

SSI and Medicaid for Adults with IDD

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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.
- Primarily an advocacy organization, conducting public policy work, community outreach, and information and referral services.

The Arc of New Jersey (cont.)

The Arc of NJ has many programs, including:

- Project HIRE
- Planning for Adult Life
- The NJ Self-Advocacy Project
- The Criminal Justice Advocacy Program
- The Arc of NJ Family Institute
- Children's Advocacy
- Health Care Advocacy
- Training & Consultation Services

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Common Acronyms

- ABD – Aged, Blind, Disabled (Medicaid Programs)
- DDD – NJ Division of Developmental Disabilities
- DAC – Disabled Adult Child
- IDD – Intellectual and Developmental Disabilities
- SSA – Social Security Administration
- SSI – Supplemental Security Income (not based on work history)
- SSDI – Social Security Disability Income (based on work history)
- SNT – Special Needs Trust

Main Topics to be Discussed:

- Applying for SSI
- ABLE Accounts and Special Needs Trusts
- Disabled Adult Child (DAC)
- Appealing an SSI Denial
- How to Qualify for Medicaid, besides SSI?
- Different Medicaid Programs
- NJ WorkAbility and Employment
- Medicaid Managed Care

Why Apply for SSI at 18?

- When an individual with IDD is under 18 years old, the determination for **Social Security Supplemental Security Income (SSI)** is based on family/household income and resources/assets.
- When the individual is over 18, the determination is only based on the individual's income and resources.
- Most families apply when their child with IDD turns 18.
- **If approved, the person with IDD automatically qualifies for Medicaid**, and receives a monthly SSI benefit.
- **Resources must be under \$2,000.**

Why Apply for SSI at 18? (cont.)

To Receive Division of Developmental Disabilities (DDD) services at age 21, a person:

Must be functionally eligible for DDD services and must have Medicaid.*

- Often the best path to Medicaid: Apply for SSI at age 18.
- SSI eligibility automatically provides Medicaid coverage.
- SSI is the cash benefit, via Social Security.
- Medicaid is the health insurance benefit, via the state.

***An exception being someone who qualifies as a “Non-DAC” through the DDD Waiver Unit. This is someone “over income” for SSI and other Medicaid programs.**

Before Applying for SSI

- Individual with IDD must have limited income and no more than \$2,000 in their name (resources/assets).
- Can “**spend-down**” if the amount over \$2,000 is small.
- **Document spend-down:** educational expenses, medical expenses not covered by insurance, paying off debt/bills, recreational/entertainment expenses.
 - Do not “gift away” money!
- Spend down should only be to benefit the SSI applicant.
- Or transfer funds to a Special Needs Trust (SNT) or ABLE account.

36 Month Look-Back

- On all financial transfers, there is a 36 month look-back period on the individual's resources.
- Social Security ensures assets were not transferred for less than "fair market value."
- Funds in an ABLE account/SNT excluded from the \$2,000 limit.
- **"Resources/assets" include savings bonds with the individual's SSN!**
- The 36 months is prior to the date when the SSI application was filed.

If Parents are Divorced ...

- When parents are divorced, child support is regarded as the child's "unearned income."
- Depending on the amount of child support, an individual with IDD may not be eligible for SSI or Medicaid, but there is a 1/3rd exclusion of child support income.

Example: \$900/month in child support, but only \$600 would be counted as the child's unearned income.

ABLE Accounts

Achieving a Better Life Experience (ABLE) Act of 2014

- People with IDD can deposit up to **\$19,000/year (2025)** in an ABLE tax-advantaged savings account.
- Age of onset of disability must be before age 26*
- Must be receiving SSI or SSDI, or provide medical documentation with a formal written diagnosis from a physician.
- Will not affect continuing financial eligibility for SSI or Medicaid.
 - ***But, SSI suspended if the ABLE account exceeds \$100,000.***
- If a person with IDD is employed, may contribute up to an additional **\$15,060** from their earnings into the account.

****46, effective January 1st.***

ABLE Accounts (cont.)

- ABLE accounts available in New Jersey and other states
- Open an NJ ABLE account: savewithable.com/nj/home.html
- Visit the **ABLE National Resource Center** at ablenrc.org for more information.
 - Educational webinars and state-by-state comparisons.
- **Important:** Upon the death of the beneficiary, the state in which the person lived 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 (SNT)

- Can be used to establish eligibility for SSI or Medicaid.
- If setting up a SNT, **be sure the attorney is experienced with this type of trust for the SSI/Medicaid beneficiary.**
- If the SNT has been funded, Social Security and Medicaid will want to review the information on an ongoing basis.
- Whenever there are expenditures from SNT, document and **save all receipts.**

Before Starting the SSI Application

As you are getting ready to start the application, collect:

- **Evaluations and assessments**
- **Schools:** Name, address, IEPs and Progress Reports
- **Disabilities:** names of conditions/diagnoses; onset date
- **Doctors and therapists:** Name, address, phone, dates first and last seen, specialty, diagnosis
- **Medications:** Name, prescribing physician, date and dosage when started as well as most recent date and dosage
- **Employment (if applicable):** Name, address, phone, supervisor name, position held, date and pay when started, last date of work and pay
- Division of Vocational Rehabilitation Services information

Put together a folder, make copies, and create electronic files.

SSI: Documents You May Need

Key SSI Questions

- What is the individual's disability?
- How does it affect the individual?
- What prevents them from working (or affects their ability to work full time)?
- Can they complete tasks and activities independently?
- What does a typical day look like?
- What steps were tried previously to work? What happened?

The SSI Decision

- A disability diagnosis **does not** necessarily mean a severe impairment that entitles the applicant to SSA benefits - the burden of proof is on the applicant!
- While the diagnosis may be compelling, Social Security must know the ***impact of the condition on the applicant's ability to do work-related activities and be self-supporting.***
- SSA evaluates whether they think the applicant can work and earn above the **Substantial Gainful Activity (SGA) limit**
 - **\$1,620/month** for non-blind individuals
 - **\$2,700/month** for statutorily blind individuals

Start the SSI Application

- Apply for SSI online: ssa.gov/ssi
 - SSA representative will follow up and schedule an appointment within 7-14 business days.
- Or call Social Security at **1-800-772-1213** to make an appointment to apply for SSI benefits.
- With an appointment, you can apply for SSI on the phone or in person at your local Social Security office.

When SSI Begins ...

- Consider a representative payeeship for the SSI funds.
 - SSI cannot be deposited into the parent's bank account!
- SSI checks deposited electronically into this new account, set up for the representative payee, to manage the funds of the SSI beneficiary.
- **Do not exceed \$2,000 in resources!**
- If receiving a lump sum back payment, you have **9 months** to spend down. After 9 months, assets cannot exceed \$2,000 in the individual's name.
 - Consider an ABLE account or SNT.

Social Security Reviews

- **Continuing Disability Review (every 3 years):** Is the individual still disabled?
 - **5-7 years** if medical condition is not expected to improve.
- **Redetermination (every 1-6 years):** Does the individual continue to meet the non-medical eligibility requirements, including documentation, income, resources, and living arrangement?
- Rep Payees may receive an annual Representative Payee Report to account for the benefit payments received.
 - **Keep records and document how payments are spent or saved!**

Social Security & Employment

- If a Social Security beneficiary is working, **must report wages to Social Security each month.**
 - ssa.gov/ssi/reporting/wages
- **SGA limit: \$1,620/month in work-related earnings**
- If a person is receiving SSI and exceeds SGA: expect a reduction in SSI benefit; SSI income limit (from work) is generally **\$2,019/month**
- If a person is receiving SSDI and exceeds SGA: likely to result in a termination of SSDI, and required to pay back the “overpayment.”

Why is it Helpful to have SSI?


- When the parent of a person with IDD starts collecting Social Security, or dies:
 - If the adult child has SSI - eligible to receive SSDI income, on the parent's record, often instead of SSI.
- Monthly SSDI oftens exceeds the Medicaid income limit
- When person with IDD previously had SSI, they are “**Disabled Adult Children - Section 1634 DACs**,” as defined by SSA.
- Must submit a Medicaid renewal, after the person starts receiving SSDI.
 - **The monthly SSDI benefit amount is disregarded as income by Medicaid, when a person is a DAC.**

Section 1634 Disabled Adult Child (DAC)

SSA definition of a DAC: **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 age 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, death, or disability of a parent.**
-
- The person cannot have more than \$2,000 in resources (*except for an ABLE account or SNT*).

Dept. of Human Services 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.

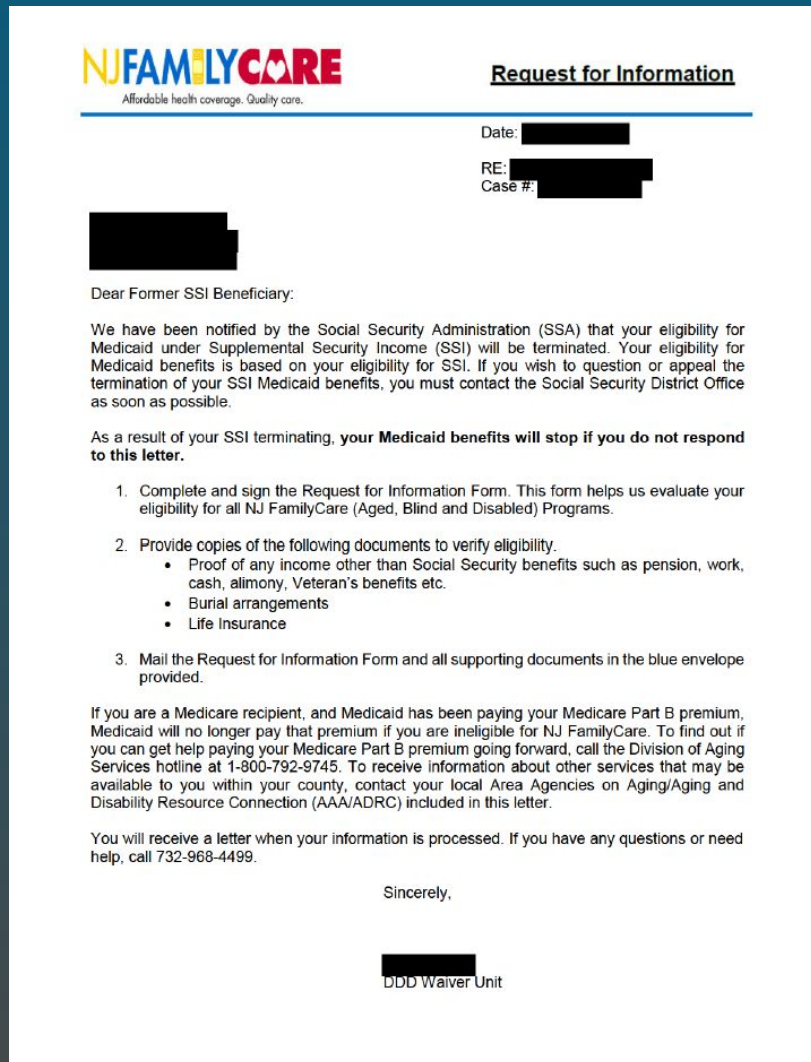
If you do not receive the RFI Packet soon after you are notified about your Medicaid being terminated, **contact your County Board of Social Services to request it: www.nj.gov/humanservices/njsnap/home/cbss.shtml**



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.MediEligHelpdesk@dhs.nj.gov

Letter from DDD When SSI and Medicaid Terminate

- “your Medicaid benefits will stop if you do not respond to this letter.”
- Medicaid coverage is not terminated right away.
- Promptly complete and return the RFI.



NJ FAMILYCARE
Affordable health coverage. Quality care.

Request for Information

Date: [REDACTED]
RE: [REDACTED]
Case #: [REDACTED]

[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 – DDD

For individuals ENROLLED in the DDD Supports Program or Community Care Program:

- DDD sends the **NJ FamilyCare Aged, Blind, and Disabled Programs Request for Information (RFI) Packet** in a blue envelope, with instructions on where to send the completed form.
- **Or they send the RFI by email, from the DDD Waiver Unit**
- Complete this RFI as soon as possible and return it as instructed. After the packet is reviewed (**up to 90 days**), you will receive a Final Determination letter.
- If a person does not receive the RFI, notify the DDD support coordinator, or email healthcareadvocacy@arcnj.org
- **The RFI packet is the DAC Medicaid application.**

Obtaining Medicaid as a DAC after SSI Benefits End

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

- Your local County Social Services Agency should send you the NJ FamilyCare Aged, Blind, and Disabled (ABD) Programs Request for Information (RFI) Packet in a blue envelope.
- Complete this RFI as soon as possible and return it as instructed. After the packet is reviewed (**allow up to 90 days**), you will receive a Final Determination letter.
- If you do not receive the RFI Packet from the county, contact your local office to request it: nj.gov/humanservices/dfd/counties/

Medicaid RFI Packet

NJ FamilyCare Aged, Blind, Disabled Programs

FAMILYCARE
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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)

Applicant's Phone Number: (____) _____-_____
Street City State Zip Code

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 # _____

If SSI is Denied ...

- You must appeal within 60 days.
- Easy to submit an appeal online:
 - [socialsecurity.gov/disability/appeal](https://www.socialsecurity.gov/disability/appeal)
- **Possible reasons for a denial of SSI:**
 - Assets above \$2,000
 - Special Needs Trust not done correctly
 - Medical documentation not sufficient to justify a severe disability, per SSA requirements.
- Usually recommended to contact an attorney to represent your adult child in the event of a hearing before an administrative law judge (ALJ).

SSI Appeals Fact Sheet

SSI Appeals Process



What should you do if you're denied disability benefits?

The majority of initial Social Security applications are denied. Appealing a denial can be confusing, but many claims are eventually overturned upon appeal, so it's important to understand the process!

- If you disagree with the initial Social Security Administration (SSA) decision on your Supplemental Security Income (SSI) application, **ask for an appeal within 60 days**. The appeal process begins with a request for reconsideration.
- A medical denial may say: "We have concluded that your physical condition is not considered severe enough to be disabling. You have difficulty performing certain tasks due to various mental issues."
- A non-medical denial can result from having too much income and/or resources.
- **The 60 day window to appeal usually begins the day after the decision.** SSA generally assumes you got the letter 5 days after the date on the letter, unless you show them otherwise.
- **You must have a good cause for waiting more than 60 days to appeal.**
 - For example, you did not receive the denial until much later, or other circumstances (sickness, death, major events).
- Bringing on an attorney is usually recommended, but you may appeal on your own as well.
 - To appeal visit the [SSA.gov](https://www.ssa.gov) website or fill out a paper appeal and disability report.

What do you need to know when hiring an attorney for an SSI appeal?

- Attorneys are usually restricted by Social Security in how much they may charge, and disability attorneys generally do not charge up front.
- Attorneys are usually only entitled to a fee, limited to 25% or \$7,200 (whichever is less) of the retroactive benefit payment(s), if the appeal is successful.
- If you did not appeal at all, these retroactive benefits are money you never would have received.
- The attorney is paid the same amount whether brought on earlier or later during the appeals process.
- If the appeal proceeds to a judge, you may be encouraged to hire an attorney, which might delay a case if you do not already have one.

Why should you appeal an initial SSI denial?

- DDS claims adjudicators do not have much ability to approve a case that is not fully clear and may not give a full explanation.
- If denied at the initial and reconsideration level, the next move is to appeal and request a hearing before an **Administrative Law Judge (ALJ)**.
 - The ALJ examines the evidence, reads through any briefs or legal arguments, listens to testimony and arguments, and then renders a new decision.
- The ALJ must provide a multi-page decision detailing the reasons for their decision.
- If you disagree with the ALJ, the next level is to appeal to the **Appeals Council**. The highest level of appeal following the council would be to a federal **U.S. District Court**.
- If you do not appeal the initial SSI decision, you may apply later, after 60 days. SSI benefits would be paid from the date of the new application.

Health Care Advocacy Program

 <http://thearcnj.healthcareadvocacy.org/>

 Direct line and Fax: 732-246-2567

 egriffin@arcnj.org

Definitions & Resources

1. **Supplemental Security Income (SSI):** Provides monthly payments to people with disabilities and older adults with little or no income or resources. Includes automatic eligibility for NJ FamilyCare/Medicaid.
2. **Social Security Administration (SSA):** Federal government agency that administers Social Security.
3. **Disability Report:** Form SSA-3368-BK is part of the SSI application process and utilized by SSA to make a decision on the disability claim.
4. **Division of Disability Determination Services (DDS):** Social Security Disability claims are handled through SSA field offices and these state agencies, DDSs. The field office often does an initial application evaluation before the DDS does an evaluation of disability.
5. **Claims Adjudicator:** An employee with assigned authority from the SSA commissioner to approve or disapprove applications for Social Security benefits.
6. **Administrative Law Judge (ALJ):** Executive judges presiding over official and unofficial hearings regarding administrative disputes in the Federal Government. Social Security ALJs specialize in disability law and regulations, and make rulings on disability claims.

- **Understanding SSI Appeals Process** - <https://www.ssa.gov/ssi/text-appeals-ussi.htm>
- **Appeal a Decision We Made** - <https://www.ssa.gov/appeal/appeal-decision-we-made>
- **SSI in NJ (2024)** - https://www.arcnj.org/file_download/inline/f7378ada-35b3-4ade-aa5e-4dccc4bd17051
- **Legal Services NJ Law: How to Appeal a Social Security Denial** - <https://www.lsnjlaw.org/legal-topics/government-aid-services/ssdi-ssi/pages/appeal-social-security-denial.aspx>
- **NJ Department of Labor & Workforce Development: Hearings and Appeals** - <https://www.nj.gov/labor/claims/dds/appeals.shtml#:~:text=Appeals%20must%20be%20filed%20in,time%20frame%20can%20be%20granted>
- **NJ State Bar Association: County Offices** - <https://njsba.com/county-bar-associations-for-the-public/>
- **PLAN NJ Directory of Attorneys** - <https://plannj.org/professional-directory/>
- **Community Health Law Project** - <https://www.chlp.org/>
- **Legal Services of NJ** - <https://www.lsnj.org/>
- **National Organization of Social Security Claimants' Representatives** - <https://nosscrehelp.org/help-me-find-a-representative/>

When SSI is Not Possible?

- **In some instances, a person with IDD cannot qualify for SSI:**
 - The applicant receives a Social Security Disability (SSDI) benefit because their parent passed away, is retired, or they have their own work record.
 - High unearned income (ex: child support)
 - The applicant is employed and earns wages.
- **But there are other ways to access Medicaid!**
- SSI is not the only way to get Medicaid, and SSI is not required in order to be eligible for DDD services.

SSI Denial & Medicaid

- If SSI is denied because SSA determines the individual to not be severely disabled (and you do not appeal) ...
- **Must wait 1 year to apply for Aged, Blind, Disabled (ABD) Medicaid.**
 - The state then makes their own disability determination.
- Some individuals may qualify for regular (non-ABD) Medicaid.
 - Individual with IDD cannot be listed as a dependent on the parents' taxes **and** cannot have Medicare.
- SSI appeals are often a lengthy process, so it can be better to apply for Medicaid separately.

Medicaid in New Jersey

- **NJ FamilyCare is the NJ Medicaid program.**

Main Types of Medicaid:

1. **NJ FamilyCare**, covering children under 19 (including CHIP), lower income adults, and pregnant women.
 - Also known as Affordable Care Act (ACA) expansion 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 only based on income
- **No resource/asset limit**
- Maximum gross income of **\$1,800/month** (2025) for a single adult (ages 19-64)
- **Cannot qualify if the person with IDD has Medicare or is claimed as a dependent on parents' taxes**
- ABD Medicaid usually a better option if an individual has a disability and is financially eligible.
- Apply online: njfamilycare.dhs.state.nj.us/apply.aspx

ABD Medicaid

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

If someone is unsure of their Medicaid, review the eligibility outcome letter or call your local County Board of Social Services.

NJ Care Special Medicaid

- Depending on their income, an adult with IDD (age 18+) can apply for ABD Medicaid.
- Individuals with gross monthly income equal to or below 100% of the federal poverty level may qualify for **NJ Care Special Medicaid**.
 - Income limit: **\$1,305/month** for a single individual
 - Resource maximum: **\$4,000**
- Apply online or submit an ABD application to the county.
 - **If applying online, ensure the application says “NJ FamilyCare Aged, Blind, Disabled (ABD) Programs”**

NJ WorkAbility Medicaid

- Full Medicaid coverage to working individuals with disabilities whose income/assets would otherwise make them ineligible.
- Open to people ages 16+ with a disability determination
- **Does not limit eligibility based on resources**
- **Does not limit eligibility based on income**
 - People with countable income over 250% of the FPL must pay a monthly premium.
- Information available on the DDS website:
 - nj.gov/humanservices/dds/programs/njworkability/

2025 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	$\leq 250\%$ Age 16-64 $\leq 250\%$ Age 65+	$\leq \$39,125$	$\leq \$79,284$	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/

NJ WorkAbility & SSDI

- NJ WorkAbility provides Medicaid coverage - **as long as the individual remains employed.**
- While WorkAbility does not have an income or asset limit, the person with IDD may be receiving SSDI.
- If they want to keep their SSDI benefit - **keep employment income under \$1,620/month (SGA limit).**
- NJ WorkAbility does not protect against loss of SSDI, if a person exceeds SGA.

MLTSS

- **MLTSS** is the delivery of long-term services and supports through the NJ FamilyCare managed care program.
- For medically complex individuals that require nursing care.
- People age 21+ must contact local County Area Agency on Aging (AAA) - Aging and Disability Resource Connection (ADRC) to find out more information and to be clinically screened for MLTSS.
- Care Management;
- Home and Vehicle Modifications;
- Home Delivered Meals;
- Respite;
- Personal Emergency Response Systems;
- Mental Health and Addiction Services;
- Assisted Living;
- Community Residential Services;
- Nursing Home Care.

“Non-DAC” & the DDD Waiver Unit

- If a person with IDD never received SSI and is instead receiving SSDI from a parent’s record (or a survivor’s benefit) - usually too much income to qualify for Medicaid.
- Previously referred to as a “**Non-DAC**” - can get special Medicaid eligibility through the DDD Waiver Unit
 - Income limit of **\$2,901/month (2025)**
 - Resources must be under \$2,000
- Following DDD intake and, upon approval for services, the person is provided a Medicaid application.
- **Use The Arc of NJ Medicaid Eligibility Problem Form**
 - arcnj.org/file_download/inline/e37ab496-b506-4db5-960c-14dee8619c7

Medicaid Eligibility Problem Form

 The Arc of New Jersey Health Care Advocacy Program Medicaid Eligibility Problem Form www.thearcnjhealthcareadvocacy.org		Date of Report:		
Name of individual with intellectual or developmental disability (IDD):		Date of Birth:		
		Current Age:		
Address: County:		Social Security#		
Name of Contact Person: Relationship to Individual:		Is the individual a DDD Client? <input type="checkbox"/> Yes <input type="checkbox"/> No		
Contact Person's Telephone: Email:				
Assets Amount of money in the bank in the name of the individual: \$ _____ Any other assets in the name of the individual (e.g., stocks, bonds)? \$ _____ If there are assets in the name of the individual, was a special needs trust ever developed? <input type="checkbox"/> Yes <input type="checkbox"/> No Comments: _____		If answer is YES, please choose from one selection below: Supports Program? <input type="checkbox"/> Yes <input type="checkbox"/> No OR CCP - (Community Care Program) Formally known as CCW, Community Care Waiver? <input type="checkbox"/> Yes <input type="checkbox"/> No		
Supplemental Security Income History Has the individual ever received SSI? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, monthly amount: \$ _____ At what age did SSI start? _____ Is the person still receiving SSI? <input type="checkbox"/> Yes <input type="checkbox"/> No If no, at what age did person stop receiving SSI? _____ Do you know the circumstances that caused the person to lose SSI? Please explain: _____ Comments: _____				
Medicaid History Has the individual ever received Medicaid? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, approximate age when Medicaid started: _____ Approximate age when Medicaid ended: _____ Do you know why Medicaid ended? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, please explain: _____ If the person has never received Medicaid, did he/she ever apply for Medicaid? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, explain why Medicaid was denied: _____ If no, explain why no application was ever made to Medicaid: _____ Comments: _____				
Social Security Disability? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, monthly amount: \$ _____ At what approximate age did SSD start? _____ Did he/she begin receiving benefits from Social Security based on parent's work history? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, please explain: _____ Medicare? <input type="checkbox"/> Yes <input type="checkbox"/> No				
Employment Status of Parents <table border="0"> <tr> <td> Mother: Working? <input type="checkbox"/> Yes <input type="checkbox"/> No Retired? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, approx. year when mom retired: _____ Deceased? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, approx. year when mom died: _____ Disabled? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, approx. year when mom became disabled: _____ </td> <td> Father: Working? <input type="checkbox"/> Yes <input type="checkbox"/> No Retired? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, approx. year when dad retired: _____ Deceased? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, approx. year when dad died: _____ Disabled? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, approx. year when dad became disabled: _____ </td> </tr> </table>			Mother: Working? <input type="checkbox"/> Yes <input type="checkbox"/> No Retired? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, approx. year when mom retired: _____ Deceased? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, approx. year when mom died: _____ Disabled? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, approx. year when mom became disabled: _____	Father: Working? <input type="checkbox"/> Yes <input type="checkbox"/> No Retired? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, approx. year when dad retired: _____ Deceased? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, approx. year when dad died: _____ Disabled? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, approx. year when dad became disabled: _____
Mother: Working? <input type="checkbox"/> Yes <input type="checkbox"/> No Retired? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, approx. year when mom retired: _____ Deceased? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, approx. year when mom died: _____ Disabled? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, approx. year when mom became disabled: _____	Father: Working? <input type="checkbox"/> Yes <input type="checkbox"/> No Retired? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, approx. year when dad retired: _____ Deceased? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, approx. year when dad died: _____ Disabled? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, approx. year when dad became disabled: _____			
Individual's Employment Questions Currently employed? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, Number of hours/week: _____ Salary: \$ _____ per month If currently employed: Did individual apply for Medicaid's Workability Program <input type="checkbox"/> Yes <input type="checkbox"/> No Comments: _____ Receiving unemployment income? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, amount of unemployment income: \$ _____ per month Receiving SSDI because of individual's work history? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, amount of SSDI per month \$ _____				
Does individual receive any other income not listed above? (Including child support, pension from a parent or income from any other source) <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, what is the other income and amount, per month? _____				
Miscellaneous If applicable, Please mention any other issues that you think are relevant to this person's applying for Medicaid: _____				
I give permission for this information to be forwarded to The Arc of New Jersey, and also give permission for it to be forwarded to the NJ Division of Medical Assistance and Health Services (NJ Medicaid) and/or the Division of Developmental Disabilities (DDD). *Signature: _____ Date: _____				

Please email or fax the completed form to: Connor Griffin at cgriffin@arcnj.org / fax (732) 246-2567. Revised 04/25

We will get back to you as soon as possible. Thank you.

DDD & Medicaid

- Most notices say that Medicaid is required to receive DDD services.
- But a person with too much income for SSI and Medicaid can qualify through the DDD Waiver Unit.
- **The Arc of New Jersey “Non-DAC” fact sheet**
- **Note:** Approval under the “Medicaid Only” program through the DDD Waiver Unit **does not** immediately provide Medicaid coverage.
 - The person is provided a Medicaid application later, upon approval for DDD services.

TYPES OF NJ FAMILYCARE/MEDICAID ELIGIBILITY IN NJ

AGED, BLIND, OR DISABLED (ABD)

Supplemental Security Income (SSI) Medicaid

Provided automatically when a person with IDD is approved for SSI benefits. Apply for SSI at age 18 or above through your local SSA Office here: bit.ly/ssaooffices

Medicaid Only

For individuals with IDD who do not receive monthly SSI, but meet SSI income and resource limits. bit.ly/medicaidonly

NJ Workability

Offers healthcare to individuals with IDD ages 16+ who are employed and whose income would disqualify them from other forms of Medicaid. bit.ly/njworkability

HOW TO GET IT

Apply for SSI at age 18
bit.ly/Apply4SSI
ABD Medicaid Application
bit.ly/ABDapplication

WHAT'S COVERED?

Doctor visits, prescriptions, x-rays, dental, lab testing, eyeglasses, mental health, hospitalization, specialist visits, hearing aids, Personal Care Assistant (PCA), Personal Preference Program (PPP)

For specific questions about Medicaid or the application process, contact healthcareadvocacy@arcnj.org

Disabled Adult Child (DAC)

For persons whose SSI ended because they received benefits from a parent who retired, became disabled, or died. Request for information (RFI) is for people who have DDD. bit.ly/dacmedicaid

New Jersey Care... Special Medicaid Program

For individuals with IDD with income below \$1,305/month. Contact your County Board of Social Services: bit.ly/njcbss

Long Term Services and Supports

Applies to younger individuals who need significant support, such as private-duty nursing, etc. bit.ly/longtermsupport

QUICK FACT

Medicaid is an entitlement-based program. Anyone who is determined eligible by the Medicaid Office has the right to receive Medicaid and its related services. Eligibility is not guaranteed.

NJ FAMILYCARE/ MEDICAID EXPANSION

- Eligibility is based on income, not on the individual having a disability.
- The maximum monthly income limit increases each year.
- The maximum gross income for a single adult in 2025 is \$1,800/month.
- The individual cannot be listed as a dependent on their parent's tax return.
- The individual cannot receive Medicare.
- ABD is a better route if eligible.

HOW TO GET IT

Applicants must have financial eligibility.
NJ FamilyCare Quickstart
bit.ly/njfamilycare

QUICK FACT

Adults must have legal resident status for 5 years to be eligible. Children and pregnant women with legal resident status are eligible, regardless of length of residency.

WHAT'S COVERED?

Doctor visits, prescriptions, x-rays, dental, lab testing, eyeglasses, hospitalization, mental health, preventative screenings, regular checkups



When an SSI/Medicaid recipient (or applicant) has a parent who has retired, died or is on disability, the individual will begin to receive (or is already receiving) SSDI on the parent's work record.



Individual was on SSI/Medicaid. Then the parent retired, is on disability, or died, and the individual started collecting

Individual was never on SSI/Medicaid



Individual is receiving a benefit from the parent's work record that is **less** than \$1,305/month (2025)

Individual is receiving income that is **more** than \$1,800/month (2025)



But they are also eligible to receive Medicaid as a Section 1634 DAC

If receiving DDD services, the individual should receive an RFI packet from DDD to apply for Medicaid as a DAC



Individual can apply for NJ Care Special Medicaid (community Medicaid) through the County Board of Social Services.

The individual could apply for a special "Non-DAC" status with the state. This will allow the individual to apply through the DDD Waiver Unit approaching age 21



See DDD's 1634 DAC flyer for more information:
bit.ly/dacflyer



The Arc of New Jersey
Family Institute
thearcfamilyinstitute.org
732.828.2022
thefamilyinstitute@arcnj.org

 [@thearcnjfamilyinstitute](https://www.facebook.com/thearcnjfamilyinstitute)

 [@thearcnjfi](https://twitter.com/thearcnjfi)  [@thearcnjfi](https://www.instagram.com/thearcnjfi)

See The Arc of NJ's Non-DAC flyer here: bit.ly/nonDACflyer

Use The Arc of NJ's Medicaid Eligibility Problem Form here:

[Download the Form](#)

Email: healthcareadvocacy@arcnj.org

Medicaid Managed Care

- A person enrolled in Medicaid must be enrolled in Medicaid managed care.
- Select a managed care organization (MCO), and switch at any time for “good cause.”
- Health Benefits Coordinator for Medicaid questions:
1-800-701-0710
- Care management available, upon request, from the MCO.

Medicaid MCOs:

1. Horizon NJ Health
2. United Health Care Community Plan
3. Wellpoint
4. Fidelis Care
5. Aetna Better Health

<https://nj.gov/humanservices/dmahs/info/resources/care/>

PCA and PPP

- **Personal Care Assistance (PCA)** and the **Personal Preference Program (PPP)** available for eligible Medicaid enrollees.
- Require assistance with activities of daily living (**ADLs**) such as bathing, feeding, dressing, grooming, toileting, etc.
- PPP program allows someone to direct their own PCA services, such as through friends and family, without needing a home health care agency.
- PCA and PPP are free, but require a doctor's prescription and MCO nurse assessment to approve eligibility and determine Medicaid approved number of hours/week.
- Contact your Medicaid MCO to begin the process.

Apply for NJ FamilyCare/Medicaid

- Online via the NJ FamilyCare website
 - [Apply here](#)
- In person at the local County Board of Social Services office
 - [Find your local office](#)
- Complete the application and mail or drop off in person to your local County Board of Social Services office
 - [ABD application](#)
- Call NJ FamilyCare at 1-800-701-0710 (TTY: 711) for assistance, if needed.

Online ABD Application



[Help](#) [Login](#)

NJ FamilyCare Aged, Blind, Disabled (ABD) Programs

Based on the answers you provided, it looks like you should apply for the NJ FamilyCare Aged, Blind, Disabled (ABD) Programs. These programs generally cover people who are either:

- Age 65 or older
- Eligible for or enrolled in Medicare
- Determined as blind or disabled by the Social Security Administration or by the Division of Medical Assistance and Health Services (DMAHS)

Immigrant Information:

- Applicants age 18 and under and pregnant women must be a US Citizen or Qualified Immigrant whose documents allow them to remain here permanently, **regardless of date of entry.**
- Applicants age 19 and older must be a US Citizen or Qualified Immigrant. Most must be Legal Permanent Residents **for at least 5 years.**
- Visit the NJ FamilyCare website for [additional immigrant information](#).

To learn more about the ABD programs, visit the [DMAHS ABD website](#).

How to make sure you get the health coverage you need:

- The NJ FamilyCare Eligibility Determining Agency (EDA) will verify the information you put on your application. If the EDA cannot electronically verify your personal information, you may receive a letter asking you to provide proof. Failure to respond timely to these letters may delay the processing of your application or cause denial of your application.

It's easy to apply!

- Filling out this online application will take about 20 minutes. Answer all questions. Fields with an asterisk (*) are required.
- You will need to provide information about your income and countable resources. For more information about what income and resources you need to include on your application, see the [ABD Checklist](#).

ABD Medicaid Application



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

NJ FamilyCare Aged, Blind, Disabled Programs APPLICATION

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

Is Applicant living in a nursing facility? ☐ Yes ☐ No

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

Has the Applicant applied for Supplemental Security Income (SSI)?
☐ Yes If yes, when _____ - _____ ☐ No
Month Year

Does the Applicant have a history of a severe or chronic intellectual disability or developmental disability that occurred before age 22 and is indicated by intellectual disability, autism, cerebral palsy, epilepsy, spina bifida or other neurological impairments? ☐ Yes ☐ No

Does the Applicant need "nursing home like" services, Long Term Services and Supports, such as dressing, bathing or mobility assistance? See Brochure. ☐ Yes ☐ No

Has the Applicant ever applied before? ☐ Yes If yes, which county _____ ☐ No

SECTION 2 Demographic Information for the Applicant

Date of Birth: _____ - _____ - _____ Sex: ☐ Male ☐ Female
Month Day Year

Citizenship Status:
☐ US citizen or US national ☐ Naturalized or derived citizen (born outside of the US)
If naturalized or derived citizen, enter

USCIS # _____ and Certificate # _____

Certificate Type: ☐ Naturalization Certificate ☐ Certificate of Citizenship

Parent's Insurance Beyond 26

- All young adults can remain on a parent's health insurance until age 26.
- **Adult children with IDD may remain on the parent's plan beyond age 26, if not capable of self-sustaining employment.**
- At least a few months before the child's 26th birthday - contact your employer's Human Resources.
- **Possible for a young adult with IDD to have private health insurance, Medicare, and Medicaid.**
 - Medicaid is always the payer of last resort.
- **The Arc of New Jersey fact sheet:**
 - arcnj.org/file_download/inline/de40b9a5-4b63-46b4-a67f-3d33c7e6e439

Questions?

Connor Griffin, MPH

Director, Health Care Advocacy

The Arc of New Jersey

healthcareadvocacy@arcnj.org

To sign up for emails:

www.arcnj.org

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