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 DEPARTMENT OF HUMAN SERVICES  
 DIVISION OF SENIOR SERVICES/ADRC  
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## Quick Guide to State, Federal and County Programs for Older Adults

*Updated March 2018*

### PHARMACEUTICAL ASSISTANCE TO THE AGED AND DISABLED (PAAD)

WHAT IT DOES	ELIGIBILITY REQUIREMENTS	HOW TO APPLY	COMMENTS
Co-pay is \$5.00 for generic drug & \$7.00 for brand name drug. Must also enroll in a Medicare Part D plan unless otherwise specified. The plan should have a monthly premium not above the regional benchmark and then PAAD pays Medicare Part D costs.	Must be NJ resident for at least 30 days. Must be 65 or older OR receiving Social Security Disability. *Gross annual income limit is less than: Single: \$27,189 (\$2,265 mo.*) Married: \$33,334 (\$2,777 mo.*)	For further details and an application contact Division of Senior Services at 201-336-7400, local pharmacy or PAAD/Senior Gold 1-800-792-9745	PAAD/Senior Gold PO Box 637 Trenton, NJ 08646-0637 <a href="http://www.njpaad.gov">www.njpaad.gov</a>  PAAD does not pay for diabetic testing supplies

### SENIOR GOLD PRESCRIPTION DISCOUNT PROGRAM

WHAT IT DOES	ELIGIBILITY REQUIREMENTS	HOW TO APPLY	COMMENTS
Co-pay is \$15 plus 50% of the remaining cost of the prescription or actual drug cost, whichever is less. Must enroll in a Medicare Part D plan unless otherwise specified AND also pay for Medicare Part D monthly premium.	Must be a NJ resident for at least 30 days, 65 years or older or receiving Social Security Disability. *Gross annual income between: Single: \$27,189 and \$37,189 (\$2,265 - \$3,099 mo.*) Married: \$33,334 and \$43,334 (\$2,777- \$3,611mo.*)	For further details and an application contact Division of Senior Services at 201-336-7400, local pharmacy or PAAD/Senior Gold 1-800-792-9745	Co-pay is \$15 after annual out-of-pocket expenses reaches catastrophic cap: S: \$2,000 ; C:\$3,000 <a href="http://www.njsrgold.gov">www.njsrgold.gov</a> Does not pay for diabetic testing supplies

**MEDICARE PRESCRIPTION DRUG BENEFIT**

WHAT IT DOES	ELIGIBILITY REQUIREMENTS	HOW TO APPLY	COMMENTS
<p>Medicare Part D is an optional program which adds prescription drug coverage to original Medicare. Involves monthly premiums, Co-pay and may include annual deductible. Plans run on a calendar year and cover about 75% of drug costs until cap level is reached. Any further drug costs for the remainder of the year will be out-of-pocket unless one reaches a catastrophic level then there will be either a flat or 5% co-pay</p>	<p>Must be enrolled in Medicare, either Part A or Part B. There is a penalty for late enrollment for those who choose not to join Medicare Part D when first eligible. Those who have been determined to have creditable coverage do not need to enroll. In NJ, PAAD participants and dual eligible (Medicare/Medicaid) must enroll in a Medicare Part D benchmark plan and do not have out of pocket cost for deductible, cap limit, gap coverage and premium. As of July 1, 2011 dual eligible have mandatory co-pay</p>	<p>Annual open enrollment period begins October 15<sup>th</sup> to December 7<sup>th</sup></p> <p>For more information and to research plans call: SHIP (State Health Insurance Program) 201-336-7413 or contact Medicare 1-800-MEDICARE</p>	<p>Check creditable coverage statements before enrolling in any Medicare Part D plan.</p> <p>Those with Medicare Part C must choose the drug component of that Advantage Plan. For plans w/out Rx coverage do not enroll in a Medicare Part D “stand alone” plan.</p> <p>The Medicare Part D benchmark premium for NJ in 2018 is \$35.97</p> <p><a href="http://www.medicare.gov">www.medicare.gov</a></p>

**MEDICARE COSTS**

<p><u>Medicare Part A:</u> Hospital insurance helps pay for inpatient hospital care and certain follow-up services  <u>Medicare Part B:</u> Medical insurance helps pay for physician services, outpatient hospital care and other medical services  <u>Medicare Part C:</u> Medicare Advantage Plans                      All Medicare covered health care services through a provider network plan.</p>	<p>Medicare is health insurance for people age 65 or older and eligible for Social Security benefits based on their own or their spouse’s employment and for those with disabilities and permanent kidney damage. Medicare covers about 80% of your allowable medical expenses after deductible is met.</p> <p><a href="http://www.medicare.gov">www.medicare.gov</a></p>	<p><u>Part A Inpatient Hospital Stay</u> Deductibles per benefit period:                      1-60 days \$1,340 deductible                      61-90 days \$335 per day                      91-150 is \$670 <i>lifetime reserve days</i></p> <p><u>Part A Skilled Nursing Facility:</u>                      *Coinsurance                      Days 1-20: \$0                      Covered in full for the first 20 days after a minimum 3-day qualifying hospital stay                      Days 21- 100: \$167.50/day</p>	<p><u>Part B Medical Insurance:</u>                      Standard monthly premium \$134.00</p> <p>Part B premiums may be higher based on income related monthly adjusted amount (IRMAA).</p> <p>Beneficiaries that were ‘held harmless’ for Part B increase in previous years will have an increase.</p> <p>*Annual Deductible: \$183/yr.</p> <p>Medicare Rights Center for appeals: 1-888-466-9050</p>
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**HEARING AID ASSISTANCE TO THE AGED AND DISABLED (HAAAD)**

WHAT IT DOES	ELIGIBILITY REQUIREMENTS	HOW TO APPLY	COMMENTS
Gives \$100.00 toward the purchase of a hearing aid.	Income eligibility requirements are the same as for the PAAD program. Income limits are less than: Single: \$27,189 (\$2,265 mo.) Couple: \$33,334 (\$2,777 mo.)	1-800-792-9745 Or 201-336-7400	*Must be currently enrolled in the PAAD program. Then complete a HAAAD application with a hearing aid receipt and a written statement attested by a physician.

**NJ SUPPLEMENTAL NUTRITION ASSISTANCE PROGRAM: FOOD STAMPS**

WHAT IT DOES	ELIGIBILITY REQUIREMENTS	HOW TO APPLY	COMMENTS
Benefit used to purchase food at authorized retail food stores.	185% of Federal Poverty Level: Family size: (1) \$1,872/mo. (2) \$2,537/mo. Resource limit is \$3,000 for 60 years of age and older.  You can own a home and qualify. Life Insurance policies and most pension funds are not counted at all.	Following are websites to apply online: <a href="http://www.njhelps.org">www.njhelps.org</a> <a href="http://www.bcbss.com">www.bcbss.com</a> <a href="https://oneapp.dhs.state.nj.us">https://oneapp.dhs.state.nj.us</a>  There are also outreach centers throughout Bergen County where you can apply. Home visits can be arranged if you are disabled and/or homebound.	Note Well: Income limits vary. Elderly or disabled member may be eligible for Food Stamps even if the gross monthly income exceeds the income eligibility because medical and shelter deductibles are applied NJ SNAP Hotline: 1-800-687-9512 Board of Social Services 218 Route 17 N. Rochelle Park, New Jersey 07662 Tel: 201-368-4200 Hours: M-Fri. 8am to 4:30 pm (Tues. until 8:00 pm)

**MEDICARE SAVING PROGRAMS (QMB-Only,SLMB,SLMB-QI-1)**

**QUALIFIED MEDICARE BENEFICIARY (QMB-Only)**

WHAT IT DOES	ELIGIBILITY REQUIREMENTS	HOW TO APPLY	COMMENTS
<p>Assist with the costs for Medicare Part A, B &amp; C premiums, deductibles and co-pay. Covers the of cost of Part D premiums up to benchmark amount with LIS Level 1 co-pay.</p>	<p>Aged, Blind and Disabled, Medicare (A &amp; B) beneficiaries. Max. Annual Gross Income: \$12,140 yr. (\$1,012/mo.) for Single \$16,460 yr. (\$1,372/mo.) for Couple <u>Resources:</u> Single - \$7,560 Couple - \$11,340</p>	<p>NJ Dept. of Health &amp; Senior Services  1-800-792-9745</p>	<p>100% FPL (Federal Poverty Level) + income disregard. <u>*Income disregard:</u> Add \$20 to the monthly amount. If receiving income from employment, \$65/month plus one-half of remainder of gross salary is not counted). LIS also allows additional assets of \$1,500 per person if assets are to be used for burial expenses.</p>

**SPECIFIED LOW-INCOME MEDICARE BENEFICIARY (SLMB) & (SLMB QI-1)**

WHAT IT DOES	ELIGIBILITY REQUIREMENTS	HOW TO APPLY	COMMENTS
<p><b>SLMB</b> Pays for Medicare Part B premiums. Pays for Part C &amp; Part D premium up to benchmark amount. Individuals with LIS only have LIS Level 1 copay. Part D deductible is covered.</p> <hr/> <p><b>SLMB-QI-1</b> Covers the cost of Medicare premiums Same benefit as SLMB but income eligibility guidelines are higher.</p>	<p><u>Single:</u> Between \$12,140 yr. (\$1,012/mo.) and \$14,568 yr. (\$1,214/mo.) <u>Couple:</u> Between \$16,460 yr. (\$1,372/mo.) and \$19,752 yr. (\$1,646/mo.) <u>Resources:</u> Single - \$7,560 Couple- \$11,340</p> <hr/> <p><u>Single:</u> Between \$14,568 yr. (\$1,214/mo.) and \$16,389 yr. (\$1,366/mo.) <u>Couple:</u> Between \$19,752 yr. (\$1,646/mo.) and \$22,221 yr. (\$1,852/mo.) <u>Resources:</u> Single - \$7,560 Couple- \$11,340</p>	<p>NJ Dept. of Health &amp; Senior Services  1-800-792-9745</p> <hr/> <p>NJ Dept. of Health &amp; Senior Services  1-800-792-9745</p>	<p>SLMB income is between 100% to 120% FPL + income disregard. See explanation for income disregard above (QMB- Only)</p> <hr/> <p>SLMB-QI-1 income is between 120% to 135% FPL + income disregard. *See explanation for income disregard above (QMB-Only)</p>

## SOCIAL SECURITY

WHAT IT DOES	ELIGIBILITY REQUIREMENTS	HOW TO APPLY	COMMENTS
Source of income after retirement, for the disabled, survivors of workers who have died and dependents of beneficiaries	<p>Most people need 40 credits (10 years of work) to qualify for benefits. Younger people need fewer credits to be eligible for disability benefits or for survivor's benefits when the worker dies. Receive full benefit amount when choosing to retire when one reaches full retirement age. Reduced benefits if one retires before full retirement age. Full retirement age for those born between 1943-1954 is 66; 1960 and later is 67.</p> <p>*Social Security and Supplemental Security Income (SSI) beneficiaries receive a 2.0 percent Cost-of-Living Adjustment (COLA) for 2018</p>	<p>Contact Social Security from 7 a.m. to 7p.m. Mon.-Fri. 1-800-772-1213, TTY 1-800-325-0778</p> <p>Social Security Continental Plaza, 401 Hackensack Ave, Second Fl. Hackensack, NJ 07601</p> <p>Office Hours; M, Tue; Thurs; Fri : 9-4pm Wed. 9-12pm</p>	<p>Set up a <i>my social security</i> account online <a href="http://www.ssa.gov">www.ssa.gov</a> and get access to the following:</p> <ul style="list-style-type: none"> <li>• Get a benefit verification letter</li> <li>• Request replacement Social Security and Medicare card</li> <li>• Change of address and phone number</li> </ul> <p>And more....</p>

## SUPPLEMENTAL SECURITY INCOME (SSI)

WHAT IT DOES	PAYMENT	HOW TO APPLY	COMMENTS
Provides payments to persons who are 65 or older, blind or disabled and have limited income and resources. Must meet requirements under Citizen/Non-Citizen Status.	<p>Combined federal and state maximum payment for individual/couple living alone or with others in own household:</p> <p><u>Individual</u>: \$781/month <u>Couple</u>: \$1,150/month</p> <p>Resources you own must be less than: <u>Single</u>: \$2,000 <u>Couple</u>: \$3,000</p>	<p>Call Social Security Administration at 1-800-772-1213</p> <p><a href="http://www.ssa.gov">www.ssa.gov</a></p>	<p>Value of home and car is not counted. SSI may also not count the value of certain resources such as a burial plot.</p> <p>Payments are determined by your living situation and if you have other income or support.</p>

**Low-Income Home Energy Assistance Program**

WHAT IT DOES	ELIGIBILITY REQUIREMENTS	HOW TO APPLY	COMMENTS
<p><b><u>Universal Service Fund (USF)</u></b> Receive credit on utility bill for gas &amp; electric.</p>	<p><b><u>USF:</u></b> *Gross income limits for a household (1) \$21,108/yr. (\$1,759/mo.) (2) \$28,428/yr. (\$2,369/mo.)</p> <p>Income must be below 175% FPL &amp; pay more than 3% of annual income for electric &amp; natural gas. Household with electric heat must spend more than 6% of annual income on electricity</p>	<p><b><u>Greater Bergen Community Action, Inc.</u></b> 316 State St. Hackensack, NJ 07601 201-488-5100 Fax: 201-342-7452</p> <p><b><u>Intake hours:</u></b> M/W -8am-3pm &amp; Thurs.-8am-7:30 pm Closed Tuesdays and Friday's Homebound and disabled may request an outreach specialist to visit for assistance with application</p> <p><b><u>Weatherization office:</u></b> 99 Passaic St. Garfield, NJ 07026 For information call: 973-546-1441</p>	<p>Application for programs is from October 1<sup>st</sup> thru April 30<sup>th</sup> (<i>Deadline may be extended</i>).</p> <p>Note: The USF program accepts application all year.</p>
<p><b><u>Heating:</u></b> Must be responsible for directly paying your own heat. This also applies to heat included in rent</p> <p><b><u>Cooling</u></b> Benefit is \$200 and applicant must have a medical condition that requires the use of any cooling device.</p> <p><b><u>Winter Termination:</u></b> Provides protection from having your gas and/or electric shut-off from Nov. 15<sup>th</sup> - March 15<sup>th</sup> (Program may continue past March 15 if cold weather persists) Winter Termination Program applies to those households who receive NJ Lifeline credit, PAAD, LIHEAP, SSI, NJ SHARES, U.S.F., GA, TANF or unable to pay because of circumstances beyond your control.</p> <p><b><u>Weatherization:</u></b> The weatherization program lowers heating cost through home improvement for heat loss due to poor insulation or inefficient heating system. Repairs such as faulty windows and doors, install high efficiency insulation, repair or replace boilers, furnaces, water heaters, air filters, etc.</p>	<p><b><u>Heating, Cooling, Winter Termination, Weatherization:</u></b> *Gross income limits for a household size: (1) \$24,120 yr. (\$2,010/mo.) (2) \$32,484 yr. (\$2,707/mo.)</p> <p>Entire household is counted for all programs. Income must be below 200% of FPL.</p>	<p><b><u>PSE&amp;G</u></b> 1-800-357-2262</p> <p><b><u>NJ Board of Public Utilities</u></b> 1-800-624-0241 <a href="http://www.bpu.state.nj.us">www.bpu.state.nj.us</a></p> <p><b><u>www.greaterbergen.org</u></b></p>	<p><b><u>PSE&amp;G</u></b> 1-800-357-2262</p> <p><b><u>NJ Board of Public Utilities</u></b> 1-800-624-0241 <a href="http://www.bpu.state.nj.us">www.bpu.state.nj.us</a></p> <p><b><u>www.greaterbergen.org</u></b></p>

### LIFELINE UTILITY CREDIT PROGRAM

WHAT IT DOES	ELIGIBILITY REQUIREMENTS	HOW TO APPLY	COMMENTS
Gives a \$225 credit per year on your Public Service bill.	Income eligibility requirements are the same as for the PAAD program. Single: \$27,189 (\$2,265 mo.*) Couple: \$33,334 (\$2,777 mo.*)	Call PAAD/Lifeline 1-800-792-9745 Or Division of Senior Services 201- 336-7400	If utilities are included in your rent, you may receive a direct payment. Credit is given to everyone at different times during the year.

### COMFORT PARTNERS

WHAT IT DOES	ELIGIBILITY REQUIREMENTS	HOW TO APPLY	COMMENTS
Assists to lower natural gas & electric bills through energy education and installation of energy saving home improvements	225% FPL income limits for a household size: (1) \$27,315/yr. (\$2,276/mo.) (2) \$37,035/yr. (\$3,086/mo.)  Households that receive USF, SSI, HEAP, Lifeline, and PAAD are also eligible.	Call 1-888-773-8326  <a href="http://www.njcleanenergy.com">www.njcleanenergy.com</a>	Program representatives will work with each household to evaluate current level of energy efficiency

### VERIZON COMMUNICATIONS LIFELINE

WHAT IT DOES	ELIGIBILITY REQUIREMENTS	HOW TO APPLY	COMMENTS
Provides discount on local telephone service. Three rate options for local service are (Flat, Moderate, Low rate). Link Up America gives new customers a 50% discount on initial connection	Receive benefits from one of these programs: Medicaid, SNAP (Supplemental Nutrition Assistance), SSI, Sec 8, Veterans Pension, Veterans Survivors Pension or eligibility based on income (see below)  <u>OR</u> Below 135% FPL Household: 1-\$16,389/yr. (\$1,366/mo.) 2- \$22,221/yr. (\$1,852/mo.)	For information and applications call: NJ SHARES 1-888-337-3339 <a href="http://www.njshares.org">www.njshares.org</a> OR VERIZON 1-800-837-4966 <a href="http://www.verizon.com/lifeline">www.verizon.com/lifeline</a> OR Division of Senior Services/ADRC (201)-336-7400  Fax Application to: NJ SHARES: 1-609-883-0133	Send a copy showing proof of current benefit to enroll in program & also for re-certifications  Universal Service Administration Company (USAC) administers Lifeline for the FCC 1-888-641-8722 <a href="http://www.LifelineSupport.org">www.LifelineSupport.org</a>

**NJ SHARES**

<b>WHAT IT DOES</b>	<b>ELIGIBILITY REQUIREMENTS</b>	<b>HOW TO APPLY</b>	<b>COMMENTS</b>
Assists individuals and families who need help paying energy bills due to a temporary financial crisis or behind on their energy bill. Grant amounts can be up to \$700 for gas and \$500 for electric.	Not eligible for LIHEAP, USF, TRUE or PAGE programs. Eligibility for seniors 65 and older and applicants receiving SSD with one or two household members are as follows: Maximum household income: \$70,000/yr. \$5,833/month.	Can demonstrate a temporary financial need. Assistance for those who made a “good faith” payment of \$100 or more within 90 days prior to applying. Call NJ SHARES 866-657-4273 to locate nearest agency <a href="http://www.njshares.org">www.njshares.org</a>	Application for NJ SHARES available all year. <b>Water bill</b> assistance also available: <u>Suez Water Cares:</u> 888-942-8080 <u>NJ American Water’s Assistance Program</u> 800-272-1325

**PAGE (Payment Assistance for Gas & Electric)**

<b>WHAT IT DOES</b>	<b>ELIGIBILITY REQUIREMENTS</b>	<b>HOW TO APPLY</b>	<b>COMMENTS</b>
Assist with electric and natural gas bills for those facing a crisis situation and economic hardship	Income guideline as of October 2017: <u>Household size Minimum to Maximum:</u> (1) \$24,132 - \$57,307 (2) \$32,496 - \$74,940 Liquid assets below 10,000 Must meet program requirements such as providing payment history, 45 days or more past due balance and/or received a shut-off notice. Also not have received USF benefit within last 6 months and LIHEAP benefits within the current heating season.	May apply at nearest service center: Greater Bergen Community Action, Inc. 316 State St. Hackensack, NJ 07601 201-488-5100  Online applications available OR print and download application: <a href="http://www.njpoweron.org">www.njpoweron.org</a> Mail to: 59 Broad St. Eatontown, NJ 07724	The Affordable Housing Alliance (AHA) is the administrator for the PAGE program and funded by the Board of Public Utilities (BPU).  For additional information call: 732-982-8710



**New Jersey Care Special Medicaid Program for ABD (Aged, Blind, Disabled)**

WHAT IT DOES	ELIGIBILITY REQUIREMENTS	HOW TO APPLY	COMMENTS						
<p>Full Medicaid coverage pays for physician in office, hospital or nursing home or other medical facility &amp; cost of prescribed drugs, eye glasses, dentists, podiatrist, mental health service, ambulance services, hospice, and home health care.</p>	<p>Persons 65 years of age or older, blind or permanently disabled who may not be eligible for SSI.</p> <p>Maximum gross income:                      S- \$12,140 yr. (\$1,012/month)                      C-\$16,460 yr. (\$1,372/month)                      Maximum allowable resources for :                      Single: \$4,000; Couple: \$6,000</p>	<p>Board of Social Services                      218 Route 17 N. Rochelle Park, New Jersey 07662                      Tel: 201-368-4200                      Hours: M-Fri. 8am to 4:30 pm (Tues. until 8:00 pm)</p> <p align="center"><a href="http://www.bcbss.com">www.bcbss.com</a></p>	<p>NJ Care Medicaid ABD</p> <table border="1" data-bbox="1365 267 1932 332"> <tr> <td>Single: \$1,012/mo.</td> <td>\$12,140 yr.</td> <td>\$4,000</td> </tr> <tr> <td>Couple: \$1,372/mo.</td> <td>\$16,460 yr.</td> <td>\$6,000</td> </tr> </table> <p>Institutional Medicaid                      Max. Income Limit : <b>\$2,250</b>                      Max Resources: <b>\$2,000</b></p> <p>Medicaid District office at                      973-977-4077</p>	Single: \$1,012/mo.	\$12,140 yr.	\$4,000	Couple: \$1,372/mo.	\$16,460 yr.	\$6,000
Single: \$1,012/mo.	\$12,140 yr.	\$4,000							
Couple: \$1,372/mo.	\$16,460 yr.	\$6,000							

**Managed Long Term Services and Support (MLTSS)**

WHAT IT DOES	ELIGIBILITY REQUIREMENTS	HOW TO APPLY	COMMENTS
<p>M.L.T.S.S. uses NJ Family care MCO's (Managed Care Organization) to coordinate acute and primary health care services in the community and long term care facility.</p>	<p>Must meet financial, clinical, age and/or disability requirements. Must be 65 years of age and older OR 21 -64 yrs. old and determined disabled by SSA or by Disability Review Section-Division of the Medical Assistance and Health Services-NJDHS. Must be a U.S. Citizen or a Qualified Alien.</p> <p><u>M.L.T.S.S.</u>                      Max. monthly income S: \$2,250                      Max. Resource: \$2,000</p> <p>*If income is above \$2,250 then can apply for Qualified Income Trust (QIT)</p> <p>**The maximum assets can be higher for applicant that is married or for a married couple that are both applying.</p>	<p>For information and screening process call                      Division of Senior Services                      ADRC 201-336-7400                      Financial screening:                      Board of Social Services at                      201-368-7667  <a href="http://www.bcbss.com">www.bcbss.com</a></p> <p><u>Managed Care Organizations:</u>  <b>Aetna</b>                      1-855-232-3596  <b>Amerigroup NJ</b>                      1-800-600-4441  <b>Horizon NJ Health</b>                      1-877-765-4325  <b>United Healthcare</b>                      1-800-941-4647  <b>Wellcare</b> 1-888-453-2534</p>	<p>Beginning July 1, 2014 participants in the Medicaid waiver programs: Global Options (GO); AIDS Community Care Alternative Program (ACCAP); Community Resource for People with Disabilities (CRPD) and Traumatic Brain Injury (TBI) were automatically enrolled in MLTSS program through their current MCO or health plan.</p> <p><a href="http://www.nj.gov/humanservices/dmahs/home/mltss.html">www.nj.gov/humanservices/dmahs/home/mltss.html</a></p> <p>To enroll in a Medicaid MCO :                      1-866-472-5338</p>

**JERSEY ASSISTANCE FOR COMMUNITY CAREGIVING (JACC)**

WHAT IT DOES	ELIGIBILITY REQUIREMENTS	HOW TO APPLY	COMMENTS																					
<p>JACC provides in-home services to seniors at risk of placement in a nursing facility. JACC services are designed to supplement help given by the caregiver.</p>	<p>365% of Federal Poverty Level S-(\$3,694/mo.) C-(\$5,008/mo.)</p> <p>A New Jersey resident age 60 and older who:</p> <ul style="list-style-type: none"> <li>* Requires a nursing facility level of care but wishes to remain at home.</li> <li>* Is not financially eligible for Medicaid or Medicaid Waiver Services.</li> <li>* Has resources at or below \$40,000 for an individual or \$60,000 for a couple.</li> <li>* Meet requirements under Citizen/Non-Citizen Status</li> </ul>	<p>For information and screening process call Division of Senior Services: 201-336-7400</p>	<p>Participants in JACC share in the cost of their care on a sliding scale based on income.</p> <p><b>Co-Pay 2018</b></p> <table border="1" data-bbox="1253 354 1892 602"> <thead> <tr> <th>Individual</th> <th>Couple</th> <th>Co-pay Amnt.</th> </tr> </thead> <tbody> <tr> <td>\$0-\$1,346</td> <td>\$0-\$1,825</td> <td>\$0.00</td> </tr> <tr> <td>\$1,347-\$1,771</td> <td>\$1,826-\$2,401</td> <td>\$15.00</td> </tr> <tr> <td>\$1,772-\$2,277</td> <td>\$2,402-\$3,087</td> <td>\$30.00</td> </tr> <tr> <td>\$2,278-\$2,783</td> <td>\$3,088-\$3,773</td> <td>\$60.00</td> </tr> <tr> <td>\$2,784-\$3,289</td> <td>\$3,774-\$4,459</td> <td>\$90.00</td> </tr> <tr> <td>\$3,290-\$3,694</td> <td>\$4,460-\$5,008</td> <td>\$120.00</td> </tr> </tbody> </table> <p>Cost cap in services not to exceed \$600/month; \$7,200 annually. There is currently a wait list for JACC.</p> <p><u>Standard medical deductions:</u>                      Individual \$222 Couple \$430</p> <p><u>Monthly income limits</u>                      Individual-\$3,694 Couple- \$5,008</p>	Individual	Couple	Co-pay Amnt.	\$0-\$1,346	\$0-\$1,825	\$0.00	\$1,347-\$1,771	\$1,826-\$2,401	\$15.00	\$1,772-\$2,277	\$2,402-\$3,087	\$30.00	\$2,278-\$2,783	\$3,088-\$3,773	\$60.00	\$2,784-\$3,289	\$3,774-\$4,459	\$90.00	\$3,290-\$3,694	\$4,460-\$5,008	\$120.00
Individual	Couple	Co-pay Amnt.																						
\$0-\$1,346	\$0-\$1,825	\$0.00																						
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\$3,290-\$3,694	\$4,460-\$5,008	\$120.00																						

**HOMESTEAD BENEFIT**

WHAT IT DOES	ELIGIBILITY REQUIREMENTS	HOW TO APPLY	COMMENTS
<p>Provides tax relief for homeowners.</p>	<p>You may be eligible for a 2015 New Jersey Homestead Benefit if you were a New Jersey resident that owned and occupied a home in New Jersey that was your principal residence on October 1, 2015 AND property taxes for 2015 were paid on that home. Maximum income limits (Single/Married/Civil Union):</p> <ul style="list-style-type: none"> <li>▪ \$150,000 for homeowners age 65 or older, blind or disabled and</li> <li>▪ \$75,000 for homeowners under age 65 and not blind or disabled.</li> </ul>	<p>File applications online OR by phone 1-877-658-2972</p> <p>NJ Homestead Benefit Hotline 1-888-238-1233</p>	<ul style="list-style-type: none"> <li>• The filing deadline for 2015 Homestead Benefit Application deadline was</li> <li>• November 30, 2017</li> <li>• Most recipients will get a tax credit on their tax bill</li> <li>• Income does not include Social Security and any income that is not subject to NJ tax</li> <li>• For current eligibility update and due date please refer to NJ Division of Taxation - (Property Tax Relief) <a href="http://www.njtaxation.org">www.njtaxation.org</a></li> </ul>

**PROPERTY TAX REIMBURSEMENT (SENIOR FREEZE)**

WHAT IT DOES	ELIGIBILITY REQUIREMENTS	HOW TO APPLY	COMMENTS
<p>Provides tax relief for homeowners by reimbursing the difference between the amount of property taxes paid for the base year and the amount paid for the year you are applying. The base year is the year you first become eligible for the program and you must meet all requirements up to the year you claim reimbursement.</p>	<p>Total annual income for PTR-1 (Single/Married/Civil Union) : 2016: \$87,007 or less, <b>and</b> 2017: \$87,268 or less <b>AND</b></p> <ul style="list-style-type: none"> <li>• Must be 65 years of age or older or on Social Security Disability</li> <li>• Resident of NJ continuously for last 10 years as a homeowner or renter</li> <li>• Owned and lived in NJ home for at least the last 3 years</li> <li>• Property taxes should be paid in full for base year and succeeding years</li> <li>• Meet income limits</li> </ul>	<p>File PTR-1 or PTR-2 application.</p> <p><b>Form PTR-1</b> are for first time applicants</p> <p><b>Form PTR-2</b> Personalized application that are mailed to those who met the eligibility requirements the previous year</p>	<p>*Filing deadline for 2017 PTR applications October 31, 2018</p> <p>* For those with life tenancy, a copy of an official document must be included with application</p> <p>*Mobile homeowners must have paid the full amount of mobile home park site fees.</p> <p>Tax relief program may be subject to change according to the state budget. For current eligibility update and due date please refer to NJ Division of Taxation -(Property Tax Relief) <a href="http://www.njtaxation.org">www.njtaxation.org</a></p> <p>Property Tax Reimbursement Hotline: 800-882-6597</p>

**OTHER PROPERTY TAX BENEFITS**

**NJ Income Tax - Property Tax Deduction/Credit**

Homeowners and tenants who pay property taxes, either directly or through rent, on their principal residence in New Jersey may qualify for either a deduction or a refundable credit on their New Jersey resident income tax return. The tax benefit varies depending on the amount of the taxpayer's taxable income, the amount of property taxes or rent paid, and filing status. Refer to the New Jersey Resident Income Tax Return instruction booklet ([Form NJ-1040](#)). Homeowners that are 65 or older and/or disabled (or filing jointly with spouse/civil union partner) that are not required to file a tax return will automatically receive their property tax credits when they file a Homestead Benefit application. Tenants and homeowners that are not eligible for Homestead Benefit and are not required to file a tax return can claim credit by completing Form NJ-1040-H.

**Senior Citizens or Disabled Persons Property Tax Deduction:**

Annual deduction of up to \$250 from property tax for homeowners age 65 or older or disabled who meet residency requirements and have less than \$10,000 annual income, excluding Social Security income. Benefit is administered by the local municipality.

**Veterans Deduction:**

Annual deduction of up to \$250 from property taxes due for qualified war veterans or for veterans who served in peacekeeping missions and operations. This deduction also applies to the unmarried surviving spouse/civil union/domestic partner. Benefit is administered by the local municipality.

**Other Property Tax Benefits continued:**

**Property Tax Exemption for Disabled Veterans:**

Full exemption from property taxes on a principal residence for certain totally and permanently disabled war veterans and veterans who served in peacekeeping missions and operations. This exemption also applies to the unmarried surviving spouse/civil union/domestic partner. Benefit is administered by the local municipality.

**Income Tax Exemption for Veterans** : A Veteran who was honorably discharged is eligible for a \$3,000 exemption on their income tax return. This exemption can also be claimed by qualifying Veterans spouse/civil union partner who was honorably discharged. A copy of official documentation must be submitted the first time along with a Veterans Income Tax Exemption Form by mail,online or fax. Further instructions, a list of official documentation and Tax Exemption Submission Form can be found at the following website: <http://www.state.nj.us/treasury/taxation/military/vetexemption.shtml>

\*Claim Forms available online at NJ Division of Taxation (View Property Tax Relief –Other Property Tax Benefits) [www.njtaxation.org](http://www.njtaxation.org)

New Jersey Division of Taxation: 1-800-323-4400

**NJ Division of Taxation**

**Regional Information Center:**

(Bergen County)

22-08 Route 208 South

Fair Lawn, New Jersey 07410

201-791-0500

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<p><b><u>Frail/Disabled</u></b>: Person 60+ with Physical/Mental disability,including Alzheimers &amp; Dementia, that restricts ADL's to the point of losing capacity to live alone or independently.</p>
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<p><b><u>Vulnerable Client</u></b> : Person 60+ (1) exposed to unfavorable environmental (living) conditions OR (2) person 60+ without social/economic resources to maintain adequate well-being: including low income (<b>100%-200% Federal Poverty level</b>) <b>S (\$1,012- 2,024) C (\$1,372- \$2,743)</b> OR (3) language barrier (1<sup>st</sup> language other than English or illiteracy) OR (4) isolated (living alone), with no "informal support system" (helping family or friends)</p>
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[www.facebook.com/BCSENIORSERVICES](http://www.facebook.com/BCSENIORSERVICES)

[www.co.bergen.nj.us](http://www.co.bergen.nj.us)

## COUNTY OF BERGEN



**James J. Tedesco III**  
*County Executive*

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