



# **Medicaid Eligibility Groups: The doors into Medicaid**

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Michael Brower

March 25, 2023



ADVANCING JUSTICE. ADVOCATING INCLUSION.



# Presenter



Michael Brower  
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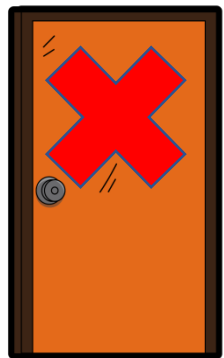


# Today's Learning Take-Aways

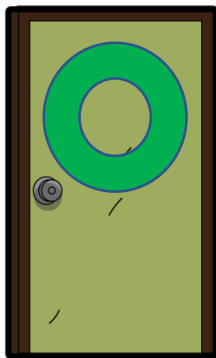
- You need Medicaid to keep DDD services
- There are many ways to be eligible for Medicaid
- You only need to be eligible under one Medicaid program



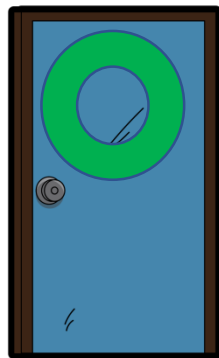
**NJ FAMILY CARE**  
Affordable health coverage. Quality care.



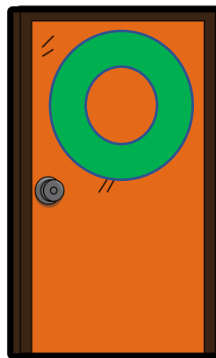
**Medicare Savings Program**



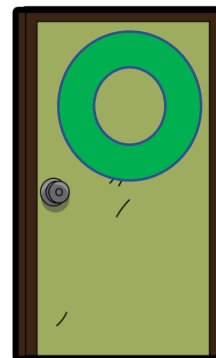
**SSI Medicaid Only**



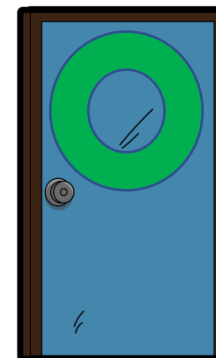
**NJ Care ABD**



**NJFamilyCare ACA Expansion MAGI Medicaid**



**Workability**



**DDD Waiver**



**DAC**



**MLTSS**



# SSI-Related and Medicaid Only

- Eligibility

- Aged:  $\geq 65$  years old
- Blind or Disabled (any age)

- Income

- $\leq 945.25$  individual;  $\leq 1396.35$  couple
- (person or couple living alone or with others in own household)

- Resources

- $< \$2000$  for individual;  $< \$3000$  for couples
- Home and 1 car do not count toward resources



# SSI-Related and Medicaid Only: Where do I apply?

- SSI-related Medicaid → SSI application = Medicaid application
- Medicaid Only → On-Line or with County Welfare Agencies (CWAs)
- <https://www.state.nj.us/humanservices/dmahs/clients/medicaid/abd/index.html>
  - Service Package = Plan A  
(includes Personal Care Assistance)



# NJ Care: Aged, Blind, & Disabled

- Eligibility

- Aged:  $\geq 65$  years old
- Blind or Disabled (any age)

- Income

- $\leq \$1215.00$  individual,  $\leq \$1644.00$  couple

- Resources

- $< \$4000$  for individual;  $< \$6000$  for couples
- Home and 1 car do not count toward resources



# NJ Care: Aged, Blind, & Disabled

## Where do I apply?

New Jersey Care → On-Line or with County Welfare Agencies (CWAs) with paper application

<https://www.state.nj.us/humanservices/dmahs/clients/medicaid/abd/index.html>

Benefit Package = Plan A





# Single Adults and Parents: ACA Expansion or MAGI Medicaid

Ages: 21 - 64 years old\*

- No longer eligible upon turning 65

No Disability determination needed:

- OK → disability determination (e.g., SSDI)
- No longer eligible for MAGI Medicaid once eligible to receive Medicare

Modified Adjusted Gross Income (MAGI)

- Think line #11 on the IRS Form 1040

Income ≤ \$1677/month individual (138% FPL)

No resource limit



# Single Adults and parents Where do I apply?

- On-line at [njfamilycare.org](http://njfamilycare.org)
  - On-line application
  - Download a paper application
  - Most are done at the State level through vendor
- At the County Welfare Agencies (CWAs)
  - Alternative Benefits Plan = ABP



# NJ Workability\*\*\*

[https://www.state.nj.us/humanservices/dds/documents/NJ\\_WORKABILITY/Updated\\_2020\\_WorkAbility\\_Guidelines.pdf](https://www.state.nj.us/humanservices/dds/documents/NJ_WORKABILITY/Updated_2020_WorkAbility_Guidelines.pdf)

- Eligibility
  - Age 16 years to 64 years old
  - Working full or part-time with proof of employment
    - Self-employed must have net earning of \$400 and file federal taxes per NJ Medcomm
  - Disability Determination
- Total Earned Income Potential
  - **If no unearned income: gross earned income ≤ \$5,729 per month**
  - With unearned income earned income threshold will vary
- Unearned Income Threshold (e.g., alimony, SS Survivors benefits, unemployment, +)
  - **Unearned income ≤ \$1215/month for an individual**
  - Individual's SSDI is not counted
- Resources
  - **\$20,000 for individual, \$30,000 for couple**
  - Does not include: home, 1 car for work/medical transportation, 401K/IRA



# NJ Workability Where do I apply?

NJ Workability → On-Line or with County Welfare Agencies (CWAs) with paper application

<https://www.state.nj.us/humanservices/dds/services/workability/>

Benefit Package = Plan A



# DDD Community Care, Supports Program and Supports Plus PDN

## Financial Eligibility

- Income  $\leq$ \$2742
- Resources  $\leq$ \$2000
- Parental SSDI Disregarded

## Clinical Eligibility

- An individual must meet the functional criteria of having a developmental disability

Private Duty Nursing: If medically necessary; covered by Medicaid MCO alongside Supports Program



## Section 1634 Disabled Adult Child (DAC)

- Eligibility Criteria:
  - At least 18 years old
  - Disabled or blind prior to 22
  - Has been receiving SSI on basis of disability
  - Has lost SSI as a result of receipt of SS benefits on parent's record due to retirement, death, or disability
  - Resources  $\leq$  \$2000 (not including a Special Needs Trust or ABLE)
- RFI = Request for Information from DDD



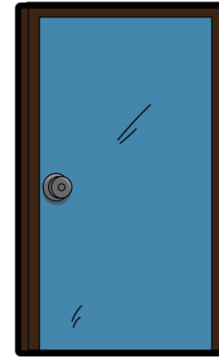
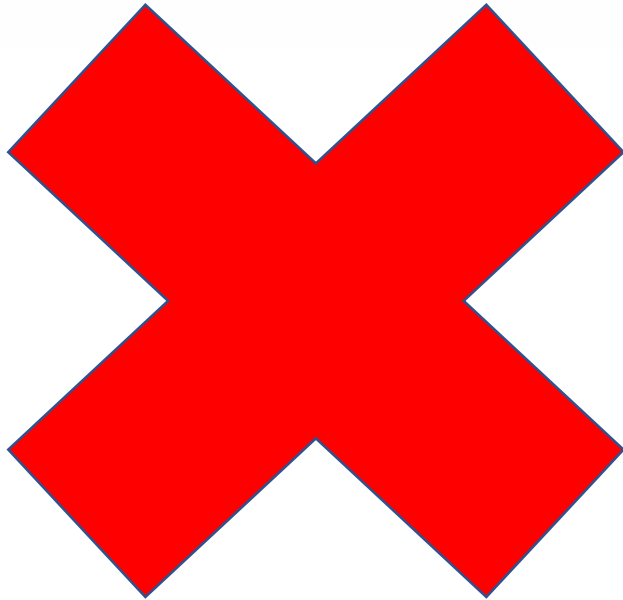
# Where do I apply for CCP and Supports?

- Must be DDD eligible: DDD intake including CAT Assessment
- May be eligible under other Medicaid programs (e.g., SSI, ABD)
- <https://www.state.nj.us/humanservices/ddd/individuals/applyservices/medicaid/>

# Eligibility Groups that DO NOT work for DDD



**Medicare  
Savings  
Program**



**MLTSS**





# Managed Long Term Services and Supports (MLTSS)

- Financial Eligibility
  - Income  $\leq$  \$2742\* for an individual
  - Resources  $<$  \$2000 for individual
  - 5 year look-back: No gifting
  - Qualified Income Trust/QIT and Spousal Impoverishment protections
- Clinical Eligibility
  - Hands-on assistance in 3 ADLs (e.g., bathing, dressing, ambulation) OR if cognitive impairment, supervision/cueing in 3 ADLs
  - $\leq$ 20 years old – More stringent medically necessary criteria (e.g., needs PDN)



## Managed Long Term Services and Supports (MLTSS) includes:

- Personal Care Assistance (PCA)(state plan)
- Private Duty Nursing (PDN)
- Respite
- Care management
- Home and vehicle modifications
- Home delivered meals
- Personal emergency response systems
- Mental health and addiction services
- TBI specific community-based services
- Assisted Living Facilities
- Nursing Homes



# Medicare Savings Programs

- Qualified Medicare Beneficiary (QMB)
  - Income:  $\leq 100\%$  FPL (\$1215)

 **QMB “Plus”** = individual has full-scope Medicaid

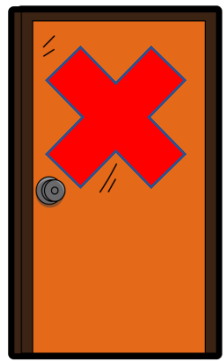
 **QMB “Only”** = ineligible for full scope Medicaid

- Specified Low-Income Medicare Beneficiary Program (SLMB)
  - Income:  $\leq$  \$1288/month
- Qualified Individual or QI
  - Income:  $\leq$  \$1449/month

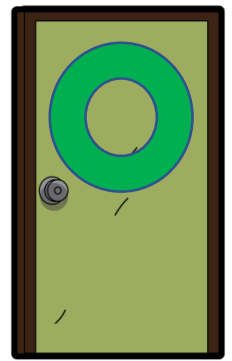
**Resource limit for all MSPs:  $\leq$ \$7,970**



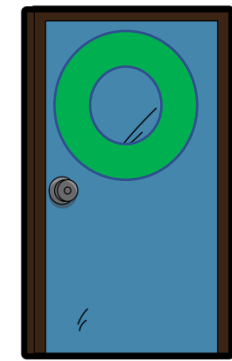
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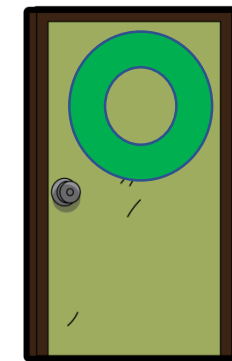
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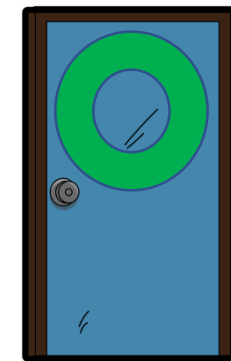
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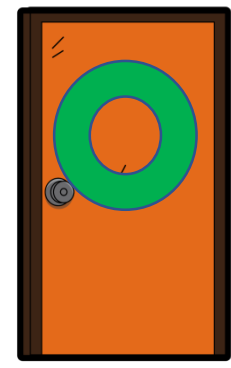
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**MLTSS**



# NJ FAMILY CARE - WATCH FOR OUR MAIL!



**April 1, 2023** is when eligibility checks begin again. Don't miss your renewal packet.

Update your mailing address today at  
**1-800-701-0710 (TTY: 711)**



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[disabilityrightsny.org](https://disabilityrightsny.org)



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