

NEW JERSEY MEDICAID PROGRAM ELIGIBILITY

New Jersey Medicaid covers persons who are age 65 years or over and persons determined blind or disabled by the Social Security Administration or by the Division of Medical Assistance and Health Services. The individual must be a resident of New Jersey and a citizen of the United States or lawfully admitted for permanent residence.

COMMUNITY MEDICAID:

An individual is eligible for community Medicaid in New Jersey if his/her gross monthly income is equal to or less than \$903 (the first \$20 per month of income is excluded). Income includes, but is not limited to, Social Security income, veterans' benefits, pensions, annuities, interest, dividends, and payments from trust funds, and rental income from real property.

The current Medicaid resource maximum for an individual is \$4,000. Countable resources include, but are not limited to, bank accounts, property other than principal residence, stocks, bonds, certificates of deposit, annuities, and cash surrender value of life insurance which exceeds \$1,500 in face value.

Excludable resources include, but are not limited to, a home which serves as the individual's principal residence, life insurance which does not exceed \$1,500 in face value, burial spaces, and burial funds not exceeding \$1,500 (less excluded cash surrender value of life insurance and/or funds held in an irrevocable burial arrangement), one automobile to the extent that its current market value does not exceed \$4,500, and one wedding and engagement ring.

INSTITUTIONAL MEDICAID:

In order to qualify for payment of institutional benefits, for example nursing facility care, under the Medicaid program in New Jersey, an applicant must meet not only the financial criteria, but also the medical necessity requirements. Each of these eligibility processes is complex and must be evaluated according to the applicant's individual circumstances. Considering these complexities, the general information which is being provided should only be used as a guideline.

The current Medicaid eligibility income standard for an institutionalized individual is \$2,022 per month. If an individual's gross monthly income exceeds this Medicaid "cap," he or she is income ineligible for Medicaid. Income includes, but is not limited

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to, Social Security income, veterans' benefits, pensions, annuities, interest, dividends, payments from trust funds, and rental income from real property. Once eligibility is established, full Medicaid coverage is provided. However, the individual's income must be applied to offset the cost of nursing facility care.

There are two Medicaid resource eligibility standards depending on the individual's income. If an individual's gross monthly income is below \$903 (the first \$20 per month of income is excluded), the current Medicaid resource maximum is \$4,000. If an individual's gross monthly income is between \$903.01 and \$2,022, the current resource maximum is \$2,000. Countable resources include, but are not limited to, bank accounts, property other than principal residence, stocks, bonds, certificates of deposit, and cash surrender value of life insurance which exceeds \$1,500 in face value.

Excludable resources include, but are not limited to, a home which serves as a principal residence of a spouse or other dependent relative (if a home is not occupied by a dependent relative and the period of institutionalization is expected to be six months or less, the home may also be excluded), life insurance which does not exceed \$1,500 in face value, burial spaces, and burial funds not exceeding \$1,500 (less excluded cash surrender value of life insurance and/or funds held in an irrevocable burial arrangement), one automobile to the extent that its current market value does not exceed \$4,500, and one wedding and engagement ring.

The spousal impoverishment provisions of the Medicare Catastrophic Coverage Act of 1988, effective October 1, 1989, provide that, if the individual requiring institutional services is married, the total countable resources of both members of the couple are counted except for those resources which are protected for the community spouse. The amount of resources which may be protected for the community spouse is the greater of 1/2 of the couple's resources or \$21,912, not to exceed \$109,560. Once eligibility is established for the institutionalized individual, the community spouse's resources are no longer counted. For married individuals whose current period of institutionalization began before September 30, 1989, resources may not be set aside for the community spouse and eligibility will be determined for the institutionalized individual counting only those resources owned by him or her.

The spousal impoverishment provisions of the Medicare Catastrophic Coverage Act of 1988 also provide that a penalty period of ineligibility for only institutional services will be imposed on those individuals who have transferred any resources for less than fair market value prior to the date of application for Medicaid. The look back period for the establishment of a trust is 60 months preceding the date of application for Medicaid.

On February 8, 2006, the provisions of the Deficit Reduction Act of 2005 allowed the period of ineligibility for resource transfers to be determined by dividing the uncompensated value of the transferred resource, which is also, know as the penalty divisor. The monthly penalty divisor is \$7,282. The daily penalty divisor is \$239.41, which is used to calculate days of ineligibility. There is also a progressive look back period commencing February 2009. Additional months will be added to the look back period until February, 2011, when a full 60 month look back period will be in effect.

In addition, the spousal impoverishment provisions of the Medicare Catastrophic Coverage Act of 1988 provide that a deduction may be made from an eligible institutionalized individual's income, prior to the application of income to the cost of care, for the maintenance of the community spouse. The basic community spouse deduction is \$1,821.25 per month. However, it is reduced by the community spouse's gross income, both earned and unearned. If the community spouse's shelter expenses exceed \$546.36 monthly, the community spouse's maintenance deduction limit will be increased by the amount of the excess. The amount of income made available to the community spouse is limited by the income of the institutionalized spouse, not to exceed \$2,022 per month, less a personal needs allowance of \$35.

NEW JERSEY CARE...SPECIAL MEDICAID PROGRAMS - MEDICALLY NEEDY SEGMENT:

An individual seeking institutional Medicaid whose income exceeds the Medicaid "cap" of \$2,022, may be eligible for limited Medicaid coverage through the Medically Needy component of New Jersey Care...Special Medicaid Programs. The resource standard for Medically Needy for an individual is \$4,000.

The above regulations regarding resources and spousal impoverishment provisions of the Medicare Catastrophic Coverage Act of 1988 are equally applicable to the Medically Needy program.

SUPPLEMENTAL SECURITY INCOME (SSI):

The Supplemental Security Income (SSI) program, administered by the Social Security Administration, is a federal program that provides monthly payments to eligible individuals who are 65 years of age or over and persons determined blind or disabled by the Social Security Administration. In New Jersey, individuals determined to be eligible for SSI will also receive full Medicaid benefits.

An individual may be eligible for SSI in New Jersey if his/her gross monthly income is equal to or less than \$705.25 or \$1,036.36 for a couple (the first \$20 per month of income is excluded). The current resource maximum for an individual is \$2,000 and \$3,000 for a couple.

For more information, please contact the Social Security Administration at 1-800-722-1213.

WHERE TO APPLY:

The Board of Social Services in the county in which the individual resides is responsible for the determination of eligibility for Medicaid in New Jersey. Enclosed is a listing of the County Boards of Social Services for your convenience. Please contact the appropriate office for information concerning the application process.

For further information, you may contact the Office of Eligibility Policy, 5 Quakerbridge Plaza, PO Box 712, Trenton, New Jersey 08625. The telephone number is (609) 588-2556.

County Boards of Social Services

Atlantic County Department of Family & Community Development P.O. Box 869 - 1333 Atlantic Avenue Atlantic City, NJ 08401 <p style="text-align: right;">(609) 348-3001</p>	Middlesex County Welfare Agency P.O. Box 509 181 How Lane New Brunswick, NJ 08903 <p style="text-align: right;">(732) 745-3500</p>
Bergen County Welfare Agency 216 Route 17 North 17 Park Office Center, Bldg. A Rochelle Park, NJ 07662-3300 <p style="text-align: right;">(201) 368-4200</p>	Monmouth County Division of Social Services P.O. Box 3000 - Kozloski Road Freehold, NJ 07728 <p style="text-align: right;">(732) 431-6000</p>
Burlington County Welfare Agency Human Services Facility 795 Woodlane Road Mount Holly, NJ 08060-3335 <p style="text-align: right;">(609) 261-1000</p>	Morris County Division of Employment and Temporary Assistance Offices of Temporary Assistance Program Services 340 West Hanover (Morris Township) Mailing: P.O. Box 900 Morristown, NJ 07963-0900 <p style="text-align: right;">(973) 326-7800</p>
Camden County Welfare Agency Aletha R. Wright Administration Building 600 Market Street Camden, NJ 08102-8800 <p style="text-align: right;">(856) 225-8800</p>	Ocean County Welfare Agency P.O. Box 547 - 1027 Hooper Avenue Toms River, NJ 08754-0547 <p style="text-align: right;">(732) 349-1500</p>
Cape May County Welfare Agency Social Services Building 4005 Route 9 South Rio Grande, NJ 08242-1911 <p style="text-align: right;">(609) 886-6200</p>	Passaic County Welfare Agency 80 Hamilton Street Paterson, NJ 07505-2060 (973) 881-0100 Pompton Lakes (973) 839-5705 Passaic..... (973) 470-5038 Paterson (973) 881-2529
Cumberland County Welfare Agency 275 North Delsea Dr. Vineland, NJ 08360-3607 <p style="text-align: right;">(856) 691-4600</p> Office of Aged/Disabled (856) 453-8066	Salem County Welfare Agency 147 South Virginia Avenue Penns Grove, NJ 08069 <p style="text-align: right;">(856) 299-7200</p>
Essex County Department of Citizen Services Division of Welfare 18 Rector Street – 9th floor Newark, NJ 07102 <p style="text-align: right;">(973) 733-3000</p>	Somerset County Welfare Agency P.O. Box 936 - 73 East High Street Somerville, NJ 08876-0936 <p style="text-align: right;">(908) 526-8800</p>
Gloucester County Welfare Agency 400 Hollydell Drive Sewell, NJ 08080-9198 <p style="text-align: right;">(856) 582-9200</p>	Sussex County Division of Social Services 18 Church Street, P.O. Box 218 Newton NJ 07860-0218 <p style="text-align: right;">(973) 383-3600</p>
Hudson County Division of Social Services Department of Welfare 257 Cornelison Ave. Jersey City, NJ 07305 (201) 420-3000	Union County Division of Social Services 342 Westminster Avenue Elizabeth, NJ 07208-3290 <p style="text-align: right;">(908) 965-2700</p>
Hunterdon County Division of Social Services Community Services Center, 6 Gauntt Place Flemington, NJ 08822 Mailing: Hunterdon County Dept. of Human Services P.O. Box 2900 <p style="text-align: right;">Flemington, NJ 08822 (908) 788-1300</p>	Warren County Welfare Board Court House Annex P.O. Box 3000 – 501 Second Street Belvidere, NJ 07823-3000 <p style="text-align: right;">(908) 475-6301</p>
Mercer County Welfare Agency 200 Woolverton Street PO Box 1450 Trenton, NJ 08822-2900 <p style="text-align: right;">(609)9894320</p>	