What is Split Application Medicaid?

- A form of Medicaid through which a child with a disability may be covered, despite their parents' financial ineligibility under normal circumstances, if the child has a sibling without a disability.

How does Split Application Medicaid work?

- Typically Medicaid "deems" parents' income to each child, so in the event that the parents make more money than allowed under Medicaid, the child also becomes ineligible.*
- With the Split Application, parental income is only deemed to the child without a disability, thus, the child with a disability can meet the eligibility requirements for NJ FamilyCare/Medicaid, provided the child does not have income of their own that exceeds income limits.

*Deems in this context of Medicaid means that parental income is considered as the child's income, regardless of whether or not the parents actually allocate income to their child.

How to apply for Split Application Medicaid?

- Parents must contact their local county Board of Social Services. Be sure to explain that you have a child with a disability and a child without a disability and you would like to apply for a "companion case" or make a split application.*
- The parents need to apply for both children under the Medically Needy Program. The child without a disability applies under this program while the child with a disability applies under NJ FamilyCare/Medicaid. The Division of Medical Assistance and Health Services (DMAHS) examines the child's disability, consistent with Social Security standards.

*Intake workers are not always familiar with this form of Medicaid, so please do not hesitate to request a supervisor if the intake worker is unsure of how to proceed.

Connor Griffin, MPH
cgriffin@arcnj.org
732-246-2567
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