent’s work record
- **Children under 18 typically do not qualify for SSI** due to household income/assets, or they are receiving SSDI.

SSI & Medicaid

- The majority of adults with IDD have SSI and Medicaid.
- Often encouraged to apply for SSI at age 18
- When a person has SSI, they receive Medicaid automatically, without a separate Medicaid application.
- Medicaid is required for an individual to receive DDD services, typically at age 21.

There are often changes to the adult child's SSI and Medicaid when a parent collects Social Security retirement, becomes disabled, or passes away.

Applying for DAC Benefits

After a parent has been approved to collect retirement benefits ...

- A new SSDI application with Social Security is required for the adult child to get DAC SSDI benefits.
- When the parent files for retirement, it is helpful to mention to SSA that you have an adult child with IDD collecting SSI.
- SSA will have information about your adult child. You should not have to prove your adult child's disability again, or submit all the same documents from the original SSI application.
- Still helpful to have medical documents and other key information ready for the SSDI appointment, just in case
- You may also have to complete an SSA **"Disability Update Report."**

Once SSDI Begins...

- If the adult child needs DDD services, they must have Medicaid.
- **When SSDI starts, their resources cannot exceed \$2,000*.**
 - This is a Medicaid rule, not a Social Security rule.
- Families - know that Social Security representatives are often unaware Medicaid is required for DDD services, or that a DAC can still qualify for Medicaid after they begin receiving SSDI.
- Do not pay attention if a Social Security employee says there is no resource maximum for people who receive SSDI, or if they say your adult child will no longer qualify for Medicaid!

*A person who is employed and earning higher income may also qualify for NJ WorkAbility Medicaid - which has no resource limit.

**SOCIAL SECURITY'S
OFFICIAL DEFINITION:
SECTION 1634 DAC –
(DISABLED ADULT CHILD)**

RENEWING MEDICAID

Why is it Helpful to have SSI?

- When the parent of a person with IDD starts collecting Social Security (or passes away):
 - If the adult child has SSI - eligible to receive SSDI income, on the parent's record, often instead of SSI.
- Monthly SSDI usually exceeds the ABD Medicaid income limit (\$1,305/month)
- When the person with IDD previously had SSI, they are a **“Disabled Adult Child - a Section 1634 DAC.”**
- Must submit a Medicaid renewal, after the person starts receiving SSDI and assuming their SSI is terminated.
 - **The SSDI benefit amount is disregarded as income by Medicaid.**

Section 1634 DAC

- **DAC = Disabled Adult Child.** See the Section 1634 DAC flyer, developed by the NJ Department of Human Services
- SSA definition: **A person who was receiving SSI benefits (and Medicaid) and who meets the following:**
 - Is at least 18 years of age;
 - Has blindness or a disability which began before the age of 22;
 - Has been receiving SSI based on blindness or disability; and
 - Has lost SSI due to the receipt of Social Security benefits on a parent's record due to the retirement, disability, or death of a parent.
- The person cannot have more than \$2,000 in resources in his or her name (excluding a Special Needs Trust or ABLE account).

NJ DHS DAC Flyer



Disabled Adult Children (§1634 DAC)

State of New Jersey
DHS
Department of Human Services


§1634 DAC Eligibility Group Requirements*:
An individual who was receiving Supplemental Security Income (SSI) benefits and meets the following:

- Is at least 18 years of age;
- Has blindness or a disability which began before the age of 22;
- Has been receiving Supplemental Security Income (SSI) based on blindness or disability; and
- Has lost Supplemental Security Income (SSI) due to the receipt of Social Security benefits on a parent's record due to the retirement, death or disability of a parent.

*A person who meets all of the above criteria may qualify as a Disabled Adult Child under Section 1634 of the Social Security Act (regarding DAC). This designation comes from the Social Security Administration. Eligibility for Medicaid may continue as long as the person is determined blind or disabled. However, if the person receives income from another source or exceeds the resource limits, they may become ineligible for Medicaid coverage.

I lost my SSI benefits and Medicaid coverage when I started receiving Social Security Disabled Adult Child (DAC) benefits. The DAC benefits caused me to be over the SSI income limit. What should I do?

You or your guardian should have received a letter from the Social Security Administration (SSA) verifying that you may continue to be eligible for Medicaid coverage under the §1634 DAC eligibility group. If you did not receive or no longer have this letter, call the Social Security Administration at 1-800-772-1213, Monday through Friday between 7 am and 7 pm, to request a Benefit Award letter verifying Social Security benefits as a Disabled Adult Child or Disabled Dependent Child who received SSI in the past.

Obtaining Medicaid after Losing SSI Benefits

For individuals ENROLLED in the Division of Developmental Disabilities (DDD) Supports Program or Community Care Program:

DDD will send you or your guardian the NJ FamilyCare Aged, Blind, and Disabled Programs **Request for Information (RFI) Packet in a blue envelope**, including instructions about where to send the completed form. It is important to complete this RFI Packet as soon as possible and return it as instructed. After your packet is reviewed (this can take up to 90 days), you or your guardian will receive a Final Determination letter.



For individuals NOT ENROLLED in the DDD Supports Program or Community Care Program:

Your local County Board of Social Services will send you the NJ FamilyCare Aged, Blind, and Disabled Programs **Request for Information (RFI) Packet in a blue envelope**. It is important to complete this RFI Packet as soon as possible and return it to the County Board of Social Services. After your packet is reviewed (this can take up to 90 days), you or your guardian will receive a Final Determination letter.

If you do not receive the RFI Packet soon after you are notified about your Medicaid being terminated, **contact your County Board of Social Services to request it: www.nj.gov/humanservices/njsnap/home/cbss.shtml**

If you have questions, or if you have difficulty obtaining Medicaid for an individual who may be eligible for §1634 DAC status, please contact your support coordinator or send an email to DDD's Medicaid Eligibility Help Desk: DDD.MedEligHelpdesk@dhs.nj.gov

Obtaining Medicaid as a DAC after SSI Benefits End - DDD

For individuals enrolled in the **DDD Supports Program or Community Care Program**:

- DDD should send the **NJ FamilyCare Aged, Blind, and Disabled Programs Request for Information (RFI) Packet**, which includes instructions about where to send the completed RFI.
- Complete this RFI as soon as possible and return it as instructed. After the packet is reviewed (supposed to be within 90 days), you will receive a Final Determination letter.
- If you do not receive the RFI packet, notify your DDD support coordinator or email healthcareadvocacy@arcnj.org
- **The RFI packet is the DAC Medicaid application.** You should not also complete an additional ABD Medicaid application.

RFI Letter from DDD

- The state is notified when SSI is terminated
- **“your Medicaid benefits will stop if you do not respond to this letter.”**
- Complete the RFI ASAP
- In the meantime, Medicaid coverage and DDD services will continue!



Request for Information

Date: [REDACTED]

RE: [REDACTED]
Case #: [REDACTED]



Dear Former SSI Beneficiary:

We have been notified by the Social Security Administration (SSA) that your eligibility for Medicaid under Supplemental Security Income (SSI) will be terminated. Your eligibility for Medicaid benefits is based on your eligibility for SSI. If you wish to question or appeal the termination of your SSI Medicaid benefits, you must contact the Social Security District Office as soon as possible.

As a result of your SSI terminating, **your Medicaid benefits will stop if you do not respond to this letter.**

1. Complete and sign the Request for Information Form. This form helps us evaluate your eligibility for all NJ FamilyCare (Aged, Blind and Disabled) Programs.
2. Provide copies of the following documents to verify eligibility.
 - Proof of any income other than Social Security benefits such as pension, work, cash, alimony, Veteran's benefits etc.
 - Burial arrangements
 - Life Insurance
3. Mail the Request for Information Form and all supporting documents in the blue envelope provided.

If you are a Medicare recipient, and Medicaid has been paying your Medicare Part B premium, Medicaid will no longer pay that premium if you are ineligible for NJ FamilyCare. To find out if you can get help paying your Medicare Part B premium going forward, call the Division of Aging Services hotline at 1-800-792-9745. To receive information about other services that may be available to you within your county, contact your local Area Agencies on Aging/Aging and Disability Resource Connection (AAA/ADRC) included in this letter.

You will receive a letter when your information is processed. If you have any questions or need help, call 732-968-4499.

Sincerely,

[REDACTED]
DDD Waiver Unit

Obtaining Medicaid as a DAC after SSI Benefits End - County

For individuals not enrolled in the DDD Supports Program or Community Care Program:

- The local County Board of Social Services office should send the **NJ FamilyCare Aged, Blind, and Disabled Programs Request for Information (RFI) Packet**.
- Complete this RFI as soon as possible and return it as instructed. After the packet is reviewed (supposed to be within 90 days), you will receive a Final Determination letter.
- **If you do not receive the RFI Packet, contact your local office:**
<https://www.nj.gov/humanservices/dfd/counties/>

Medicaid ABD RFI Packet

NJ FamilyCare Aged, Blind, Disabled Programs

FAMILYCARE
Maintain health coverage. Quality care.
STATE OF NEW JERSEY
Department of Human Services
Division of Medical Assistance and Health Services

Request for Information Form

SECTION 1 Applicant

Applicant's Name: _____
Last First Middle Maiden Name

Home Address: _____
Street City State Zip Code

Current Mailing Address (if different from above): _____
Street City State Zip Code

If Applicant has not lived at the Home Address for 5 years, tell us the previous address:
(Attach additional information if needed)

Street City State Zip Code

Applicant's Phone Number: (____) ____-____ Applicant's E-mail Address: _____

Is the Applicant Blind or Disabled? ☐ Yes If yes, as of what date: _____ ☐ No

Is the Applicant in need of "nursing home like" services such as dressing, bathing and mobility assistance? ☐ Yes ☐ No

Has the Applicant ever applied for assistance with "nursing home like" services before? ☐ Yes If yes, which county _____ ☐ No

SECTION 2 Demographic Information for the Applicant

☐ Legal Alien _____ USCIS/Alien # _____ Immigration Card # _____

Date of Entry
Official Name on Immigration Document/Card (AKA) _____

Place of Birth: City _____ State _____ Country _____

Social Security Number: _____ Medicare ID Number: _____

Marital Status: ☐ Single ☐ Married, Date _____ ☐ Divorced, Date _____
☐ Widowed, Spouse's Date of Death _____ ☐ Child (under age 19) ☐ Separated, Date _____

Spouse's last known address, if Separated: _____
Street City State Zip Code

FOR OFFICE USE ONLY

HMO choice _____

Date Applied _____

Registration # _____

NYC045-128

When Applying for Medicaid as a DAC ...

When SSI/Medicaid is ending due to a parent's retirement, disability, or passing away:

- **Adult child with IDD often cannot have more than \$2,000 in resources, with these exceptions:**
 - Funds in ABLE account (deposit up to \$19,000; more if employed)
 - Funds in a Special Needs Trust
 - If back-payment received from Social Security: 9 months to spend down (ABLE account or SNT are helpful).
 - Can qualify for NJ WorkAbility Medicaid
- Medicaid coverage remains active to allow time for the RFI to be completed and processed.
- **Do not delay in submitting the RFI as soon as possible!**

Key Medicaid RFI Question

- A question on the page 1 of the RFI asks if the person needs “nursing home like” services
- The answer is no.
- A “yes” answer can lead to problems because Medicaid staff may think the person needs nursing home care!
- This question is not related to PCA/PPP services.
- Email or call immediately if you mistakenly answered “yes.”

FAMILYCARE
Affordable health coverage. Quality care.

NJ FamilyCare
Aged, Blind, Disabled Programs

STATE OF NEW JERSEY
Department of Human Services
Division of Medical Assistance and Health Services

Request for Information Form

SECTION 1 Applicant

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If Applicant has not lived at the Home Address for 5 years, tell us the previous address:
(Attach additional information if needed)

Street City State Zip Code

Applicant's Phone Number: (____) ____-____ Applicant's E-mail Address: _____

Is the Applicant Blind or Disabled? ☐ Yes If yes, as of what date: _____ ☐ No

Is the Applicant in need of “nursing home like” services such as dressing, bathing and mobility assistance? ☐ Yes ☐ No

Has the Applicant ever applied for assistance with “nursing home like” services before?
☐ Yes If yes, which county _____ ☐ No

Receiving SSI and SSDI?

Example of having both SSI and SSDI simultaneously:

- Person with IDD receives SSI and Medicaid at age 18.
- Later, a parent with a smaller work record retires or becomes disabled. Parent receives \$900/month from Social Security.
- Person with IDD starts to receive SSDI: half of \$900 = \$450/month.
- Person with IDD will receive a reduced amount of SSI, and \$450/month in SSDI.
- **Person with IDD keeps Medicaid because they still have some SSI.**
- RFI Medicaid application is not applicable in this situation.

NJ WORKABILITY MEDICAID

EMPLOYMENT

SUBSTANTIAL GAINFUL ACTIVITY (SGA)

NJ WorkAbility Medicaid

- Offers Medicaid coverage to working individuals with disabilities whose income/assets would make them ineligible for SSI or other Medicaid programs
- **“Medicaid Buy-In Program”**

Since February 1st, 2024:

- Open to people ages 16+ with a disability determination
- Does not count spousal income in determining eligibility/premium
- **Does not limit eligibility based on resources/assets**
- **Does not limit eligibility based on income.**
 - Countable income over **250% of the Federal Poverty Level** - must agree to pay a monthly premium.

NJ WorkAbility Premium Chart

NJ WorkAbility Premium Chart 2025

Tier Levels	Countable Income - % of Federal Poverty Level	Individual's Annual Countable Annual Income 2025	Equivalent Annual Earned Income, if no Unearned Income 2025	Monthly Premium Amount 2025
None	≤250% Age 16-64 ≤250% Age 65+	≤\$39,125	≤\$79,284	None
Tier 1	251 – 350%	>\$39,125 - \$54,775	>\$79,284 – \$110,580	\$185
Tier 2	351 – 450%	>\$54,775 - \$70,425	>\$110,580 – \$141,876	\$370
Tier 3	451 – 550%	>\$70,425 - \$86,075	>\$141,876 – \$173,172	\$555
Tier 4	551 – 650%	>\$86,075 - \$101,725	>\$173,172 – \$204,492	\$740
Tier 5	651 – 750%	>\$101,725 - \$117,375	>\$204,492 – \$235,788	\$925
Tier 6	>750%	>\$117,375	>\$235,788	\$1,110

Important Note: Portions of both earned and unearned income are not counted for the NJ WorkAbility program. Because everyone's situation is different, the only way to know for sure where they fall in the premium chart is to apply for a full eligibility determination using the [NJ FamilyCare Aged, Blind, Disabled Programs Application](#).

nj.gov/humanservices/dds/programs/njworkability/

Social Security & Employment

- If an SSI beneficiary is working, must report wages to Social Security each month
- To be eligible for benefits, a person must be unable to engage in **substantial gainful activity (SGA)**.
 - **\$1,620/month in work-related earnings (2025).**
 - Does not include a person's Social Security benefit.
- **Receiving SSI and exceed SGA:** expect a reduction in the amount of SSI; eventual termination depending on earned income.
- **Receiving SSDI and exceed SGA (for 9 months):** expect a suspension of SSDI benefits and may have to pay back SSA. Continued earned income over SGA will lead to a termination of SSDI.

***SSA is often delayed in notifying a person they have been exceeding SGA.
Be aware of monthly earnings!***

NJ WorkAbility and SSDI

- NJ WorkAbility provides Medicaid coverage - **as long as the individual remains employed and is receiving earned income.**
- NJ WorkAbility Medicaid does not have an income or asset limit, but the individual may also be receiving SSDI.
- If the person wants to keep their SSDI benefits, **they must stay under the SGA limit (\$1,620/month)**
- NJ WorkAbility does not protect against the loss of SSDI, if a person continuously exceeds SGA.

ABLE ACCOUNTS

SPECIAL NEEDS TRUSTS

Achieving a Better Life Experience (ABLE) Act of 2014

- People with disabilities can deposit up to **\$19,000/year (2025)** in an ABLE tax-advantaged savings/investment account.
- Age of onset of disability must be **before age 26***
- Must be receiving Social Security benefits, or can apply with a doctor's certificate of disability and accompanying diagnosis
- ABLE accounts won't affect continuing financial eligibility for SSI or Medicaid (if the account reaches **\$100,000** - SSI will be suspended).
- If an individual works, they may contribute an additional **\$15,060/year** if they do not participate in an employer's retirement plan.

***Increasing to age 46 beginning January 1st, 2026**

ABLE Accounts

- ABLE accounts available in NJ and other states.
- Open an NJ ABLE account: savewithable.com/nj/home.html
- Visit the **ABLE National Resource Center** at ablenrc.org for state-specific information. Offer educational webinars and state-by-state comparisons.
- Spend funds on “**Qualified Disability Expenses**” (QDEs) - any expenses from living with a disability and intended to improve quality of life
- **Medicaid Payback:** Upon the death of the beneficiary, the state can file a claim for a portion or all of the remaining funds in the ABLE account to recoup costs paid by the state while the beneficiary was receiving services through the state Medicaid program.

Special Needs Trust

- Unique type of trust that can help establish eligibility for SSI or Medicaid.
- SNTs can accept larger annual deposits compared to ABLE accounts.
- If setting up a SNT, **be sure the attorney is very experienced with this type of trust for the SSI/Medicaid beneficiary.**
- If the SNT has been funded, Social Security/Medicaid will want to review the information.
- Whenever there are expenditures from SNT, document and save all receipts.

MEDICAID & MEDICARE (DUAL ELIGIBILITY)

Medicare begins after 24 months of SSDI

- If a parent is 65 or older and receiving Medicare, it does not entitle their adult child to Medicare.
- After the adult with IDD has been eligible and receiving SSDI for 2 years, Medicare begins automatically.

Two ways for person with IDD to have SSDI:

1. From the work record of parent who collects Social Security, or who has passed away, or
2. From their own work record

Medicaid & Medicare (Dual Eligibility)

- **Can have Medicare and Medicaid** (must be ABD Medicaid)
 - “Qualified Medicare Beneficiary” or “QMB.”
- DAC Medicaid = ABD Medicaid
- **Cannot** have Medicare with non-ABD Medicaid
 - The person would be terminated from Medicaid and need to apply for ABD Medicaid.
- **Most people with IDD have an ABD type of Medicaid.**

Medicare Part B - Medical Insurance

- **Without Medicaid:** Cost of Medicare Part B premium: \$185/month in 2025
- **Dual Eligible (Medicaid + Medicare):** Medicaid pays the cost of the Medicare Part B monthly premium.
 - For the first few months, the Medicare Part B premium might be deducted from the adult child's Social Security benefit.
 - **This issue should be corrected automatically, and reimbursement sent by Social Security.**
- **Part B premium is covered as long as the person is receiving SSDI and enrolled on Medicaid.**

Medicare Part B & Private Insurance

- Suggest **not** declining Medicare Part B, even when the person with IDD also has private health insurance from a parent. **Medicaid pays the Part B premium.**

What happens if Part B was turned down and then private insurance ends?

When ready to start Medicare Part B:

- The parent who has that health insurance **MUST** have a letter from their employer documenting continuous, creditable coverage from the date when the person was first eligible to have Medicare Part B, but refused it because of the private health insurance coverage.
- To avoid a Medicare late enrollment penalty!

Medicare Part D - Drug Coverage

- When a person has Medicare and Medicaid, prescription drug coverage is provided through Medicare Part D.
- If the person also has private health insurance with a good drug benefit (called “creditable” coverage) then can “opt out” from Medicare Part D. **Call 1-800-MEDICARE.**
 - **Medicaid is not creditable drug coverage.**
- Otherwise, option of enrolling in a “**benchmark**” Part D plan.
 - \$0 monthly premium for Dual Eligibles
 - **4 different benchmark plans available in 2025**

Medicare Part D - Drug Coverage (cont.)

- A person must have either private health insurance coverage or the Part D drug coverage (sometimes a person may have both)
- Can enroll in Part D later if the adult child loses access to the private health insurance coverage.
 - No late enrollment penalty if someone had creditable coverage or qualifies for Extra Help (e.g. has Medicaid)
- The Arc of New Jersey's most recent webinar on Medicare Part D in 2025, and additional Medicare resources:
 - arcnj.org/programs/health-care-advocacy/dual-eligibles.html

Three Fact Sheets from The Arc of New Jersey

- Understanding what happens when a person with IDD who receives Medicaid becomes eligible for Medicare.

“Frequently Asked Question” (FAQ) fact sheets:

1. [FAQs - Dual Eligibles General Information](#)
2. [FAQs - Dual Eligibles and Prescription Medication](#)
3. [FAQs - Dual Eligibles and Special Needs Plan \(D-SNPs\)](#)

Continuation of Parent's Private Health Insurance After Age 26

- All young adults can stay on parent's health insurance until age 26.
- Possible for dependent young adults with disabilities, who are not capable of self-sustaining employment, to stay on parent's employer's health insurance beyond age 26
- **Before child's 26th birthday**: parent must complete the required forms from the employer's HR department.
- Can have private health insurance, Medicare, and Medicaid. Medicaid is typically the payer of last resort.
- [The Arc of New Jersey Fact Sheet](#)

Questions?

Connor Griffin, MPH

Director, Health Care Advocacy

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To sign up for emails:

www.arcnj.org

More information can be found at www.arcnj.org under the Health Care Advocacy Program page.