

A program offered through the Department of Human Services (DHS) and the Division of Disability Services (DDS) that gives individuals with disabilities who are working and earning income that would typically disqualify them from receiving Medicaid/NJ FamilyCare, the chance to receive full health benefits. Eligible individuals may have to pay a monthly premium but receive comprehensive Medicaid coverage.

Who qualifies?

- NJ residents and U.S. citizens
- People who meet specific noncitizen requirements
- At least 16 years old
- Employed full or part time and able to show proof of employment
- Determined to be disabled by the Social Security Administration (SSA) or the Medical Review Team at the Division of Medical Assistance & Health Services

Note: SSA qualifies someone as having a disability if:

- You have a physical or mental impairment, or a combination of impairments, and
- Your condition has lasted or is expected will last for a minimum of 12 months

NJ WorkAbility

How is income and a premium determined?

• Unearned income is determined through, but not limited to:

- Alimony
- Unemployment
- Investments
- Interest
- Trust payments
- Worker's compensation
- Social Security benefits based on a parent or spouse's work history (including Social Security Disability Insurance (SSDI) and Survivor's benefits)

Total earned income is determined through, but not limited to:

- Wages
- Self-employment earnings
- Paid sick leave
- Commissions

Note: Portions of both earned and unearned income are not counted. Because everyone's situation is different, the only way to know for sure if you fall in the premium chart is to apply using the ABD Medicaid application

As of February 1, 2024, Phase 2 of NJ WorkAbility:

- Is open to people age 16 and over who have a disability determination
- No longer counts spouse's income when determining eligibility or premiums
- No longer limits eligibility based on 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.

If you have no unearned income:

 You may have to pay a premium if gross earned income exceeds **\$76,332/year** (2024)

If you have unearned income:

The maximum earned income threshold to determine a premium payment will vary

• Who is exempt from paying the premium?

 Individuals with countable income less than 250% of the Federal Poverty Level

• Where can I find the full premium chart?

Visit the Division of Disability Services (DDS) <u>WorkAbility page here</u>

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How do l apply?

- Go online to the DHS Division of Medical Assistance & Health Services <u>The NJ FamilyCare</u> <u>Aged, Blind, Disabled Programs</u> for details and find out how you may apply • Applications can be done <u>online</u> or in person at a <u>county office</u> Community Resource Specialists are available at 1-888-285-3036. They can
 - answer questions, review your eligibility potential, and advise whether NJ WorkAbility is a good fit for you
 - Information is also available at <u>The Arc of New Jersey Health</u> <u>Care Advocacy</u>