

# Day 3



## Affordable Care Act (ACA) Expansion or Modified Adjusted Gross Income (MAGI) Medicaid

The main type of Medicaid available to lower income New Jerseyans is called “ACA Expansion Medicaid,” since New Jersey is one of the states that expanded Medicaid eligibility for people with monthly incomes up to 138% of the federal poverty level through the Affordable Care Act, or “Obamacare.” The person’s Medicaid eligibility is determined by the calculation of their Modified Adjusted Gross Income (“MAGI”). Sometimes this is also called “regular Medicaid” or just “NJ FamilyCare,” which can be confusing because NJ FamilyCare is also the name for New Jersey’s entire Medicaid program. A single adult (aged 19–64) may qualify for this type of Medicaid if their income is below \$1,800/month in 2025.

See the NJ FamilyCare Income Chart, which can help a person or family determine their potential Medicaid eligibility, based on their income and household size: [https://njfamilycare.dhs.state.nj.us/who\\_eligbl.aspx](https://njfamilycare.dhs.state.nj.us/who_eligbl.aspx)

See the 2025 Poverty Guidelines, published by the U.S. Department of Health and Human Services (HHS): <https://aspe.hhs.gov/sites/default/files/documents/dd73d4f00d8a819d10b2fdb70d254f7b/detailed-guidelines-2025.pdf>

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