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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 November 2021*

**PHARMACEUTICAL ASSISTANCE TO THE AGED AND DISABLED (PAAD) 2022**

WHAT IT DOES	ELIGIBILITY REQUIREMENTS	HOW TO APPLY	COMMENTS
Co-pay is \$5.00 for generic drug & \$7.00 for brand name drug. Medicare beneficiaries must also enroll in a Medicare Part D drug plan with monthly premium not above the regional benchmark. Medicare Advantage participants must add a prescription benefit to their coverage (MA-PD) and PAAD pays up to the regional benchmark amount.	Must be NJ resident for at least 30 days. Must be 65 or older OR receiving Social Security Disability. *Gross annual income limit is <b>less</b> than: Single: \$38,769 (\$3,231 month) Married: \$45,270 (\$3,773 month)	For further details and an application contact Division of Senior Services at 201-336-7400 Or PAAD/Senior Gold 1-800-792-9745. Go to <a href="http://www.aging.nj.gov">www.aging.nj.gov</a> for <a href="#">NJ Save application</a>	If current health insurance or retirement benefits with prescription coverage is equal to or better than PAAD or if you are receiving Medicaid then you do not qualify.  Mail paper application to: PAAD/Senior Gold PO Box 637 Trenton, NJ 08646-0637 <a href="http://www.njpaad.gov">www.njpaad.gov</a>

**SENIOR GOLD PRESCRIPTION DISCOUNT PROGRAM 2022**

WHAT IT DOES	ELIGIBILITY REQUIREMENTS	HOW TO APPLY	COMMENTS
Co-pay is \$15 plus 50% of the remaining cost of the prescription drug. Medicare beneficiaries must enroll in a Medicare plan with prescription coverage (Part D) or MA-PD for Medicare Advantage participants. Senior Gold <u>does not</u> pay for Medicare Part D or MA-PD costs.	Must be a NJ resident for at least 30 days, 65 years or older OR receiving Social Security Disability. *Gross annual income <b>between</b> : Single: \$38,769 and \$48,769 (\$3,231 - \$4,064 mo.) Married: \$45,270 and \$55,270 (\$3,773 - \$4,606 mo.)	For further details and an application contact Division of Senior Services at 201-336-7400 Or PAAD/Senior Gold 1-800-792-9745. Go to <a href="http://www.aging.nj.gov">www.aging.nj.gov</a> for <a href="#">NJ Save application</a>	Check if you have creditable coverage before applying. When annual out-of-pocket expenses reach catastrophic cap Single: \$2,000; Couple: \$3,000 then there is only flat co-pay of \$15 during the eligibility period. <a href="http://www.njsgold.gov">www.njsgold.gov</a>

## 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. There are monthly premiums, co-pay and may include annual deductible. Plans run on a calendar year and cover about 75% of drug costs until one reaches cap level. Any further drug costs for the remainder of the year will be out-of-pocket (about 25%) unless one reaches a catastrophic level then there will be a flat rate or 5% co-pay.</p>	<p>Must be enrolled in Medicare, either Part A or Part B. There is a penalty for late enrollment in Medicare Part D when first eligible. PAAD participants and dual eligible (Medicare/Medicaid) must enroll in a Medicare Part D “benchmark plan”. Those who have been determined to have creditable coverage may not need to enroll. Benchmark plans for dual eligible and PAAD participants are premium free and are also waived late enrollment penalty. Rx plan’s cap limit, deductibles, gap coverage <u>do not</u> apply.</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>Medicare Prescription drug benefit is also available as part of a Medicare Advantage Plan (MA). Those who have MA plans <u>without</u> Rx coverage should not enroll in a Medicare Part D “stand alone” plan.</p> <p>The Medicare Part D benchmark premium for NJ in 2022 is \$37.07</p> <p><a href="http://www.medicare.gov">www.medicare.gov</a></p>

## MEDICARE COSTS

<p><b><u>Medicare Part A:</u></b> Hospital insurance helps pay for inpatient hospital care and certain follow-up services</p> <p><b><u>Medicare Part B:</u></b> Medical insurance helps pay for physician services, outpatient hospital care and other medical services</p> <p><b><u>Medicare Part C:</u></b> 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. Medicare is also for those with disabilities and/or 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>Medicare Rights Center for appeals: <a href="http://www.medicarerights.org">www.medicarerights.org</a> 1-800-333-4114</p>	<p><b><u>Part A Hospital Deductibles and Co-Payment per benefit period:</u></b> 1-60 days \$1,484 deductible 61-90 days \$371 per day 91-150 is \$742 per day (lifetime reserve days)</p> <p><b><u>Part A Co-Payments in Skilled Nursing Facility:</u></b> Days 1-20: \$0 after 3-day qualifying hospital stay Days 21- 100: \$185.50/day</p> <p><b><u>Part A monthly premium:</u></b> 40 or more quarters: \$0 30-39 quarters: \$259/month &lt; 30 quarters: \$471/month</p>	<p><b><u>Part B Medical Insurance:</u></b> Standard monthly premium \$148.50 or less if protected by “hold harmless” provision.</p> <p>Part B premiums may be higher based on income related monthly-adjusted amount (IRMAA).</p> <p><b>Part B annual deductible:</b> \$203/yr.</p>
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### HEARING AID ASSISTANCE TO THE AGED AND DISABLED (HAAAD) 2022

WHAT IT DOES	ELIGIBILITY REQUIREMENTS	HOW TO APPLY	COMMENTS
Reimbursement towards custom fitted ear level or body worn electronic device per calendar year. \$500.00 reimbursement toward the purchase of a hearing aid or \$1,000 for two hearing aids.	Income limits are <b>less</b> than: Single: \$38,769 (\$3,231 month) Married: \$45,270 (\$3,773 month)	If currently enrolled in PAAD or Lifeline then complete a HAAAD application with hearing aid receipt and a written statement by a physician that attests for medical necessity. For those that are not enrolled in PAAD or Lifeline then must complete a <a href="#">NJ Save application</a>	Medicaid recipients and individuals with full hearing aid coverage through health insurance or retirement benefits are <u>not</u> eligible.  HAAAD PO BOX 715 Trenton, NJ 08625-0715 1-800-792-9745

### NJ SUPPLEMENTAL NUTRITION ASSISTANCE PROGRAM (FOOD STAMPS)

WHAT IT DOES	ELIGIBILITY REQUIREMENTS	HOW TO APPLY	COMMENTS
Benefit used to purchase food at authorized retail stores. Families First Electronic Benefits Transfer card (EBT card) are issued to recipients, which works similar to a debit card.	185% of Federal Poverty Level From October 2020 to September 2021 Household size: (1) \$1,968/month (2) \$2,658/month  Resources may count to determine eligibility in certain cases. Countable resource limits for 60 years of age and older is \$3,500.  You can own a home and qualify. Retirement and pension funds are not counted depending on withdrawal activity. Licensed vehicles may count as a resource unless used under certain exclusions and may be subject to an equity test.	<u>Apply in person:</u> Board of Social Services 218 Route 17 N. Rochelle Park, New Jersey 07662 Tel: 201-368-4200 Hours: M-Fri. 8 am to 4:30 (Tues. until 8:00 pm)  <u>Apply online:</u> <a href="http://www.njhelps.org">www.njhelps.org</a>  For paper application or apply at community outreach locations listed: <a href="http://www.bcbss.com">www.bcbss.com</a>	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 Information Line: 1-800-687-9512  Once application is submitted then an eligibility interview is typically completed over the phone or in-person.  SNAP Special Rules for the Elderly or Disabled: <a href="http://www.fns.usda.gov/snap/eligibility/elderly-disabled-special-rules">www.fns.usda.gov/snap/eligibility/elderly-disabled-special-rules</a>

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

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

<b>WHAT IT DOES</b>	<b>ELIGIBILITY REQUIREMENTS</b>	<b>HOW TO APPLY</b>	<b>COMMENTS</b>
Assist with the costs for Medicare Part A & B premium; Part A, B & C deductibles and co-pay; Part D and Medicare Advantage plan drug premium up to benchmark amount \$37.33	<p><u>Single:</u> \$13,120 yr. (\$1,094/mo.)*  <u>Couple:</u> \$17,660 yr. (\$1,472/mo.)*</p> <p><u>Resources:</u>            Single: \$7,970 Couple: \$11,960</p> <p>QMB-Plus Resources are lower:            S: \$4,000 C: \$6,000</p>	Board of Social Services 201-368-4200	<p>100% FPL (Federal Poverty Level) + \$20/month or \$240/annual income disregard.</p> <p>*<u>Income disregard:</u> Add \$20/month unearned income to the monthly amount or \$240 to the annual income. If receiving income from employment, \$65/month plus one-half of remainder of gross salary is not counted.</p>

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

<b>WHAT IT DOES</b>	<b>ELIGIBILITY REQUIREMENTS</b>	<b>HOW TO APPLY</b>	<b>COMMENTS</b>
<p><b><u>SLMB</u></b>            Pays for Medicare Part B premium, Part D and Medicare Advantage plan drug premium up to benchmark amount \$37.33</p>	<p><u>Single:</u> Income between \$13,120 yr. (\$1,094/mo.) AND \$15,696 yr. (\$1,308/mo.) *</p> <p><u>Couple:</u> Income between \$17,660 yr. (\$1,472/mo.) AND \$21,144 yr. (\$1,762/mo.) *</p> <p><u>Resources:</u> S: \$7,970 C: \$11,960</p>	<p>State of New Jersey            Division of Aging Services            1-800-792-9745</p> <p><u>NJSave</u> application or print paper application  <a href="http://www.state.nj.us/humanservices/doas/services/njsave/">www.state.nj.us/humanservices/doas/services/njsave/</a></p>	<p>*SLMB income is between 100% to 120% FPL + income disregard (See explanation for income disregard above)</p> <p>*LIS allows additional resources up to \$1,500 per person for burial expenses.</p>
<p><b><u>SLMB-QI-1</u></b>            Pays for Medicare Part B premium, Part D and Medicare Advantage plan drug premium up to benchmark amount \$37.33</p>	<p><u>Single:</u> Income between \$15,696 yr. (\$1,308/mo.) AND \$17,226 yr. (\$1,469/mo.) *</p> <p><u>Couple:</u> Income between \$21,144 yr. (\$1,762/mo.) AND \$23,757 yr. (\$1,980/mo.) *</p> <p><u>Resources:</u> S: \$7,970 C: \$11,960</p>	<p>State of New Jersey            Division of Aging Services            1-800-792-9745</p> <p><u>NJSave</u> application or print paper application  <a href="http://www.state.nj.us/humanservices/doas/services/njsave/">www.state.nj.us/humanservices/doas/services/njsave/</a></p>	<p>*SLMB-QI-1 income is between 120% to 135% FPL + income disregard (See explanation for income disregard above)</p> <p>*LIS allows additional resources up to \$1,500 per person for burial expenses.</p>

**SOCIAL SECURITY 2022**

WHAT IT DOES	ELIGIBILITY REQUIREMENTS	HOW TO APPLY	COMMENTS
<p>Social Security replaces a percentage of your pre-retirement income based on their lifetime earnings</p> <ul style="list-style-type: none"> <li>• People who have already retired.</li> <li>• People who are disabled.</li> <li>• Survivors of workers who have died.</li> <li>• Dependents of beneficiaries.</li> </ul>	<p>Most people need 40 credits (10 years of work) to qualify for benefits.</p> <p>Full retirement age for those born between 1943 and 1954 is 66. The full retirement age increases gradually if you were born from 1955 to 1960, until it reaches 67.</p> <p>You can get Social Security retirement benefits as early as age 62 with a reduced benefit.</p> <p>Delayed benefits will continue to increase up until age 70.</p> <p>*Cost-of-Living Adjustment (COLA) for 2022 is a 5.9 % increase in benefit.</p>	<p align="center">Social Security Continental Plaza, 401 Hackensack Ave, Second Floor Hackensack, NJ 07601 1-866-964-4680 Office Hours: M-Fri. 9-4pm</p> <p align="center">Social Security hotline 1-800-772-1213 Mon.-Fri 7 a.m. to 7p.m. TTY 1-800-325-0778</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 align="center">And more....</p>

**SUPPLEMENTAL SECURITY INCOME (SSI)**

WHAT IT DOES	PAYMENT	HOW TO APPLY	COMMENTS
<p>Provides payments to persons who are 65 or older, blind or disabled and have limited income and resources. Must be citizen or meet non-citizen requirements.</p>	<p>Combined federal and state maximum payment for individual/couple living alone or with others in own household:</p> <p><u>Individual</u>: \$825/month</p> <p><u>Couple</u>: \$1216/month</p> <p>Resources you own must be less than:</p> <p><u>Single</u>: \$2,000</p> <p><u>Couple</u>: \$3,000</p>	<p>Social Security Administration: 1-800-772-1213 <a href="http://www.ssa.gov">www.ssa.gov</a></p>	<p>Not all SSI recipients receive the maximum amount. SSI does not count the value of certain resources such as a burial plot, value of the home and car. Payments are determined by your living situation and if you receive other maintenance and support.</p>

**Low-Income Home Energy Assistance Program 2022**

WHAT IT DOES	ELIGIBILITY REQUIREMENTS	HOW TO APPLY	COMMENTS
<p><b><u>Universal Service Fund (USF)</u></b>                      Receive monthly credits on utility bill for gas &amp; electric and forgiveness of overdue balances (USF Fresh Start).</p>	<p><b><u>Universal Service Fund (USF):</u></b>                      *Gross income limits for a household                      (1) \$51,516/yr. (\$4,293/mo.)                      (2) \$69,684/yr. (\$5,807/mo.)</p>	<p>Submit applications to Greater Bergen Community Action by:   <b>Email:</b> <a href="mailto:LIHEAP@greaterbergen.org">LIHEAP@greaterbergen.org</a></p>	<p><b><u>PSE&amp;G Customer Service Center</u></b>                      214 Hudson Street                      Hackensack                      1-800-357-2262                      1-800-436-7734</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 Program (WTP):</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 utility, PAAD, LIHEAP, SSI, USF,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) \$40,181 yr. (\$3,348/mo.)                      (2) \$52,545 yr. (\$4,379/mo.)</p> <p>Entire household is counted for all programs. Persons who live in public housing and/or receive rental assistance are not eligible for assistance, unless they pay for their own heating costs directly to the fuel supplier.</p>	<p><b><u>Mail:</u></b>                      GBCA LIHEAP                      535 Midland Avenue                      Garfield, NJ 07026</p> <p><b><u>Deliver to drop box locations:</u></b></p> <p>261 State Street                      Hackensack, NJ 07601                      OR                      535 Midland Avenue                      Garfield, NJ 07026</p> <p>Contact GBCA LIHEAP:                      201-488-5100</p> <p>All programs under LIHEAP are in one application. Application period: October 1, 2021 to September 30, 2022</p>	<p><b><u>NJ Board of Public Utilities</u></b>                      Utility Complaints:                      1-800-624-0241                      Cable TV complaints:                      1-800-624-0331  <a href="http://www.bpu.state.nj.us">www.bpu.state.nj.us</a></p> <p><b><u>USF:</u></b> 1-800-510-3102</p> <p>GBCA Headquarters:                      392 Main Street, Hackensack,                      NJ 07601 201-968-0200</p> <p><a href="http://www.greaterbergen.org">www.greaterbergen.org</a></p>

### LIFELINE CREDIT PROGRAM 2022

WHAT IT DOES	ELIGIBILITY REQUIREMENTS	HOW TO APPLY	COMMENTS
Benefit provides a \$225 annual credit on electric and gas utility bill.	Must be either a PAAD, SSI, Medicaid recipient or meet PAAD eligibility requirements then need to complete <a href="#">NJ Save application</a> Medicaid recipient are sent Lifeline applications automatically. *Gross annual income limit is less than: Single: \$38,769 (\$3,231 month) Married: \$45,270 (\$3,773 month)	PAAD/Lifeline 1-800-792-9745  Division of Senior Services/ADRC 201- 336-7400	<b><i>Tenants Lifeline Assistance Program:</i></b> Eligible tenants receive a \$225 credit by check if utilities are included in their rent.  <b><i>Special Utility Supplement:</i></b> SSI recipients receive a supplement of up to \$18.75/month that is automatically included in their SSI checks. SSI recipients should <u>not</u> file an application

### 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.	250% FPL income limits for a household size: (1) \$32,200/yr. (\$2,683/mo.) (2) \$43,550/yr. (\$3,629/mo.)	Call 1-800-915-8309  <a href="http://www.njcleanenergy.com">www.njcleanenergy.com</a>	Program representatives will work with each household to evaluate current level of energy efficiency. This program is available through June 30, 2021 or while funds last.

### VERIZON NJ COMMUNICATIONS LIFELINE

WHAT IT DOES	ELIGIBILITY REQUIREMENTS	HOW TO APPLY	COMMENTS
Verizon offers Lifeline discount plans for home phone service (landline) OR FIOS broadband (internet) service.	Receive benefits from one of these programs: Medicaid, SNAP (Food Stamps), SSI, Federal Public Housing, Veterans Pension or Survivor's benefit.  OR  Eligibility based on household income below 135% FPL: 1-\$17,388/yr. (\$1,449/mo.) 2-\$23,517/yr. (\$1,960/mo.)	USAC/Lifeline application: <a href="http://www.njsharesgreen.org/telecommunications-applications/">www.njsharesgreen.org/telecommunications-applications/</a>  NJ SHARES 1-866-657-4273 <a href="mailto:info@njshares.org">info@njshares.org</a>  Mail/Fax or email application with required documents to: New Jersey SHARES 4 Walter E. Foran Boulevard, Suite 105 Flemington, NJ 08822 Fax: 609-883-0133 <a href="mailto:telco@njshares.org">telco@njshares.org</a>	Documents for Medicaid, SNAP and SSI are <u>NOT</u> required to be sent with application.  Lifeline discount also provides free wireless (cell phone) service. Most commonly used providers are Assurance Wireless and Safe Link. <a href="http://www.assurancewireless.com">www.assurancewireless.com</a> <a href="http://www.safelinkwireless.com">www.safelinkwireless.com</a>

**NJ SHARES**

<b>WHAT IT DOES</b>	<b>ELIGIBILITY REQUIREMENTS</b>	<b>HOW TO APPLY</b>	<b>COMMENTS</b>
Financial assistance for utility assistance, water bill, Verizon Communication Lifeline.	Financial assistance during unexpected circumstances.	NJ SHARES 866-657-4273 <a href="http://www.njsharesgreen.org">www.njsharesgreen.org</a>	Application for NJ SHARES available all year.

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<b>WHAT IT DOES</b>	<b>ELIGIBILITY REQUIREMENTS</b>	<b>HOW TO APPLY</b>	<b>COMMENTS</b>
PAGE stands for Payment Assistance for Gas and Electric. Prevents customers from service disconnection and also assists to restore service.	Maximum income guidelines per individual/household size: (1) \$66,968/year (2) \$87,575/year Liquid assets below \$15,000 Must meet program requirements: <ul style="list-style-type: none"> <li>• 45 days or more past due balance</li> <li>• Received a shut-off notice or service disconnected.</li> <li>• Minimum \$100 account balance.</li> </ul>	Printed application can be sent by mail, fax or email.  <u>Mail to:</u> 59 Broad St. Eatontown, NJ 07724  <u>Fax:</u> 732-440-4765  <u>Email:</u> <a href="mailto:pageapp@housingall.org">pageapp@housingall.org</a>  <u>Online applications:</u> <a href="http://www.njpoweron.org/page/page-application1/">www.njpoweron.org/page/page-application1/</a>	For additional information call: 732-982-8710

**New Jersey Family Care ABD (Aged, Blind, Disabled)**

<b>WHAT IT DOES</b>	<b>ELIGIBILITY REQUIREMENTS</b>	<b>HOW TO APPLY</b>	<b>COMMENTS</b>
Full Medicaid coverage pays for physician in office, hospital or nursing home or other medical facility & cost of prescribed drugs, eye glasses, dentists, podiatrist, mental health service, ambulance services, hospice, and home health care.	Persons 65 years of age or older, blind or permanently disabled who may not be eligible for SSI.  Maximum gross income: Single: \$12,880 yr. (\$1,073/month) Couple: \$17,420 yr. (\$1,452/month)  Maximum allowable resources for : Single: \$4,000; Couple: \$6,000	Board of Social Services 218 Route 17 North Rochelle Park, NJ 07662 Tel: 201-368-4200 Weekdays 8 am thru 4:30 pm  Go to <a href="http://www.bcbss.com">www.bcbss.com</a> to access an online Aged Blind Disabled application or request paper application by mail.	<u>Additional contact options:</u> Email: <a href="mailto:customerservice@bcbss.com">customerservice@bcbss.com</a> Customer Service Hotline: (201) 368-4273  NJ Family Care 1-800-356-1561  Medicaid District office 973-977-4077



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

WHAT IT DOES	ELIGIBILITY REQUIREMENTS	HOW TO APPLY	COMMENTS
<p>M.L.T.S.S. works with 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><b><u>M.L.T.S.S.</u></b>                      Single: \$2,382                      Maximum Resources: \$2,000</p> <p>**If income is above \$2,382 then can create a Qualified Income Trust (QIT).</p> <p>**The maximum resources are higher for spouse that is not applying</p>	<p>For information and screening process call Division of Senior Services ADRC 201-336-7400                      Financial screening process: Board of Social Services at 201-368-7667  <a href="http://www.bcbss.com">www.bcbss.com</a></p> <p><b><u>Managed Care Organizations:</u></b>  <b><u>Aetna</u></b>                      1-855-232-3596  <b><u>Amerigroup NJ</u></b>                      1-800-600-4441  <b><u>Horizon NJ Health</u></b>                      1-877-765-4325  <b><u>United Healthcare</u></b>                      1-800-941-4647  <b><u>Wellcare</u></b> 1-888-453-2534</p>	<p>To enroll in a Medicaid MCO : 1-866-472-5338</p> <p><b><u>Institutional Medicaid:</u></b>                      Single: \$2,382                      Maximum Resources: \$2,000</p> <p><a href="http://www.nj.gov/humanservices/dmahs/home/mltss.html">www.nj.gov/humanservices/dmahs/home/mltss.html</a></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 the cost and help given by the caregiver.</p>	<p>New Jersey resident age 60 and older that:                      -Require a nursing facility level of care and wish to remain at home.                      -Not financially eligible for Medicaid or Medicaid Waiver Services.                      -Meets legal status requirements.</p> <p>Single: \$3,918/mo.                      Maximum resources: \$40,000</p> <p>Married: \$5,299/mo.                      Maximum resources: \$60,000</p>	<p>For information and an initial screening process call Division of Senior Services/ADRC: 201-336-7400</p>	<p>Participants of JACC have a co-pay that is determined by an income-based sliding scale.</p> <table border="1" data-bbox="1268 997 1885 1269"> <thead> <tr> <th>Individual</th> <th>Couple</th> <th>Co-pay Amount</th> </tr> </thead> <tbody> <tr> <td>\$0--\$1,428</td> <td>\$0-\$1,931</td> <td>\$0.00</td> </tr> <tr> <td>\$1,429-\$1,878</td> <td>\$1,932 -\$2,540</td> <td>\$15.00</td> </tr> <tr> <td>\$1,879-\$2,415</td> <td>\$2,541 -\$3,266</td> <td>\$30.00</td> </tr> <tr> <td>\$2,416-\$2,952</td> <td>\$3,267-\$3,992</td> <td>\$60.00</td> </tr> <tr> <td>\$2,953-\$3,488</td> <td>\$3,993-\$4,718</td> <td>\$90.00</td> </tr> <tr> <td>\$3,489-\$3,918</td> <td>\$4,719-\$5,299</td> <td>\$120.00</td> </tr> </tbody> </table> <p><b><u>2021 Monthly Income Limits:</u></b>                      Individual: \$3,918 Couple: \$5,299  <b><u>Standard Medical Deductions:</u></b>                      Individual: \$235 Couple: \$456                      Cost cap in services not to exceed \$600/month or \$7,200 annually.</p>			Individual	Couple	Co-pay Amount	\$0--\$1,428	\$0-\$1,931	\$0.00	\$1,429-\$1,878	\$1,932 -\$2,540	\$15.00	\$1,879-\$2,415	\$2,541 -\$3,266	\$30.00	\$2,416-\$2,952	\$3,267-\$3,992	\$60.00	\$2,953-\$3,488	\$3,993-\$4,718	\$90.00	\$3,489-\$3,918	\$4,719-\$5,299	\$120.00
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### STATEWIDE RESPITE CARE PROGRAM

WHAT IT DOES	ELIGIBILITY REQUIREMENTS	HOW TO APPLY	COMMENTS
Provides a short term and intermittent break (“Respite”) to unpaid caregivers that includes spouse, family members, neighbor, friend who are responsible for basic daily care. The program offers care recipients services such as home care, companion care, adult day care, campership, or a short stay in a long term care facility. There is also a Caregiver Directed Option for the caregiver to pay for services or items that are reimbursed.	<p>Care recipients are either a frail elderly adult or disabled individual that is 18 or over and resides in the community. Individuals must have a caregiver that provides daily care. The care recipient must not be on Medicaid or receiving home care services through other programs such as JACC, MLTSS, VA Aid &amp; Attendance, etc.</p> <p><u>Maximum income and resources:</u>                      Single: \$28,584 yr. (\$2,382/month)                      Resources: \$40,000;</p> <p>Couple: \$57,168 yr. (\$4,764/month)                      Resources: \$60,000</p>	Apply for Statewide Respite Services by calling: Bergen County Division on Disability Services 201-336-6503 or 201-336-6506	Income is assessed on a sliding scale and cost share begins at income level \$1,151/month for single and \$2,302/month for a couple.

### HOMESTEAD BENEFIT

WHAT IT DOES	ELIGIBILITY REQUIREMENTS	HOW TO APPLY	COMMENTS
Provides property tax relief to eligible homeowners.	<p>You may be eligible for a New Jersey Homestead Benefit if you were a New Jersey resident that owned and occupied a home in New Jersey that was your <u>principal</u> residence on October 1 (year on application) AND property taxes were paid on that home AND met the income requirements.</p> <p>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</li> <li>▪ \$75,000 for homeowners under age 65 and not blind or disabled.</li> </ul>	<p>File applications <a href="#">Online</a> or by phone                      1-877-658-2972</p> <p>Homestead Benefit Hotline:                      1-888-238-1233</p>	<ul style="list-style-type: none"> <li>• Income eligibility 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 <a href="http://www.state.nj.us/treasury/taxation/homestead/geninf.shtml">www.state.nj.us/treasury/taxation/homestead/geninf.shtml</a></li> <li>• Latest Homestead Benefit application is Tax Year 2018</li> <li>• Filing deadline November 30, 2021</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 of the requirements up to the year you claim reimbursement.</p>	<p>Maximum annual income for PTR-1 (Single/Married/Civil Union) :  <b><u>YR 2019: \$91,505</u></b>  <b><u>YR 2020: \$92,969</u></b></p> <ul style="list-style-type: none"> <li>• Must be 65 years of age or older or receiving Social Security Disability on or before December 31, 2019</li> <li>• Resident of NJ continuously for the last 10 years (since December 31, 2009) as a homeowner or renter</li> <li>• Owned and lived in NJ home for at least the last 3 years and still owned and lived in that home on December 31, 2020</li> <li>• 2019 &amp; 2020 property taxes paid by June of that year.</li> <li>• Meet the income limits</li> </ul>	<p>File PTR-1 or PTR-2 application.</p> <p><b>Form PTR-1:</b> First time applicants</p> <p><b>Form PTR-2:</b> Personalized application that are mailed to those who met the eligibility requirements in the previous year</p> <p><b><u>PTR hotline:</u></b> 1-800-882-6597  <b><u>Main number:</u></b> 609-292-6400  <b><u>Regional Information Centers:</u></b> Call 609-943-4093                      Or schedule appointment  <a href="http://www.nj.gov/taxation">www.nj.gov/taxation</a></p>	<ul style="list-style-type: none"> <li>• The filing deadline for the 2020 Senior Freeze is November 1, 2021</li> <li>• For those with life tenancy, a copy of an official document must be included with application</li> <li>• Mobile homeowners must have paid the full amount of mobile home park site fees.</li> <li>• Form PTR-1-C if relocate to another NJ Residence and already enrolled in program. Establish eligibility after 2 years.</li> <li>• May back date base year for missed years</li> </ul> <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.state.nj.us/treasury/taxation/ptr/index.shtml">www.state.nj.us/treasury/taxation/ptr/index.shtml</a></p>

**OTHER PROPERTY TAX BENEFITS**

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

Annual deduction of up to \$250 from property tax for homeowners that are age 65 or older or disabled who meet residency requirements and surviving spouse may also qualify. Check with your municipality about necessary forms.

**Veterans Deduction:**

Annual deduction of up to \$250 from property taxes due for qualified war veterans. This deduction also applies to the unmarried surviving spouse/civil union/domestic partner. There is also full exemption from property taxes on a principal residence for total and permanently disabled war veterans. Check with your municipality about necessary forms.

For further information on deductions, exemptions and abatements: <https://www.state.nj.us/treasury/taxation/lpt/lpt-deductions.shtml>

**Fair Lawn Regional Information Center**

NJ Division of Taxation  
 22-08 Route 208 South  
 Fairlawn, NJ 07410

Call 1-609-943-4093

Or schedule appointment: [www.nj.gov/taxation](http://www.nj.gov/taxation)

Main Customer Service Center:

1-609-292-6400

Mon- Fri. 8:00 am until 4:30

**QUICK FINANCIAL ELIGIBILITY CHART FOR PROGRAMS**

<b><u>PROGRAM</u></b>	<b><u>Maximum Income eligibility</u></b>	<b><u>ASSET TEST</u></b>
No/ Yes	SSI	*The following SSI payments based on those living alone in own household Maximum payment \$825/month (Single) Maximum payment \$1216/month (Couple)
		\$2K (S) \$3K (C)
No/ Yes	NJ Family Care ABD (MEDICAID)	\$1,073/month (Single) \$1,452/month (Couple)
		\$4K (S) \$6K (C)
No/ Yes	NJ SNAP (FOOD STAMPS)	\$1,968/month (Household size 1) \$2,658/month (Household size 2)
		Medical and shelter deductions applied. Countable resource limit \$3,500
No/ Yes	QMB	\$1,094/month (Single) \$1,472/month (Couple)
		\$7,970 (S) \$11,960 (C) *Check for income disregard
No/ Yes	SLMB	\$1,308/ month (Single) \$1,762/month (Couple)
		\$7,970 (S) \$11,960 (C) *Check for income disregard
No/ Yes	SLMB QI-1	\$1,469/month (Single) \$1,980/month (Couple)
		\$7,970 (S) \$11,960 (C) *Check for income disregard
No/ Yes	PAAD/LIFELINE/HAAAD	\$3,231/month (Single) \$3,773/month (Couple)
		No test
No/ Yes	SENIOR GOLD	\$4,064/month (Single) \$4,606/month (Couple)
		No test
No/ Yes	JACC	Income based sliding scale
		\$40K(S) \$60K (C)
No/ Yes	MLTSS	\$2,382 (Single) Based on Single income
		\$2K (Single) Resources higher for community spouse not applying.
No/ Yes	PROPERTY TAX REIMBURSEMENT	2019: \$91,505 2020: \$92,969
		No test
No/ Yes	Homestead Benefit	\$150,00/year homeowners 65+ >,blind or disabled \$75,000/year homeowners < 65 and not blind or disabled
		No test No test

**Quick Chart for Home Energy Programs**

No/ Yes	Heating/Cooling/Weatherization/Winter Termination Program	\$3,348/month (Household size 1) \$4,379/month (Household size 2)	No test
No/ Yes	PAGE	\$5,581/month (Household size 1) \$7,297/month (Household size 2)	Resources below \$15K
No/ Yes	USF	\$4,293/month (Household size 1) \$5,807/month (Household size 2)	No test
No/ Yes	NJ SHARES	No income guidelines	No test
No/ Yes	VERIZON	\$1,449/month (Household size 1) \$1,960/month (Household size 2)	Lifeline telecommunication discount for land phone OR wireless (cell phone)

**Frail/Disabled** : Person 60+ with Physical/Mental disability including Dementia & Alzheimer’s, that restricts ADL’s to the point of losing capacity to live alone or independently.  
**Vulnerable Client** : Person 60+ (1) exposed to unfavorable environmental (living) conditions OR (2) person 60+ without social/economic resources to maintain adequate well-being that includes low income (**100%-200% Federal Poverty Level**) **Single (\$1,073-\$2,146) Married (\$1,452- \$2,904)** 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).

# COUNTY OF BERGEN



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

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