

# Day 12



## NJ WorkAbility Medicaid

One of the ABD Medicaid programs, NJ WorkAbility (NJWB) offers full Medicaid coverage to working individuals with disabilities and whose income or resources/assets would otherwise make them ineligible for Medicaid coverage. **As of February 2024, NJWB:**

- Is open to people age 16 and over who have a disability determination
- No longer counts spousal income when determining eligibility or premiums
- No longer limits eligibility based on resources/assets
- No longer limits eligibility based on income. People with countable income over 250% of the Federal Poverty Level must agree to pay a premium.

Someone must have a disability determination and be employed in order to qualify for NJWB. If someone loses their employment, or has an extended leave of absence where they are not working or receiving earned income, they will lose NJWB and must have their eligibility be determined for a different Medicaid program, or otherwise lose Medicaid coverage. If someone wants to specifically apply for NJWB, it is recommended to indicate so when submitting your ABD application, or you can also attach a cover letter. See more information about NJWB and the income chart which gives an idea of whether a person may or may not have to pay a monthly premium: <https://www.nj.gov/humanservices/dds/programs/njworkability/>. See The Arc of New Jersey fact sheet about NJWB: [https://www.arcnj.org/file\\_download/inline/72f29127-7103-4099-9110-7636155d27ea](https://www.arcnj.org/file_download/inline/72f29127-7103-4099-9110-7636155d27ea).

[www.thearcfamilyinstitute.org](http://www.thearcfamilyinstitute.org)  
Email: [fi@arcnj.org](mailto:fi@arcnj.org)

