### The Basics of SSI and Medicaid for Individuals with Intellectual and Developmental Disabilities (IDD)

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### The Arc of New Jersey

#### www.arcnj.org

- Largest non-profit advocacy organization for people with intellectual and other developmental disabilities and their families
- Parent directed membership organization founded in 1946
- Chapters in all 21 counties
- Affiliated with The Arc of the United States
- Governed by a volunteer Board of Directors

### The Arc of New Jersey Local County Chapters

### 20 chapters of The Arc in New Jersey, serving all 21 counties, providing direct supports and services, including:

- Early intervention/children programs
- Group homes and other community based residential programs
- Day programs
- Supported and competitive employment
- Recreation programs
- Camps (<u>www.thearcfamilyinstitute.org/resources/camp-funding-applications.html</u>)
- Family support services (ex:. Respite, assistive technology)

### The Arc of New Jersey: Free Advocacy Services

- Mainstreaming Medical Care <u>www.mainstreamingmedicalcare.org</u>
- New Jersey Self-Advocacy Project www.njselfadvocacyproject.org
- Criminal Justice Advocacy Program www.cjapnj.org
- Planning For Adult Life <u>www.planningforadultlife.org</u>
- The Family Institute www.thearcfamilyinstitute.org

### The Arc of New Jersey (cont.)

- **Project HIRE:** (Free to families; must be tied to a funding source such as IEP, DVRS, etc.) <a href="https://www.ProjectHire.biz">www.ProjectHire.biz</a>
- Camp Jaycee: (Private pay or funding through PerformCare or DDD)

www.campjaycee.org

### The Arc of New Jersey Family Institute

 Provides families with the necessary resources and education to access the appropriate supports and services for their loved one with an intellectual and developmental disability (IDD).



www.TheArcFamilyInstitute.org

### To Receive DDD Services at Age 21

- Must be functionally eligible for DDD services <u>and</u> must have Medicaid.\*
  - Functional eligibility determined from questionnaire called NJ Comprehensive Assessment Tool (NJ CAT)
- Best way to have Medicaid: Apply for Supplemental Security Income (SSI) at age 18. If receiving SSI will also get Medicaid.
  - In low-income family can apply for SSI as a child.
  - However, some children already have income at age 18 and are not eligible for SSI. There are also other ways to have Medicaid!
- Not required to have legal guardianship to apply for DDD services.
- \*There is an exception to the DDD regulation on having Medicaid, which is known as "Non-DAC".

### Main Topics to be Covered Include:

- Medicaid Unwinding
- Planning to apply for SSI
- What happens if the SSI application is turned down?
- ABLE accounts
- If not eligible for SSI, how can the person with IDD have Medicaid and DDD services?
- What happens if a person with IDD has too much income to qualify for SSI?
- Medicaid managed care and different types of Medicaid

## MEDICAID UNWINDING

### Medicaid "Unwinding"

- Public Health Emergency (PHE) started in March 2020, due to COVID pandemic.
- While the PHE is in effect, no one should lose Medicaid.
- "Medicaid Unwinding:" When PHE ends, Medicaid will mail redetermination paperwork to everyone who has NJ Medicaid.
  - Medicaid Unwinding should not apply to people with SSI & Medicaid.
- If receiving NJ Medicaid, must respond promptly to Medicaid redetermination paperwork. Failure to respond can result in Medicaid termination!!
- When PHE is scheduled to end, I will announce to my listserv.
   To sign up: <a href="www.mainstreamingmedicalcare.org">www.mainstreamingmedicalcare.org</a>

### Medicaid "Unwinding" (cont.)

#### What you can do prior to the end of PHE:

- Don't exceed Medicaid's maximum allowable resources (usually \$2,000). This maximum also applies if receiving SSI.
  - Exception: If received a back-payment from Social Security 9 months to spend-down.
- Consider ABLE account, if appropriate.
- Be sure Medicaid has current mailing address. Call 1-800-701-0710, if need to confirm.
- If notified by Social Security that loved one's current SSI and Medicaid will end, don't delay in submitting necessary paperwork to Medicaid!

### Current Status of the Public Health Emergency (PHE)

- On October 13, 2022, the PHE was renewed by the US Department of Health & Human Services.
- Medicaid members will <u>continue to remain enrolled</u> as they have since March 2020.
- The next possible date for the PHE to end would be January 11, 2023. The federal government has promised at least 60 days' advance notice, so we should know in mid-November whether or not the PHE will actually end on January 11<sup>th</sup>.
- It is possible the PHE will be renewed again.

# PLANNING TO APPLY FOR SSI

### Before Starting the SSI Application

- Before starting the SSI application, it's helpful to set up a folder with:
  - IEPs
  - progress reports and assessments
  - information on child's doctors, including medications and doses
  - part-time jobs (if applicable), including start and end dates and salary;
- Contact the Child Study Team if you need a copy of reports.
- When SSA reviews SSI application they want to know how the disability will affect ability to be self-supporting.

### Before Applying for SSI: Resources

- When student is younger than 18, family income is considered. On 18<sup>th</sup> birthday, family's income is disregarded and only the consumer's income is considered. **Encourage** applying for SSI as soon possible after age 18.
- Before applying for SSI and after receiving SSI: Person with a disability **can't have more than \$2,000** in his/her name, with that person's Social Security number.
- Inform relatives not to leave money in their will to the individual with IDD. They can leave assets in their will to a Special Needs Trust that parents have set up.

### Before applying for SSI: Resources (cont.)

- "Spend-down" if amount over \$2,000 is small. Can document for spend-down: summer camp; class trip; therapies not covered by insurance.
- Until the age of adulthood at 18: No spend-down on food, clothing, shelter parent's responsibilities.
- If applicable, consider a Special Needs Trust (SNT). Parents can have life insurance policy with money going to the SNT after their death. **Hire an attorney who specializes in SNT!**

### 36 Month "Look-Back" on Child's Assets when Applying for SSI

- Child cannot have more than \$2,000 in assets. (money in an ABLE account is an exception.)
- "Assets" includes savings bonds with child's Soc. Sec. number.
- On all financial transfers, there is a 36 month look-back period on the child's assets. This is 36 months before the date the individual filed an application for SSI.
- If the person is already receiving SSI, the 36 month look-back period starts with the date the resources were transferred.

### Applying for SSI – New Process

- To start the SSI application online, use this link:
- SSI Application
- Provide the name, date of birth, and Social Security number of person applying for SSI.
- Mailing address and phone number for person applying for SSI.
- Name, phone number and email address for person doing the application.
- A Social Security representative will schedule an appointment to help with the SSI application. SSA will send an appointment day and time by mail or email, within 7 14 business days. At times, Social Security staff may call to schedule the appointment.

### Helpful suggestions when applying for SSI

- Tracey Cahn, Esq. and Risa Rohrberger, Esq. do a great webinar titled: "Potholes on the Road to Getting SSI."
- Very helpful information for families to know when applying for SSI.
- The slides and recording of this webinar are available at <a href="https://www.mainstreamingmedicalcare.org">www.mainstreamingmedicalcare.org</a> under the "What's New" heading.

### Keep a copy of all documents

- Keep a copy of the entire SSI application.
- Keep a copy of all supporting documentation demonstrating that your son/daughter with IDD has a severe disability, (e.g., IEPs, medical reports, hospitalizations).
- It is helpful to have this documentation later, when mom or dad collects Social Security due to retirement or disability (or if parent passes away).

### When SSI begins...

- SSI funds *cannot* be deposited in the parent's account!
- A representative payee bank account is an account used by an appointed person or organization to manage the finances of a Social Security beneficiary. Representative payees are chosen by the Social Security Administration to administer the account for a beneficiary.
- SSI checks to be deposited electronically into this new bank account.
- Can't have more than \$2,000 in this bank account!
- If receiving lump sum back payments, have 9 months to spend down. After 9 months, cannot exceed \$2,000 in this account.
- Consider opening an ABLE account, if needed.

### Representative Payee Information

- A Guide for Representative Payees
- Frequently Asked Questions (FAQs) for Representative Payees
- (usually a parent or other relative)

#### SSI and travel outside the U.S.

- Important note: If a person receives SSI and travels out of the U.S. for **30 consecutive days or more**, he/she is not eligible for SSI (or Medicaid) during any month when he/she is outside the U.S.
- An individual who was receiving SSI, and has traveled out of the U.S. for 30 days or longer is not considered by Social Security to be in the U.S. until he/she is in the U.S. for 30 consecutive days upon returning.

### Redeterminations - After Approval for SSI

- After approval for SSI or Medicaid: Must respond in timely way to official requests for re-determinations. SSI and Medicaid can be terminated for failure to respond.
- If moving, be sure Social Security and Medicaid have the new mailing address.

### Employment While Receiving SSI

- If person receiving SSI is employed, must report wages monthly to Social Security.
- Substantial Gainful Activity (SGA) \$1,350/mo., gross income (2022).
- If receiving SSI and exceed SGA: Reduction in amount of SSI. However, if receiving SSDI and exceed SGA: Loss of SSDI and required to pay back the "overpayment."

LOOKING AHEAD... WHAT HAPPENS WHEN SON/DAUGHTER HAS SSI AND THEN A PARENT RETIRES, OR BECOMES DISABLED, OR PASSES AWAY. SECTION 1634 DAC

#### Section 1634 DAC status

- Changes occur when a person with IDD has SSI and then a parent retires, becomes disabled or passes away.
- Social Security requires new paperwork. Then person with IDD starts to receive Social Security Disability Insurance (SSDI) on the parent's work record.
- Usually, SSI & Medicaid will end in 4 months after SSDI starts. Must apply to the County Board of Social Services with a Request for Information (RFI) Medicaid application.

### The DAC Flyer



Disabled Adult
Children (§1634 DAC)

§1634 DAC Eligibility Group Requirements\*: An individual who was receiving Supplemental Security Income (SSI) benefits and meets the following:

- Is at least 18 years of age;
- Has blindness or a disability which began before the age of 22;
- Has been receiving Supplemental Security Income (SSI) based on blindness or disability; and
- Has lost Supplemental Security Income (SSI) due to the receipt of Social Security benefits on a parent's record due to the retirement, death or disability of a parent.

\*A person who meets all of the above criteria may qualify as a Disabled Adult Child under Section 1634 of the Social Security Act (regarding DAC). This designation comes from the Social Security Administration. Eligibility for Medicaid may continue as long as the person is determined blind or disabled. However, if the person receives income from another source or exceeds the resource limits, they may become ineligible for Medicaid coverage.

I lost my SSI benefits and Medicaid coverage when I started receiving Social Security Disabled Adult Child (DAC) benefits. The DAC benefits caused me to be over the SSI income limit. What should I do?

You or your guardian should have received a letter from the Social Security Administration (SSA) verifying that you may continue to be eligible for Medicaid coverage under the §1634 DAC eligibility group. If you did not receive or no longer have this letter, call the Social Security Administration at 1-800-772-1213, Monday through Friday between 7 am and 7 pm, to request a Benefit Award letter verifying Social Security benefits as a Disabled Adult Child or Disabled Dependent Child who received SSI in the past.



### The DAC Flyer



#### **Obtaining Medicaid after Losing SSI Benefits**

For individuals ENROLLED in the Division of Developmental Disabilities (DDD)
Supports Program or Community Care Program:

DDD will send you or your guardian the NJ FamilyCare Aged, Blind, and Disabled Programs Request for Information (RFI) Packet in a blue envelope, including instructions about where to send the completed form. It is important to complete this RFI Packet as soon as possible and return it as instructed. After your packet is reviewed (this can take up to 90 days), you or your guardian will receive a Final Determination letter.

#### For individuals NOT ENROLLED in the DDD Supports Program or Community Care Program:

Your local County Board of Social Services will send you the NJ FamilyCare Aged, Blind, and Disabled Programs Request for Information (RFI) Packet in a blue envelope. It is important to complete this RFI Packet as soon as possible and return it to the County Board of Social Services. After your packet is reviewed (this can take up to 90 days), you or your guardian will receive a Final Determination letter.

If you do not receive the RFI Packet soon after you are notified about your Medicaid being terminated, contact your County Board of Social Services to request it: www.nj.gov/humanservices/njsnap/home/cbss.shtml



If you have questions, or if you have difficulty obtaining Medicaid for an individual who may be eligible for §1634 DAC status, please contact your support coordinator or send an email to DDD's Medicaid Eligibility Help Desk: DDD.MediEligHelpdesk@dhs.nj.gov

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### Form Letter Sent by DDD When Person Changes From SSI to SSDI



Request for Information

Date: 10/20/2022



Dear Former SSI Beneficiary:

We have been notified by the Social Security Administration (SSA) that your eligibility for Medicaid under Supplemental Security Income (SSI) will be terminated. Your eligibility for Medicaid benefits is based on your eligibility for SSI. If you wish to question or appeal the termination of your SSI Medicaid benefits, you must contact the Social Security District Office as soon as possible.

As a result of your SSI terminating, your Medicald benefits will stop if you do not respond to this letter.

- Complete and sign the Request for Information Form. This form helps us evaluate your eligibility for all NJ FamilyCare (Aged, Blind and Disabled) Programs.
- 2. Provide copies of the following documents to verify eligibility.
  - Proof of any income other than Social Security benefits such as pension, work, cash, alimony, Veteran's benefits etc.
  - · Burial arrangements
  - Life Insurance
- Mail the Request for Information Form and all supporting documents in the blue envelope provided.

If you are a Medicare recipient, and Medicaid has been paying your Medicare Part B premium, Medicaid will no longer pay that premium if you are ineligible for NJ FamilyCare. To find out if you can get help paying your Medicare Part B premium going forward, call the Division of Aging Services hotline at 1-800-792-9745. To receive information about other services that may be available to you within your country, contact your local Area Agencies on Aging/Aging and Disability Resource Connection (AAA/ADRC) included in this letter.

You will receive a letter when your information is processed. If you have any questions or need help, call Middlesex County Board of Social Services at 732-745-3500.

Sincerely

# WHAT HAPPENS IF THE SSI APPLICATION IS TURNED DOWN?

# What Happens if a Person Applies for SSI and is Turned Down?

- Family is advised to appeal in timely manner. Easiest way to appeal:
  - www.socialsecurity.gov/disability/appeal
- Possible reasons for denial of SSI:
  - Assets above \$2,000
  - Special Needs Trust not done correctly
  - Medical documentation not sufficient to justify a severe disability, per SSA requirements.

### Individuals With High Functioning Autism who Apply for SSI

- SSI is intended for persons with a severe disability.
- In doing the SSI application, parents should include all of their child's diagnoses, if applicable. For example: autism, seizure disorder, depression, OCD, etc. with medical documentation of the diagnoses.
- Persons with high functioning autism (i.e., Aspergers), may be turned down for SSI. They can apply, but they should be prepared to be turned down and appeal.

#### If Turned Down for SSI...

- Parents may want to contact attorney to represent the son/daughter at a hearing with administrative law judge.
- If attorney accepts the case, there should not be a fee. After the attorney wins the case, the fee is a % of the lump sum back payment from Social Security.
- The Arc of New Jersey has names of attorneys who specialize in this type of representation.

### ABLE ACCOUNTS

# Achieving a Better Life Experience (ABLE) Act of 2014

- Persons with disabilities can deposit up to \$16,000/year in an ABLE tax-exempt savings account.
- Eligibility: Must be receiving SSI or SSDI; Age of onset of disability must be before age 26, **OR**
- With medical documentation, can deposit money into ABLE account (up to max. of \$16,000/yr) as spend-down *before* applying for SSI.
- ABLE accounts won't affect continuing financial eligibility for SSI, Medicaid and other public benefits.

### ABLE Accounts (cont.)

- ABLE accounts are available in NJ and in other states. <a href="https://savewithable.com/nj/home.html">https://savewithable.com/nj/home.html</a>
- The **ABLE National Resource Center website**www.ablenrc.org, has state-specific information. Great website;
  webinars; state-by-state comparisons.
- Important: Upon the death of the beneficiary, the state in which he/she lived may file a claim for all or a portion of the funds in the ABLE account to recoup costs paid by the state while the beneficiary was receiving services through the state Medicaid program.

## What to do if Parents Opened a 529 Account for Child With IDD?

- Eligible educational institution: any college, university, vocational school, or post-secondary educational institution.
- Be sure the account owner is a parent or grandparent, not the person with IDD. The student should be the designated beneficiary
- When applying for SSI as long as account owner is not the individual with IDD, a 529 account is not counted as asset when SSI applicant is 18 or older.

# What to do if Parents Opened a 529 Account For Child With IDD? (Cont.)

- If person with IDD is not going to college: Owner can transfer funds to a different 529 account for member of beneficiary's family.
- A rollover provision. Can rollover up to \$16,000/yr. into ABLE account. If 529 account had more than \$16,000, can do rollover in multiple years.
- Talk to accountant about tax implications of rollover.

IF TURNED DOWN FOR SSI, CAN THE PERSON WITH IDD GET MEDICAID AND HAVE DDD SERVICES?

# If Denied SSI Because Disability is not "Severe"...

- Can wait a year and try to apply for ABD Medicaid from NJ (will require medical documentation of disability), or
- Apply for <u>Medicaid expansion</u> regular NJ
   FamilyCare/Medicaid. But if son/daughter with IDD is
   a dependent on parent's tax return or has Medicare –
   NOT eligible for Medicaid expansion.
- If parent wins the case at Social Security hearing, the son/daughter receives SSI and Medicaid, and lump sum back payment. But this process can take a long time.

## WHAT HAPPENS IF A STUDENT WITH IDD IS NOT ABLE TO HAVE SSI BECAUSE OF TOO MUCH INCOME FROM SSDI OR CHILD SUPPORT?

# What Happens if Unable to Get SSI Due to SSDI Benefits or Child Support Income?

- Depending on the amount of income, students age 18 and older may be able to apply for NJ Medicaid.
- If the gross monthly SSDI benefit (on parent's work record) is **below \$1,133/mo.** (in 2022), can apply for NJ Care Special Medicaid Program (also called Community Medicaid).
- Can have up to \$4,000 in resources. Having this type of Medicaid is okay for DDD services.

## Medicaid Through the DDD Waiver Unit (known as "Non-DAC")

- A person viewed as a "Non-DAC" is <u>not eligible</u> for Medicaid from the County Board of Social Services.
- Example: Never had SSI as an adult (age 18 or older) and receives Social Security Disability Insurance (SSDI) on the parent's work record, due to retirement, disability or death of the parent. If the amount of the SSDI benefit is above \$1,133/month (in 2022), the student is not eligible for NJ Care Special Medicaid Program..
- Maximum income: \$2,523/month in 2022.

## More on DDD Waiver Unit and Non-DACs

- Most notices say that Medicaid is required to apply for DDD services. Individuals with IDD can obtain Medicaid through DDD Waiver Unit process, if not eligible for other Medicaid categories.
- The Arc of NJ has fact sheet on Non-DAC status.
- IMPORTANT: Having "Non-DAC" status does NOT provide Medicaid immediately. In the future, the person who has Non-DAC status from DDD will be eligible for Medicaid from DDD Supports Program.

# Medicaid Eligibility Problem Form (or DDD's Troubleshooting Form)

Individual's Name:	DDD Client? Yes No		Date of Birth	n: Age now:			
	CCW?	Yes [	No	Social Secu	rity#		
Address:					County:		
Name of Contact Person:	ontact Person's	Telepho	ne:		Email:		
Relationship to Individual:							
Assets							
Amount of money in the bank in the name of the individual: \$	_						
Any other assets in the name of the individual (e.g., stocks, bonds)	?S						
If there are assets in the name of the individual, was a special need	ds trust ever deve	oped?	Yes [	□No			
Comments:							
Supplemental Security Income History Has the individual ever	received SSI?	Yes [	No				
If yes, monthly amount: \$ At what age did SSI start?				SSI? Yes	No		
If no, at what age did person stop receiving SSI?							
Do you know the circumstances that caused the person to lose SSI	l? Please explair						
Comments:							
Medicaid History Has the individual ever received Medicaid?	Yes No						
	proximate age w	nen Medio	aid en	nded:			
Do you know why Medicaid ended? ☐Yes ☐No If yes, please a	The state of the s						
If the person has never received Medicaid, did he/she ever apply fo		es 🗌 No	1				
If yes, explain why Medicaid was denied:							
If no, explain why no application was ever made to Medicaid:	<u>.</u>						
Comments:	700						
Social Security Disability? Yes No If yes, monthly a	amount S	At	what a	approximate ag	e did SSD star	t?	
Did he/she begin receiving benefits from Social Security based on p							
Medicare? Yes No			_				
Employment Status of Parents							
Mother: Working? Tyes No	Fathe	r: Workin	ng? [	Yes □No			
Retired? Yes No If yes, approx. age when mom retired:		Retired? Yes No If yes, approx. age when dad retired:				lad retired:	
Deceased? Yes No If yes, approx. age when mom died:		Deceased? Yes No If yes, approx. age when dad died:					
Disabled? Yes No If yes, approx. age when mom became		Disabled? Yes No If yes, approx, age when dad became					
disabled:		disabled:					
Individual's Employment Questions	1 3,000						
Currently employed? Yes No If yes, Number of hours/wee	ek: Sal	arv: \$		per month			
If currently employed: Did individual apply for Medicaid's Workabilit			0.000				
Receiving unemployment income? Yes No If yes, amou					ıth		
Receiving SSDI because of individual's work history? Yes							
Does individual receive any other income not listed above? (In					or income fro	om anv	
other source) Yes No	anig onid st	hhoir, þe		u puront	v. moomo no	wany	
If yes, what is the other income and amount, per month?							
Miscellaneous							
If applicable, Please mention any other issues that you think are rel	levant to this pers	on's and	/ing fo	r Medicaid:			
	. A						
I give permission for this information to be forwarded to The Arc of					forwarded to t	the NJ Division o	
Medical Assistance and Health Services (NJ Medicaid) and/or the [	Division of Develo	pmental [	Disabil	ities (DDD).			

## Continuation of SSDI at age 18, if Started in Childhood

- Children, under age 18, with or without IDD receive SSDI when a parent passes away, is disabled or collects Social Security retirement.
- That benefit is scheduled to end at age 18 (or 19 if still in school) for all youths.
- When student has IDD, parent will need to initiate a new Social Security application with details of the IDD (IEPs, medical reports, etc.).
  - If denied, parent should appeal; may want to hire an attorney.

# MEDICAID MANAGED CARE

### Medicaid Managed Care

- Everyone enrolled in Medicaid must be enrolled in Medicaid managed care. Can select the managed care org. (MCO), and switch at any time for "good cause."
- Health Benefits Coord. for Medicaid questions: 1-800-701-0710.
- Care management available, upon request, from the MCO.
- If son/daughter has private insurance, it is primary payer and Medicaid may be needed only to access DDD services.
- Five Medicaid MCOs in NJ:
- 1. Horizon NJ Health
- 2. United Health Care Community Plan
- 3. Amerigroup
- 4. WellCare
- 5. Aetna Better Health

### Personal Care Assistance (PCA) and Personal Preference Program (PPP)

- To be eligible, Medicaid enrollees must need assistance with activities of daily living (ADLs) e.g., dressing, bathing, feeding, grooming, toileting, etc.
- PCA and PPP are free from NJ Medicaid, but requires doctor's prescription and MCO nurse assessment to approve the eligibility and the number of hours per week that Medicaid will cover.
- Contact MCO care manager to get started.
- Difference between PCA and PPP.

# DIFFERENT MEDICAID CATEGORIES

### Two Major Medicaid Categories

 Aged Blind and Disabled (ABD): Most people with IDD are enrolled in ABD Medicaid/NJ FamilyCare

2. NJ FamilyCare – Medicaid Expansion: eligibility based on income not on disability.

#### TYPES OF NJ FAMILYCARE/MEDICAID ELIGIBILITY IN NJ

AGED, BLIND, OR DISABLED (ABD)

#### Supplemental Security Income (SSI) Medicaid

Provided automatically when a person with IDD is approved for SSI benefits. Apply for SSI at age 18 or above through your local SSA Office here: bit.ly/ssaoffices

#### **Medicaid Only**

For individuals with IDD who do not receive monthly SSI, but meet SSI income and resource limits. bit.ly/medicaidonly

#### **NJ Workability**

Offers healthcare to individuals with IDD ages 16-64 who are employed and whose income would disqualify them from other forms of Medicaid. bit.ly/njworkability

#### **HOW TO GET IT**

Apply for SSI at age 18

bit.ly/Apply4SSI

ABD Medicaid Application
bit.ly/ABDapplication

#### Disabled Adult Child (DAC)

For persons whose SSI ended because they received benefits from a parent who retired, became disabled, or died. Request for information(RFI) is for people who have DDD. bit.ly/dacmedicaid

#### New Jersey Care... Special Medicaid Program

For individuals with IDD with income below \$1,133/month. Contact your County Board of Social Services: bit.ly/njcbss

#### **Long Term Services and Supports**

Applies to younger individuals who need significant support, such as private-duty nursing, etc. bit.ly/longtermsupport

#### **QUICK FACT**

Medicaid is an entitlement-based program. Anyone who is determined eligible by the Medicaid Office has the right to receive Medicaid and its related services. Eligibility is not quaranteed.

#### NJ FAMILYCARE/ MEDICAID EXPANSION

- Eligibility is based on income, not on the individual having a disability.
- The maximum monthly income limit increases each year.
- The maximum gross income for a single adult in 2022 is \$1,563/month.
- The individual cannot be listed as a dependent on their parent's tax return.
- The individual cannot receive Medicare.
- ABD is a better route if eligible.

#### **HOW TO GET IT**

Applicants must have financial eligibility.

NJ FamilyCare Quickstart

bit.ly/njfamilycare

#### **QUICK FACT**

Adults must have legal resident status for 5 years to be eligible. Children and pregnant women with legal resident status are eligible, regardless of length of residency.

#### WHAT'S COVERED?

Doctor visits, prescriptions, x-rays, dental, lab testing, eyeglasses, hospitalization, mental health, preventative screenings, regular checkups

#### WHAT'S COVERED?

Doctor visits, prescriptions, x-rays, dental, lab testing, eyeglasses, mental health, hospitalization, specialist visits, hearing aids, Personal Care Assistant (PCA), Personal Preference Program (PPP)

For specific questions about Medicaid or the application process, contact Beverly Roberts at broberts@arcnj.org or 732-246-2567.





## IMPORTANT: Continuation of Parent's Private Health Insurance AFTER age 26

- All young adults can stay on parent's health insurance until age 26.
- **BEFORE** child's 26<sup>th</sup> birthday parent requests a form from employer's Human Resources Dept.
- Special process for young adults with disabilities who are not capable of self-sustaining employment to stay on parent's employer's health insurance.
- Can have private health insurance *and* Medicaid. Medicaid is always payer of last resort.
- The Arc of NJ's fact sheet on private insurance.

#### **Contact Information**

Beverly Roberts, Director

Mainstreaming Medical Care Program

The Arc of New Jersey

Broberts@arcnj.org

To sign up for our listserv:

www.mainstreamingmedicalcare.org

The Arc of NJ website: www.arcnj.org

## Questions?

