NJ WorkAbility, one of the NJ FamilyCare Aged, Blind and Disabled Programs, offers people with disabilities who are working, and whose income would otherwise make them ineligible for Medicaid, the opportunity to receive full Medicaid coverage.

Eligibility Criteria

- Must be between the ages of 16-64
- Must be working (full or part time) and have proof of employment
- Must have been determined “disabled” by the Social Security Administration OR the Disability Review Team at the Division of Medical Assistance & Health Services (to review for disability in spite of “gainful work activity”)

Unearned Income Threshold (100% FPL)

- Individual * $1,041 per month
- Eligible Couple * $1,410 per month

Note: Social Security Disability and Railroad Retirement System benefits that an individual receives through their own SSA record/work history (not as disabled survivors’ or from retired parents’/spouse’s benefits) are disregarded.

Total Countable Income Threshold (250% FPL)

- Individual * $2,603 per month
- Eligible Couple * $3,523 per month

A portion of earned income is not counted; please apply for a full eligibility determination.

Liquid Assets:

* $20,000 for an individual  
* $30,000 for a couple (where both are eligible)

Note: Assets do not include the primary home, car (used for work or medical transportation), or 401K/IRA retirement account.

*denotes 2019 standards