



**COUNTY OF BERGEN
DEPARTMENT OF HUMAN SERVICES
DIVISION OF SENIOR SERVICES/ADRC**

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Quick Guide to State, Federal and County Programs for Older Adults
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PHARMACEUTICAL ASSISTANCE TO THE AGED AND DISABLED (PAAD)

WHAT IT DOES	ELIGIBILITY REQUIREMENTS	HOW TO APPLY	COMMENTS
Prescription drug co-pay is \$5.00 for generic drug & \$7.00 for brand name drug. Medicare beneficiaries must also enroll in a Medicare Part D drug plan with monthly premium not above the regional benchmark. Medicare Advantage participants must add prescription to their coverage and PAAD pays up to the regional benchmark amount.	Must be NJ resident for at least 30 days. Must be 65 or older OR receiving Social Security Disability. Gross annual income limit is less than: <u>Single</u> : \$52,142 (\$4,345 month) <u>Married</u> : \$59,209 (\$4,934 month)	Print applications or apply online NJ Save application For additional information and assistance contact: Division of Senior Services/ADRC 201-336-7400 Or PAAD 1-800-792-9745 www.aging.nj.gov	Verify creditable coverage before applying. Mail completed applications to: PAAD Revenue Processing Center PO Box 637 Trenton, NJ 08646-0637 <u>PAAD and Lifeline also qualifies for:</u> Reduced Motor Vehicle Fees Low-Cost Spaying/Neutering

SENIOR GOLD PRESCRIPTION DISCOUNT PROGRAM

WHAT IT DOES	ELIGIBILITY REQUIREMENTS	HOW TO APPLY	COMMENTS
Prescription drug co-pay is \$15 plus 50% of the remaining cost of the prescription drug. Medicare beneficiaries must enroll in a Medicare Part D or Medicare Advantage with prescription coverage. Senior Gold <u>does not</u> pay for Medicare Part D or MA-PD costs.	Must be a NJ resident for at least 30 days, 65 years or older OR receiving Social Security Disability. Gross annual income between : Single: \$52,142 and \$62,142 (\$4,345 - \$5,178 month) Married: \$59,209 and \$69,209 (\$4,934 - \$5,767 month)	Apply online NJ Save application For additional information and assistance contact: Division of Senior Services/ADRC 201-336-7400 Or PAAD 1-800-792-9745 www.aging.nj.gov	Verify creditable coverage before applying. When annual out-of-pocket expenses reach catastrophic cap Single: \$2,000; Married: \$3,000 then there is only a flat co-pay of \$15 during the eligibility period. *Mail completed application to same address as PAAD above

H./M.George/ADRC/QG/3-2024 *NOTE: Gross income includes Social Security & other monthly income. Resources may include bank accounts, retirement accounts, stocks, and anything else that can be easily converted to cash.

MEDICARE PRESCRIPTION DRUG BENEFIT

WHAT IT DOES	ELIGIBILITY REQUIREMENTS	HOW TO APPLY	COMMENTS
<p>Medicare Part D “stand alone” prescription drug coverage are a selection of private plans that contract with Medicare and is optional. It adds to original Medicare. There are monthly premiums, co-pays and annual deductible. Medicare Part D plans run on a calendar year and cover about 75% of drug costs until the cap level is reached. Any further drug costs for the remainder of the year will be out-of-pocket (about 25%).</p> <p>If a catastrophic level is reached then there will be a flat rate or 5% co-pay.</p>	<p>Must be enrolled in Medicare, either Part A or Part B. There is a penalty for late enrollment in Medicare Part D when first eligible. Those who have been determined to have creditable coverage may not need to enroll.</p> <p>PAAD participants and dual eligible (Medicare/Medicaid) must enroll in one of the Medicare Part D “benchmark plans”. Benchmark plans for dual eligible and PAAD participants are premium free and are waived late enrollment penalty. Also included are plan’s cap limit, deductibles & gap coverage.</p>	<p>Annual open enrollment period begins October 15th to December 7th</p> <p>For more information and to research plans call: State Health Insurance Program (SHIP) 201-336-7413 Or Medicare 1-800-MEDICARE</p>	<p>Verify creditable coverage before enrolling in any Medicare Part D plan. Medicare Prescription drug benefit is also available as part of a Medicare Advantage Plan (MA). Those who have MA plans <u>without</u> Rx coverage should not enroll in a Medicare Part D “stand alone” plan.</p> <p>The Medicare Part D benchmark premium for NJ in 2024 is \$45.51</p> <p>www.medicare.gov</p>

MEDICARE COSTS

WHAT IT DOES	ELIGIBILITY REQUIREMENTS	HOW TO APPLY	COMMENTS
<p>Medicare Part A: Hospital insurance helps pay for inpatient hospital care and certain follow-up services</p> <p>Medicare Part B: Medical insurance helps pay for physician services, outpatient hospital care and other medical services</p> <p>Medicare Part C: Medicare Advantage Plans, HMO’s, PPO’s All Medicare covered health care services through a provider network plan.</p>	<p>Medicare is health insurance for people age 65 or older and eligible for Social Security benefits based on their own or their spouse’s employment. Medicare is also for those with disabilities and/or permanent kidney damage. Medicare covers about 80% of your allowable medical expenses after deductible is met.</p>	<p>Part A Hospital Deductibles and Co-Payment per benefit period: \$1,632 deductible 1-60 days \$0 61-90 days \$408 per day 91-150 is \$816 per “lifetime reserve day”</p> <p>Part A Co-Payments in Skilled Nursing Facility: Days 1-20: \$0 Days 21- 100: \$204/day</p> <p>Part A monthly premium: 40 or more quarters: \$0 30-39 quarters: \$278/month <30 quarters:\$505/month</p>	<p>Part B Medical Insurance: Standard monthly premium \$174.70</p> <p>Part B premiums can be higher based on income related monthly-adjusted amount (IRMAA).</p> <p>Part B annual deductible: \$240/yr.</p> <p>www.medicare.gov</p> <p>Medicare Rights Center for appeals: www.medicarerights.org 1-800-333-4114</p>

MEDICARE SAVING PROGRAMS (QMB-Only, SLMB, SLMB-QI-1)

QUALIFIED MEDICARE BENEFICIARY (QMB-ONLY)

WHAT IT DOES	ELIGIBILITY REQUIREMENTS	HOW TO APPLY	COMMENTS
Assist with the costs for Medicare Part A & B premium; Part A, B & C deductibles and co-pay; Part D and Medicare Advantage plan drug premium up to benchmark amount \$45.51	<p><i>*Income disregard</i> included <u>Single</u>: \$15,300 yr. (\$1,275/mo.) * <u>Married</u>: \$20,680 yr. (\$1,723/mo.) *</p> <p>QMB-Only Resources: Single: \$9,430 Married: \$14,130 =====</p> <p>QMB-Plus Resources: Single: \$4,000 Married: \$6,000</p>	<p>QMB Only apply online NJ Save application</p> <p>Division of Aging Services 1-800-792-9745</p> <p>=====</p> <p>QMB Plus apply through Medicaid ABD application or contact Board of Social Services: 201-368-4200</p>	<p><i>Income disregard</i>: 100% FPL (Federal Poverty Level) + \$20/month or \$240/annual</p> <p><i>Income disregard</i>: Add \$20/month unearned income to the monthly amount or \$240 to the annual income. If receiving income from employment, \$65/month plus one-half of remainder of gross salary is not counted.</p>

SPECIFIED LOW-INCOME MEDICARE BENEFICIARY (SLMB) & (SLMB QI-1)

WHAT IT DOES	ELIGIBILITY REQUIREMENTS	HOW TO APPLY	COMMENTS
<p>SLMB Pays for Medicare Part B premium, Part D and Medicare Advantage plan drug premium up to benchmark amount \$45.51</p>	<p><i>*Income disregard</i> included <u>Single</u>: Income between \$15,300 yr. (\$1,275/mo.) AND \$18,312 yr. (\$1,526/mo.) * <u>Married</u>: Income between \$20,680 yr. (\$1,723/mo.) AND \$24,768 yr. (\$2,064/mo.) *</p> <p><u>Resources</u>: Single: \$9,430 Married: \$14,130</p>	<p>Division of Aging Services 1-800-792-9745</p> <p>Apply online for SLMB NJ Save application</p>	<p>*SLMB income is between 100% to 120% FPL + income disregard. (See QMB explanation above for income disregard).</p>
<p>SLMB-QI-1 Pays for Medicare Part B premium, Part D and Medicare Advantage plan drug premium up to benchmark amount \$45.51</p>	<p><i>*Income disregard</i> included <u>Single</u>: Income between \$18,312 yr. (\$1,526/mo.) AND \$20,571 yr. (\$1,714/mo.) * <u>Married</u>: Income between \$24,768 yr. (\$2,064/mo.) AND \$27,834 yr. (\$2,319/mo.) *</p> <p><u>Resources</u>: Single: \$9,430 Married: \$14,130</p>	<p>Division of Aging Services 1-800-792-9745</p> <p>Apply online for SLMB QI-1 NJ Save application</p>	<p>*SLMB-QI-1 income is between 120% to 135% FPL + income disregard (See QMB explanation above for income disregard).</p>

SOCIAL SECURITY

WHAT IT DOES	ELIGIBILITY REQUIREMENTS	HOW TO APPLY	COMMENTS
<p>Social Security replaces a percentage of pre-retirement income based on lifetime earnings</p> <ul style="list-style-type: none"> • People who have already retired. • People who are disabled. • Survivors of workers who have died. • Dependents of beneficiaries. 	<p>Most people need 40 credits (10 years of work) to qualify for benefits.</p> <p>Full retirement age for those born between 1943 and 1954 is 66. The full retirement age increases gradually if you were born from 1955 to 1960, until it reaches 67.</p> <p>You can get Social Security retirement benefits as early as age 62 with a reduced benefit.</p> <p>Delayed benefits will continue to increase up until age 70.</p> <p>Cost-of-Living Adjustment (COLA) for 2024 is 3.2 % increase in benefit.</p>	<p>Social Security Continental Plaza, 401 Hackensack Ave, Second Floor Hackensack, NJ 07601 1-866-964-4680 Office Hours: M-Fri. 9-4pm</p> <p>Social Security hotline 1-800-772-1213 Mon.-Fri 7 a.m. to 7p.m. TTY 1-800-325-0778</p>	<p>Set up a <i>my social security</i> account online www.ssa.gov and get access to the following:</p> <ul style="list-style-type: none"> • Get a benefit verification letter • Request replacement Social Security and Medicare card • Change of address and phone number • Plan for retirement <p>And more....</p>

SUPPLEMENTAL SECURITY INCOME (SSI)

WHAT IT DOES	PAYMENT	HOW TO APPLY	COMMENTS
<p>Provides payments to persons who are 65 or older, as well as people of any age, including children, who are blind or disabled and have limited income and resources. Must be citizen or meet non-citizen requirements. Payments are determined by living situation and if you receive other maintenance and support.</p>	<p>Following payment is based on combined <u>federal AND state</u> maximum payment for individual/couple living alone or with others in own household:</p> <p><u>Individual</u>: \$974/month <u>Married</u>: \$1,440/month</p> <p>Resources must be less than: <u>Single</u>: \$2,000 <u>Married</u>: \$3,000</p>	<p>Social Security Continental Plaza, 401 Hackensack Ave, Second Floor Hackensack, NJ 07601</p> <p>1-866-964-4680 Office Hours: M-Fri. 9-4pm</p> <p>Social Security hotline 1-800-772-1213 TTY 1-800-325-0778 www.ssa.gov</p>	<p>Not all SSI recipients receive the maximum amount. SSI does not count the value of certain resources such as a burial plot, value of the home and car.</p>

HEARING AID ASSISTANCE TO THE AGED AND DISABLED (HAAAD)

WHAT IT DOES	ELIGIBILITY REQUIREMENTS	HOW TO APPLY	COMMENTS
<p>Reimbursement towards custom fitted ear level or body worn electronic device per calendar year. A reimbursement of \$500.00 towards the purchase of a hearing aid or \$1,000 for two hearing aids. Cost of the hearing aid(s) must be equal to or greater than the reimbursement amount.</p>	<p>Must be 65 or older Or receiving Social Security Disability.</p> <p>Gross income limits are less than: <u>Single</u>: \$52,142 (\$4,345 month) <u>Married</u>: \$59,209 (\$4,934 month)</p>	<p>If currently enrolled in PAAD or Lifeline then complete a HAAAD application and submit a hearing aid receipt and a physician statement for medical necessity. If <u>not</u> enrolled in PAAD or Lifeline, then verify eligibility by completing a PAAD application</p>	<p>Hearing aid receipt should be dated on or after approval for PAAD. Medicaid recipients and individuals with full hearing aid coverage through health insurance or retirement benefits are <u>not</u> eligible. Individuals with partial coverage can receive supplementary payment.</p> <p align="center">HAAAD PO BOX 715 Trenton, NJ 08625-0715 1-800-792-9745</p>

Hearing Aid Project

WHAT IT DOES	ELIGIBILITY REQUIREMENTS	HOW TO APPLY	COMMENTS
<p>Free refurbished hearing aids</p>	<p>Age 65+ or have a hearing loss and are disabled receiving Social Security Disability Income SSD</p> <p>Gross income limits are less than: <u>Single</u>: \$52,142 (\$4,345 month) <u>Married</u>: \$59,209 (\$4,934 month)</p>	<p>Division of the Deaf and Hard of Hearing PO Box 074 Trenton, NJ 08625-0074</p> <p>800-792-8339 Toll Free in NJ 609-588-2648 609-503-4862 Videophone 609-588-2528 Fax DDHH.communications2@dhs.state.nj.us</p>	<p>Applications available online: www.nj.gov/humanservices/ddhh/services/hearingaid/project/</p> <p>If enrolled in PAAD fill out NJHAP application Form A</p> <p>If not enrolled in PAAD fill out NJHAP application Form B</p>

NJ SUPPLEMENTAL NUTRITION ASSISTANCE PROGRAM (FOOD STAMPS)

WHAT IT DOES	ELIGIBILITY REQUIREMENTS	HOW TO APPLY	COMMENTS
<p>Benefit used to purchase food at authorized retail stores.</p> <p>Families First Electronic Benefits Transfer card (EBT card) are issued to recipients, which works similar to a debit card.</p>	<p>October 2023 to September 2024</p> <p>Household size: (1) \$2,248/month (2) \$3,041/month</p> <p>Elderly or disabled member may be eligible for Food Stamps even if the gross monthly income exceeds the income eligibility because medical and shelter deductibles are applied.</p> <p>Resources <u>may</u> count to determine eligibility in <u>certain cases</u>. Countable resource limits for 60 years of age and older is \$4,250</p> <p>You can own a home and qualify. Retirement and pension funds are not counted depending on withdrawal activity. Licensed vehicles may count as a resource unless used under certain exclusions and may be subject to an equity test.</p>	<p><u>Apply online:</u> www.mynjhelps.gov/home</p> <p>Printable application available online: https://bcbss.com/snap-food-stamps/</p> <p><u>Apply in person:</u> Board of Social Services 218 Route 17 N. Rochelle Park, New Jersey 07662 Tel: 201-368-4200 Hours: M-Fri. 8 am to 4:30</p> <p>Contact SNAP Navigators to receive assistance with the application process: <u>Community Food Bank of NJ</u> 1-908-838-4831 SNAPOutreach@cfbnj.org</p>	<p>NJ SNAP Information Line: 1-800-687-9512</p> <p>Once application is submitted then an eligibility interview is typically completed over the phone.</p> <p>Contact AA unit for ongoing SNAP clients over 60, General Assistance (GA), ABD Medicaid. 201-368-7693 Fax: 201-368-4337 aa@bcbss.com</p> <p>The minimum monthly SNAP benefit in New Jersey is \$95. National Public Health Emergency (PHE) expired on May 11, 2023.</p>

LIFELINE UTILITY ASSISTANCE PROGRAM

WHAT IT DOES	ELIGIBILITY REQUIREMENTS	HOW TO APPLY	COMMENTS
<p>A \$225 annual credit on electric and gas utility bills.</p>	<p>Must be 65 or older OR receiving Social Security Disability.</p> <p>Gross annual income limit is less than <u>Single</u>: \$52,142 (\$4,345 month) <u>Married</u>: \$59,209 (\$4,934 month)</p>	<p>Apply online NJ Save application</p> <p>Printable applications available online www.aging.nj.gov or call: PAAD/Lifeline: 1-800-792-9745 Or Division of Senior Services/ADRC: 201- 336-7400</p>	<p><u>Tenants Lifeline Assistance Program.</u> Eligible tenants receive a \$225 credit by check if utilities are included in their rent.</p> <p><u>Special Utility Supplement.</u> SSI recipients receive a supplement of up to \$18.75/month that is automatically included in their SSI checks. SSI recipients should <u>not</u> file an application.</p>

Low-Income Home Energy Assistance Program (LIHEAP)

WHAT IT DOES	ELIGIBILITY REQUIREMENTS	HOW TO APPLY	COMMENTS
<p>Universal Service Fund (USF) Receive monthly credits on utility bill for gas & electric which is based on consumption and certain percentage of income. USF applications are accepted all year. If eligible, there is an automatic enrollment by utility company for the <i>Fresh Start Program</i>. Fresh start provides additional assistance and forgiveness of overdue balances of \$60 or more.</p> <p>Heating: Must be responsible for directly paying your own heat. This also applies to heat included in rent.</p> <p>Cooling Benefit is \$500 and applicant must have a medical condition that requires the use of any cooling device.</p> <p>Weatherization: The weatherization program provides savings through home energy efficiency assessment and upgrades. Customers may receive energy smart products, insulation upgrades in walls, ceilings, attics and air sealing of windows and doors.</p>	<p>Heating, Cooling, Winter Termination, Weatherization and Universal Service Fund: Gross income limits for a household size: (1) \$44,111 yr. (\$3,676/mo.) (2) \$57,684 yr. (\$4,807/mo.)</p> <p>Entire household is counted for all programs. Persons who live in public housing and/or receive rental assistance are not eligible for assistance unless they pay for their own heating costs directly to the fuel supplier.</p> <p>LIHEAP accepts applications from October 1st to June 30th</p> <p><i>Emergency LIHEAP</i> assistance funds may be available from March 15 to June 30 for shut off notices for those who are currently enrolled in LIHEAP. Eligible households can receive up to \$1,000 credit applied to utility bills.</p>	<p>How to submit applications: In-person OR drop off application: Mondays and Wednesdays 9-3pm. 294 Union Street, Hackensack No appointment necessary. Not wheelchair-accessible</p> <p>Email: LIHEAP@GreaterBergen.org</p> <p>Mail: Greater Bergen LIHEAP 294 Union Street Hackensack, NJ 07601</p> <p>Contact GBCA LIHEAP: 201-488-5100, Press 2 for Energy Assistance</p> <p>Home visits are also available to assist with applications for the disabled and homebound.</p>	<p>PSE&G Customer Service Center 214 Hudson Street Hackensack 1-800-436-7734</p> <p>PSE&G Collection Department: 1-800-357-2262</p> <p>NJ Board of Public Utilities 44 S. Clinton Avenue Trenton, NJ 08625 (800) 624-0241 www.nj.gov/bpu/</p> <p>GBCA Headquarters: www.GreaterBergen.org 392 Main Street, Hackensack, NJ 07601 201-968-0200 Email: info@greaterbergen.org</p> <p>Weatherization Services: 294 Union Street Hackensack, NJ 07601 (973) 910-2500, Ext. 7149 OR 201-488-5100, Ext. 5</p> <p>Lead Safe Home 201-488-5100, Ext. 6</p> <p>Winter Termination: Contact utility company and request WTP protection.</p>

COMFORT PARTNERS

WHAT IT DOES	ELIGIBILITY REQUIREMENTS	HOW TO APPLY	COMMENTS
<p>Energy conservation program to lower natural gas & electric bills through energy education and installation of energy saving home improvements. Program representatives will work with each household to evaluate current level of energy efficiency to reduce household energy consumption.</p>	<p>Income limits for a household: (1) \$37,650/yr. (\$3,138/mo.) (2) \$51,100/yr. (\$4,258/mo.)</p> <p>Households that do not meet income guidelines can also apply if they receive benefits from the following programs: LIHEAP, Lifeline, PAAD, Section 8 Housing, SSI, TANF, USF, Medicaid, SNAP (Food Stamps) or GA.</p>	<p>Call 1-866-378-4345 or visit online: www.njcleanenergy.com/cp</p>	<p>Ask your utility company about energy efficiency programs.</p>

NJ SHARES

WHAT IT DOES	ELIGIBILITY REQUIREMENTS	HOW TO APPLY	COMMENTS
<p>Financial assistance during unexpected circumstances and temporary financial crisis. Grants offered for gas/electric, water bill, telecommunications and housing resources. Grants for energy consumption prevents customers from service disconnection. A few of the programs: New Jersey Board of Public Utilities Payment Assistance for Gas & Electric (NJBPU PAGE), NJ SHARES SMART, NJ SHARES ENERGY GRANT.</p>	<p><u>NJBPU PAGE & NJ SHARES SMART</u> Income limits for household size: 1-\$73,524/yr. (\$6,127/mo.) 2-\$96,144/yr. (\$8,012/mo.)</p> <p><u>NJ SHARES Energy Assistance Grant</u> Income limits for household size is <u>between</u>: 1-\$3,677-\$5,020/mo. 2-\$4,808-\$6,813/mo.</p>	<p>Must first apply for LIHEAP and/or USF and provide a determination letter. Apply at local agency, online or print application and send by mail, fax or email.</p> <p>New Jersey SHARES 4 Walter E. Foran Boulevard, Suite 105 Flemington, NJ 08822</p> <p>Phone: <u>609-883-1626</u> Toll Free: <u>866-657-4273</u> Fax: <u>609-883-6364</u></p> <p>Email: info@njshares.org</p>	<p>Go to the Get Help tab to view various program assistance www.njshares.org</p> <p>Links for each utility company can be found here: https://njpoweron.org/resources/utility-companies/</p>

VERIZON NJ COMMUNICATIONS LIFELINE

WHAT IT DOES	ELIGIBILITY REQUIREMENTS	HOW TO APPLY	COMMENTS
Discount on residential telephone service.	<p>Discount is limited to one per household.</p> <p>Receive benefits from one of these programs: Medicaid, SNAP (Food Stamps), SSI, Federal Public Housing, Veterans Pension and Survivor's benefit, tribal specific programs.</p> <p style="text-align: center;">OR</p> <p>Eligibility based on household income below 135% FPL: 1-\$20,331/yr. (\$1,694/mo.) 2-\$27,594/yr. (\$2,299/mo.)</p>	<p>Complete a USAC application for Verizon Lifeline service. NJ SHARES provides enrollment assistance for the Verizon Lifeline Program.</p> <p>Applications can be obtained online at www.njshares.org or call 609-883-1626</p> <p>Mail, fax or email completed USAC application with required documents to: New Jersey SHARES 4 Walter E. Foran Boulevard, Suite 105 Flemington, NJ 08822 Fax: 609-883-0133 Email: telco@njshares.org</p>	<p>The FCC (Federal Communications Commission) requires Verizon to recertify all customers each year.</p> <p>USAC Lifeline Support Center www.lifelinesupport.org 1-800-234-9473</p> <p>Verizon NJ does not offer discount on their wireless service. Apply for Lifeline by contacting most used providers which are Assurance Wireless and Safe Link. www.assurancewireless.com 1-888-321-5880 www.safelinkwireless.com 1-800-723-3546</p>

STATEWIDE RESPITE CARE PROGRAM

WHAT IT DOES	ELIGIBILITY REQUIREMENTS	HOW TO APPLY	COMMENTS
Provides a short term and intermittent break ("Respite") to unpaid caregivers that includes spouse, family members, neighbor, friend who are responsible for basic daily care. The program offers care recipients services such as home care, companion care, adult day care, campership, or a short stay in a long term care facility. There is also a Caregiver Directed Option for the caregiver to pay for services or items that are reimbursed.	<p><u>Maximum income and resources:</u> Single: \$33,948 yr. (\$2,829/month) Resources: \$40,000; Married: \$67,896 yr. (\$5,658/month) Resources: \$60,000</p> <p>Care recipients are either a frail elderly adult or disabled individual that is 18 or over and resides in the community. Individuals must have a caregiver that provides daily care. The care recipient must not be on Medicaid or receiving home care services through other programs such as JACC, MLTSS, VA Aid & Attendance, etc.</p>	<p>Apply for Statewide Respite Services by calling Bergen County Division on Disability Services: 201-336-6503 OR 201-336-6506</p>	<p>Income is assessed on a sliding scale and cost share begins at income level \$1,367/month for single and \$2,734/month for a couple.</p>

Managed Long Term Services and Support (MLTSS)

WHAT IT DOES	ELIGIBILITY REQUIREMENTS	HOW TO APPLY	COMMENTS
<p>Provides comprehensive support services in the community or long term care facility.</p> <ul style="list-style-type: none"> *Access to all NJ Family Care Plan A Benefits *Care Management *Home and Vehicle Modifications *Home Delivered Meals *Respite *Personal Emergency Response *Mental Health & Addiction Services *Assisted Living *Community Residential Services *Nursing Home Care 	<p>Must be a U.S. Citizen or a Qualified Alien. Must meet financial, clinical (nursing facility level of care), age or disability requirements. Must be 65 years or older or under 65 years of age and determined to be blind or disabled by the Social Security Administration or the State of New Jersey.</p> <p><u>MLTSS.</u> Maximum gross monthly income for individual applying: \$2,829/month Maximum countable assets/resources: \$2,000. Couples, with both spouses applying, can have \$3,000. The community spouse (the spouse not requiring care) with a single spouse applying, are permitted to shift up to \$154,140 in assets to the non-applicant spouse. This is known as a community spouse resource allowance (CSRA).</p> <p>If resource limits are met and individual income is above \$2,829 then the option is to set up a Qualified Income Trust (QIT).</p>	<p>For information and screening process call Division of Senior Services/ADRC: 201-336-7400</p> <p>Financial screening process: Board of Social Services at 201-368-7667 www.bcbss.com www.state.nj.us/humanservices/dmahs/home/mltss.html</p>	<p>Managed Care Organization (MCO's) administers and coordinates MLTSS services.</p> <p><u>Managed Care Organizations:</u> <u>Aetna Better Health</u> 1-855-232-3596 <u>Wellpoint</u> 1-800-600-4441 <u>Horizon NJ Health</u> 1-800-682-9090 <u>United Healthcare</u> 1-800-941-4647 <u>Fidelis Care</u> 1-888-453-2534</p> <p>To enroll in a Medicaid MCO : 1-866-472-5338</p> <p>NJ Medical assistance hotline:1-800-356-1561</p> <p><u>To contact or to report changes:</u> Contact BG Unit (Institutional Medicaid) 201-368-7667 Fax: 201-368-4772 bgintake@bcbss.com</p>

New Jersey Family Care ABD (Aged, Blind, Disabled)

WHAT IT DOES	ELIGIBILITY REQUIREMENTS	HOW TO APPLY	COMMENTS
<p>Provides health insurance for low income individual 65 years of age and over, blind or disabled. Program pays for hospital services, healthcare needs, doctor visits, prescriptions.</p>	<p>Persons 65 years of age or older, blind or permanently disabled who may not be eligible for SSI.</p> <p>Maximum gross income: Single: \$15,060 yr. (\$1,255/month) Married: \$20,440 yr. (\$1,703/month)</p> <p>Maximum allowable resources for : Single: \$4,000; Married: \$6,000</p>	<p>Online applications are encouraged www.bcbss.com Printable applications are also available on this site. Mail completed Medicaid ABD application with copies of required verification or visit agency.</p> <p>Board of Social Services 218 Route 17 North Rochelle Park, NJ 07662 8 am thru 4:30 pm weekdays</p>	<p>NJ Family Care information line: 1-800-701-0710</p> <p>Medicaid District office 973-977-4077</p> <p>Bergen County Board of Social Services Tel: 201-368-4200</p> <p><u>To contact or to report changes:</u> BL Unit for new applications for GA, SNAP clients over 60, and ABD Medicaid. 201-368-4340 Fax: 201-368-4337 Email: bl@bcbss.com</p>

JERSEY ASSISTANCE FOR COMMUNITY CAREGIVING (JACC)

WHAT IT DOES	ELIGIBILITY REQUIREMENTS	HOW TO APPLY	COMMENTS																					
<p>JACC program provides in-home and community based services to seniors at risk of placement in a nursing facility. JACC is designed to supplement the cost and assistance that is provided by the caregiver. JACC services are limited to \$1,090 per participant per month, or \$13,080 per year. The service package provided is based on an assessment of the JACC participant's needs, unique plan of care, and availability of services and funding.</p>	<p>New Jersey resident age 60 and older that:</p> <ul style="list-style-type: none"> • Requires a nursing facility level of care and choose to remain at home. • Not financially eligible for Medicaid or Medicaid Waiver Services. • Meets immigration status <p><u>Single</u>: \$4,581/month Maximum resources: \$40,000</p> <p><u>Married</u>: \$6,217/month Maximum resources: \$60,000</p>	<p>Division of Senior Services/ADRC: 201-336-7400 for information and an initial screening.</p>	<p>Participants of JACC have a co-pay that is determined by an income-based sliding scale.</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-bottom: 10px;"> <thead> <tr> <th style="width: 33%;">Individual</th> <th style="width: 33%;">Couple</th> <th style="width: 33%;">Co-pay Amount</th> </tr> </thead> <tbody> <tr> <td>\$0 - \$1,669</td> <td>\$0 - \$2,265</td> <td>\$0.00</td> </tr> <tr> <td>\$1,670 - \$2,196</td> <td>\$2,266 - \$2,981</td> <td>\$15.00</td> </tr> <tr> <td>\$2,197 - \$2,824</td> <td>\$2,982 - \$3,833</td> <td>\$30.00</td> </tr> <tr> <td>\$2,825 - \$3,451</td> <td>\$3,834 - \$4,684</td> <td>\$60.00</td> </tr> <tr> <td>\$3,452 - \$4,079</td> <td>\$4,685 - \$5,536</td> <td>\$90.00</td> </tr> <tr> <td>\$4,080 - \$4,581</td> <td>\$5,537 - \$6,217</td> <td>\$120.00</td> </tr> </tbody> </table> <p>Standard Medical Deductions: Individual: \$275 Couple: \$535</p> <p>The JACC program may have a wait list.</p>	Individual	Couple	Co-pay Amount	\$0 - \$1,669	\$0 - \$2,265	\$0.00	\$1,670 - \$2,196	\$2,266 - \$2,981	\$15.00	\$2,197 - \$2,824	\$2,982 - \$3,833	\$30.00	\$2,825 - \$3,451	\$3,834 - \$4,684	\$60.00	\$3,452 - \$4,079	\$4,685 - \$5,536	\$90.00	\$4,080 - \$4,581	\$5,537 - \$6,217	\$120.00
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Affordable New Jersey Communities for Homeowners and Renters (ANCHOR)

WHAT IT DOES	ELIGIBILITY REQUIREMENTS	HOW TO APPLY	COMMENTS
<p>Provides property tax relief for eligible homeowners and renters.</p>	<p>NJ resident who owned, occupied and taxes were paid on <u>principal</u> residence on October 1, 2020. NJ Gross Income for Homeowners on YR 2020 was \$250,000 or less. NJ resident renters should have name on lease, paid rent and gross income was \$150,000 or less.</p> <p><u>ANCHOR 2020 PAYMENT benefit based on income:</u></p> <p>Homeowners with income of \$150,000 or less received \$1,500 (64 years of age and under) and \$1,750 (65 years of age or older)</p> <p>Homeowners with income of more than \$150,000 and up to \$250,000 received \$1,000 (age 64 and under) and \$1,250 (age 65 or older).</p> <p>Renters receive \$450 if age 64 or younger and \$700 for age 65 or older.</p>	<p><u>Homeowners</u> file applications online or by phone. Paper applications required in certain cases. <u>Tenants/renters</u> do not have a PIN and ID and should apply online or by paper application.</p> <p><u>File by phone:</u> 1-877-658-2972</p> <p><u>File or check benefit status:</u> nj.gov/treasury/taxation/anchor</p> <p><u>ANCHOR Hotline:</u> 1-888-238-1233 M-Fri 8:30-5:30 p.m.</p>	<ul style="list-style-type: none"> • ANCHOR program is different from the PTR “Senior Freeze” program. May qualify for both programs (See eligibility PTR-1) • Based on 2020 age, residency & income. • Filing deadline was December 29, 2023. Payments were released from Jan 2 to Jan 2024. <p>Gross income can be located on your 2020 NJ-1040 Line 29 tax return. If you were not required to file a 2020 New Jersey Income Tax return, report zero as your gross income</p>

PROPERTY TAX REIMBURSEMENT (SENIOR FREEZE) 2023

WHAT IT DOES	ELIGIBILITY REQUIREMENTS	HOW TO APPLY	COMMENTS
<p>Provides tax relief for homeowners by reimbursing the difference between the amount of property taxes paid for the base year and the amount paid for the year you are applying. The base year is the year you first become eligible for the program, and you must meet all of the requirements up to the year you claim reimbursement.</p>	<p>Maximum annual income for PTR-1 (Single/Married/Civil Union): YR 2022: \$150,000 YR 2023: \$163,050</p> <ul style="list-style-type: none"> • Must be 65 years of age or older or receiving Social Security Disability on or before December 31, 2022 • Owned and lived in your home since December 31, 2019, or earlier and still owned and lived in your home on December 31, 2023 • Property taxes paid • Meet the income limits 	<p>File PTR-1 or PTR-2 application.</p> <p>Form PTR-1: First time applicants</p> <p>Form PTR-2: Personalized applications that are mailed to those who met the eligibility requirements from the previous year.</p> <p><u>PTR hotline:</u> 1-800-882-6597</p> <p><u>File online:</u> PTR-1 & PTR-2 www.nj.gov/treasury/taxation/ptr</p> <p><u>Regional Tax Information Centers:</u> Call 609-943-4093 Or schedule appointment www.nj.gov/taxation</p>	<ul style="list-style-type: none"> • The deadline for 2023 Senior Freeze is October 31, 2024, or extended due date. • For those with life tenancy, a copy of an official document must be included with application. Life Tenancy means you are considered the owner of the property. • Mobile homeowners must have paid the full amount of mobile home park site fees. • Form PTR-1-C if relocated to another NJ Residence and already enrolled in program. Establish eligibility after 2 years. <p>**For current eligibility update and due date please refer to NJ Division of Taxation (Senior Freeze).</p>

OTHER PROPERTY TAX BENEFITS

Senior Citizens or Disabled Persons Property Tax Deduction:

Annual deduction of up to \$250 from property tax for homeowners that are age 65 or older or disabled who meet residency requirements and surviving spouse may also qualify. Check with your municipality about necessary forms.

Veterans Deduction:

Annual deduction of up to \$250 from property taxes due for qualified war veterans. This deduction also applies to the unmarried surviving spouse/civil union/domestic partner. There is also full exemption from property taxes on a principal residence for total and permanently disabled war veterans. Check with your municipality about necessary forms.

For further information on deductions, exemptions and abatements: <https://www.state.nj.us/treasury/taxation/lpt/lpt-deductions.shtml>

Fair Lawn Regional Information Center

NJ Division of Taxation
 22-08 Route 208 South, Fairlawn, NJ 07410
 Schedule appointment: www.nj.gov/taxation 1-609-943-4093

Main Customer Service Center: 1-609-292-6400
 Mon- Fri. 8:00 am until 4:30

Frail/Disabled:

Person 60+ with Physical/Mental disability including Dementia & Alzheimer's, that restricts ADL's to the point of losing capacity to live alone or independently.

Vulnerable Client:

Person 60+ (1) exposed to unfavorable environmental (living) conditions OR (2) person 60+ without social/economic resources to maintain adequate well-being that includes low income (**100%-200% Federal Poverty Level**) **Single (\$1,255-\$2,510) Married (\$1,703- \$3,406)** OR (3) language barrier (1st language other than English or illiteracy) OR (4) isolated (living alone), with no "informal support system" (helping family or friends).

COUNTY OF BERGEN



James J. Tedesco III
County Executive

BOARD OF COUNTY COMMISSIONERS

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Chairwoman

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Vice Chairwoman

Dr. Joan M. Voss
Chair Pro Tempore

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