



Affordable health coverage. Quality care.

NJ FamilyCare Aged, Blind, Disabled Programs

AN OVERVIEW 2016

STATE OF NEW JERSEY
Department of Human Services
Division of Medical Assistance and Health Services

NJ FamilyCare Aged, Blind, Disabled Programs cover individuals who are age 65 years or older as well as individuals determined by the Social Security Administration or by the Division of Medical Assistance and Health Services (DMAHS) as blind or disabled. The individual must be a resident of New Jersey and a citizen of the United States or lawfully admitted for permanent residence for greater than five years.

Income and other countable resources are used to determine eligibility. Examples are found inside this brochure.

Covered Benefits

NJ FamilyCare Aged, Blind, Disabled Programs offer full health care coverage and quality care through managed health plans contracted by the state.

Benefits include, but are not limited to:

- Dental
- Doctor Visits
- Hospitalization
- Lab tests
- Eyeglasses
- X-rays
- Specialist visits
- Prescriptions
- Rehabilitative Care
- Mental Health and Substance Use services

Those eligible for Long Term Services and Supports will also qualify for additional services:

- Home and Community Based Services and Supports
- Nursing Home

How to Apply

An in person interview is not required. An online application is coming soon!

- Mail in application
- Visit your local County Welfare Agency.
Call 1-800-356-1561 to locate an agency.

NJ FamilyCare Aged, Blind and Disabled Programs

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 older and persons determined blind or disabled by the Social Security Administration. In New Jersey, individuals determined to be eligible for SSI also receive full NJ FamilyCare benefits.

An individual may be eligible for SSI in New Jersey in 2016 if his/her gross monthly income is equal to or less than \$764.25 or \$1,125.36 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 about SSI, or to apply for SSI benefits please contact the Social Security Administration at 1-800-722-1213.

Medicaid Only

The Medicaid Only program is an Aged, Blind, Disabled Program for individuals who do not receive SSI but have income and resources under the SSI standards listed above.

New Jersey Care... Special Medicaid Programs:

The New Jersey Care...Special Medicaid Programs is for individuals with gross monthly income that is equal to or less than 100% of the Federal Poverty Level which is \$990 per month in 2016. The current resource maximum is \$4,000.

Long Term Services and Supports (LTSS):

LTSS is for people who need nursing home placement or home and community-based services. An applicant must be both clinically and financially eligible. Each of these eligibility processes is complex and must be evaluated according to the applicant's individual circumstances. Considering these complexities, the general information provided should only be used as a guideline.

When an individual is determined to need an institutional level-of-care by the Division of Aging Services (DoAS), they qualify for the Medicaid Special Income Limit (SIL) that is 300% of the Federal Benefit Rate determined by the Social Security Administration. The SIL in 2016 is \$2,199 per month. The LTSS 2016 resource maximum is \$2,000.

If an individual is in need of LTSS and their gross monthly income exceeds the SIL, he or she is financially ineligible for LTSS unless they establish and fund a Qualified Income Trust (QIT). A QIT is a financial device used for determining LTSS income eligibility. The information on the back outlines the requirements of a QIT.

The financial eligibility process also includes a five year lookback of the applicant's financial accounts to determine if there have been any assets transferred for less than fair market value.

Applicants' Income, Resources and Documentation

When you apply for NJ FamilyCare Aged, Blind, Disabled Programs you may be asked to show proof of your identity, age, citizenship and/or marital status if the agency determining eligibility known as the Eligibility Determining Agency (EDA) cannot be verified electronically. You may also be asked to provide documentation that will prove what you own, how much income you receive, where this income comes from, and how much you spend on living expenses.

Include all relevant information along with your application. During the eligibility determination process the information you provided will be verified. If there is missing information, you will receive a notice. Failure to respond timely to these notices could delay application processing or cause denial of your application. For your convenience, the application packets will include a large envelope so that you may send your application, and all pertinent information, together.

Income You Receive

Your income can be earned, such as receiving a pay check; your income can be unearned, such as receiving interest from an investment account. Listed below are examples that can prove your income. Provide copies of any of the following items that may be relevant with your application:

- Most Recent Pay Stubs
- Pension Information
- Unemployment Check Stub
- Child Support
- Self-Employment Tax Return
- VA Check Stub
- Interest
- SSI Payments
- Proof of Rental/Royalty Income
- Income Statement from Employer
- Social Security Check Stub
- Retirement Account Statement
- Dividends
- Income from Trust Funds
- Workman's Compensation/ Disability

What You Own

Many people do not realize how much they own or have a property interest in. Ownership is not limited to homes and automobiles - it can include cash values of life insurance policies or annuities, trust funds, burial plots, and many other things. In order to present the clearest picture of your financial situation over the last five years, provide documentation with your application of any of the following items that may be relevant during the last five years:

- Cash on Hand
- Deeds to all Property Owned
- Certificates of Deposit (CDs)
- Promissory Notes
- Annuities
- Mortgages
- Equipment/Inventory
- Automobile/Registrations
- Other Vehicles (Boat, Trailer, etc.)
- Holiday/Vacation Club Accounts
- Property Tax Statements
- All Life Insurance Policies
- Trusts or other Holding Instruments
- Bank Accounts
- Retirement Accounts (403B)
- Individual Retirement Accounts (IRAs)
- Business/Real Estate Partnership Papers
- Burial Accounts/Funeral Trusts
- Credit Union accounts
- Stocks or Bonds
- Deed to Burial Plots
- Special Needs Trusts
- Land/Mineral Rights
- Keogh Accounts (401K)
- Contracts
- Mobile Home

Your Other Documents

- Copy of health insurance Card(s)
- Designated Authorized Representative Form
- Copy of any settlements
- Power of Attorney
- Guardianship
- Third Party Signator

Applicants in need of Long Term Services and Supports (LTSS) may also be required to submit the following information:

Your Living Expenses

How much money does it cost you to live each month? The expense of maintaining your house or renting an apartment can account for a large part of your monthly income. The following are examples of expenses to include with your application:

- Rent Payments
- Telephone Bills
- Water / Sewer Bill
- Health Insurance Bills
- Mortgage Statements
- Gas / Oil Bill
- Installation / Connection Charges
- Real Estate Tax Bills
- Electric Bill
- Renter / Home Owner Insurance
- Outstanding Loans

Five-Year Lookback on Resources

One bank statement per quarter* from each of the last 5 years must be submitted along with your application for all financial accounts (open or closed) with the applicant's name on it. Examples of accounts and transactions include:

- Checking Accounts
- Money Market Accounts
- Savings Accounts
- Any Transfers (money or real estate)
- Credit Union Shares / Accounts
- Investment Accounts

**** You may be asked to provide all statements from the past 5 years, and additional information related to these funds, if the EDA requires more information.***

Qualified Income Trust (QIT)

Applicants that may consider using a QIT must be in need of an institutional level of care and can be living in a nursing facility, an assisted living facility, or their home. When an individual's monthly income above the SIL is placed in a QIT bank account, it is not counted when determining financial eligibility. Costs of care vary according to these living arrangements.

Individuals in need of a QIT must provide the EDA with the following documents in order to have their application processed:

- Qualified Income Trust Document (template may be found online at link below)
- Proof of Funding for the month they are seeking eligibility (may be a deposit slip or bank statement)

Additional information on QITs and a QIT template may be found on the following website at:

<http://www.state.nj.us/humanservices/dmahs/clients/mtrusts.html>.