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 DEPARTMENT OF HUMAN SERVICES  
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**Quick Guide to State, Federal and County Programs for Older Adults**  
*April 2023*

**PHARMACEUTICAL ASSISTANCE TO THE AGED AND DISABLED (PAAD)**

WHAT IT DOES	ELIGIBILITY REQUIREMENTS	HOW TO APPLY	COMMENTS
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 a prescription benefit to their coverage (MA-PD) 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 <b>less</b> than: Single: \$42,142 (\$3,512 month) Married: \$49,209 (\$4,101 month)	Print applications or apply online <a href="#">NJ Save application</a> For additional information and assistance contact: Division of Senior Services/ADRC at 201-336-7400 OR DHS: Division of Aging Services 1-800-792-9745 <a href="http://www.state.nj.us/humanservices/doas/services/njsave/">www.state.nj.us/humanservices/doas/services/njsave/</a>	Check if you have full creditable coverage before applying  Mail applications to: PAAD Revenue Processing Center PO Box 637 Trenton, NJ 08646-0637  PAAD and Lifeline also qualifies for: <a href="#">Reduced Motor Vehicle Fees</a> <a href="#">Low-Cost Spaying/Neutering</a>

**SENIOR GOLD PRESCRIPTION DISCOUNT PROGRAM**

WHAT IT DOES	ELIGIBILITY REQUIREMENTS	HOW TO APPLY	COMMENTS
Co-pay is \$15 plus 50% of the remaining cost of the prescription drug. Medicare beneficiaries must enroll in a Medicare plan with prescription coverage (Part D) or MA-PD for Medicare Advantage participants. 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 <b>between</b> : Single: \$42,142 and \$52,142 (\$3,512 - \$4,345 month) Married: \$49,209 and \$59,209 (\$4,101 - \$4,934 month)	Apply online <a href="#">NJ Save application</a> For additional information and assistance contact: Division of Senior Services/ADRC at 201-336-7400 OR DHS: Division of Aging Services 1-800-792-9745 <a href="http://www.state.nj.us/humanservices/doas/home/seniorgolddetail.html">www.state.nj.us/humanservices/doas/home/seniorgolddetail.html</a>	Check if you have full 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.  Mailing address same as PAAD above

### MEDICARE PRESCRIPTION DRUG BENEFIT

WHAT IT DOES	ELIGIBILITY REQUIREMENTS	HOW TO APPLY	COMMENTS
<p>Medicare Part D is an optional program, which adds prescription drug coverage to original Medicare. There are monthly premiums, co-pay and may include annual deductible. Plans run on a calendar year and cover about 75% of drug costs until one reaches cap level. Any further drug costs for the remainder of the year will be out-of-pocket (about 25%) unless one reaches a catastrophic level 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. PAAD participants and dual eligible (Medicare/Medicaid) must enroll in a Medicare Part D “benchmark plan”. Those who have been determined to have creditable coverage may not need to enroll. Benchmark plans for dual eligible and PAAD participants are premium free and are also waived late enrollment penalty. Rx plan’s cap limit, deductibles, gap coverage <u>do not</u> apply.</p>	<p>Annual open enrollment period begins October 15<sup>th</sup> to December 7th</p> <p>For more information and to research plans call: SHIP (State Health Insurance Program) 201-336-7413 or contact Medicare 1-800-MEDICARE</p>	<p>Check creditable coverage statements before enrolling in any Medicare Part D plan.</p> <p>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 2023 is \$32.74</p> <p><a href="http://www.medicare.gov">www.medicare.gov</a></p>

### MEDICARE COSTS

<p><b>Medicare Part A:</b> Hospital insurance helps pay for inpatient hospital care and certain follow-up services</p> <p><b>Medicare Part B:</b> Medical insurance helps pay for physician services, outpatient hospital care and other medical services</p> <p><b>Medicare Part C:</b> 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><a href="http://www.medicare.gov">www.medicare.gov</a></p> <p>Medicare Rights Center for appeals: <a href="http://www.medicarerights.org">www.medicarerights.org</a> 1-800-333-4114</p>	<p><b><u>Part A Hospital Deductibles and Co-Payment per benefit period:</u></b> \$1,600 deductible 1-60 days \$0 61-90 days \$400 per day 91-150 is \$800 per “lifetime reserve day”</p> <p><b><u>Part A Co-Payments in Skilled Nursing Facility:</u></b> Days 1-20: \$0 Days 21- 100: \$200/day</p> <p><b><u>Part A monthly premium:</u></b> 40 or more quarters: \$0 30-39 quarters: \$278/month &lt;30 quarters:\$506/month</p>	<p><b><u>Part B Medical Insurance:</u></b> Standard monthly premium \$164.90</p> <p>Part B premiums may be higher based on income related monthly-adjusted amount (IRMAA).</p> <p><b>Part B annual deductible:</b> \$226/yr.</p>
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**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 \$32.74	<p><u>Single:</u> \$14,820 yr. (\$1,235/mo.)*  <u>Married:</u> \$19,960 yr. (\$1,663/mo.)*</p> <p><u>Resources:</u>                      Single: \$9,090 Married: \$13,630</p> <p>*<b>QMB-Plus</b> resources/asset limits:                      Single: \$4,000 Married: \$6,000</p>	<p>QMB Only apply online through <a href="#">NJ Save</a> State of New Jersey Division of Aging Services 1-800-792-9745</p> <p>QMB Plus apply through Medicaid ABD application or contact Board of Social Services: 201-368-4200</p>	<p>*100% FPL (Federal Poverty Level) + \$20/month or \$240/annual <i>income disregard</i>.</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><b>SLMB</b>                      Pays for Medicare Part B premium, Part D and Medicare Advantage plan drug premium up to benchmark amount \$32.74</p>	<p><u>Single:</u> Income between \$14,820 yr. (\$1,235/mo.) AND \$17,736 yr. (\$1,478/mo.) *</p> <p><u>Married:</u> Income between \$19,960 yr. (\$1,663/mo.) AND \$23,904 yr. (\$1,992/mo.) *</p> <p><u>Resources:</u>                      Single: \$9,090 Married: \$13,630</p>	<p>State of New Jersey Division of Aging Services 1-800-792-9745</p> <p>Apply online for SLMB through <a href="#">NJ Save</a></p>	<p>*SLMB income is between 100% to 120% FPL + income disregard. See QMB explanation above for income disregard.</p>
<p><b>SLMB-QI-1</b>                      Pays for Medicare Part B premium, Part D and Medicare Advantage plan drug premium up to benchmark amount \$32.74</p>	<p><u>Single:</u> Income between \$17,736 yr. (\$1,478/mo.) AND \$19,923 yr. (\$1,660/mo.) *</p> <p><u>Married:</u> Income between \$23,904 yr. (\$1,992/mo.) AND \$26,862 yr. (\$2,239/mo.) *</p> <p><u>Resources:</u>                      Single: \$9,090 Married: \$13,630</p>	<p>State of New Jersey Division of Aging Services 1-800-792-9745</p> <p>Apply online for SLMB QI-1 through <a href="#">NJ Save</a></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 your pre-retirement income based on their lifetime earnings</p> <ul style="list-style-type: none"> <li>• People who have already retired.</li> <li>• People who are disabled.</li> <li>• Survivors of workers who have died.</li> <li>• Dependents of beneficiaries.</li> </ul>	<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><b>*Cost-of-Living Adjustment (COLA) for 2023 is 8.7 % increase in benefit.</b></p>	<p style="text-align: center;">Social Security Continental Plaza, 401 Hackensack Ave, Second Floor Hackensack, NJ 07601 1-866-964-4680 Office Hours: M-Fri. 9-4pm</p> <p style="text-align: center;">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 <a href="http://www.ssa.gov">www.ssa.gov</a> and get access to the following:</p> <ul style="list-style-type: none"> <li>• Get a benefit verification letter</li> <li>• Request replacement Social Security and Medicare card</li> <li>• Change of address and phone number</li> </ul> <p style="text-align: center;">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 federal <u>and</u> state maximum payment for individual/couple living alone or with others in own household:</p> <p><u>Individual</u>: \$945/month <u>Married</u>: \$1,396/month</p> <p>Resources must be less than: <u>Single</u>: \$2,000 <u>Married</u>: \$3,000</p>	<p>Social Security Administration: 1-800-772-1213 TTY 1-800-325-0778</p> <p style="text-align: center;"><a href="http://www.ssa.gov">www.ssa.gov</a></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
Reimbursement towards custom fitted ear level or body worn electronic device per calendar year. \$500.00 reimbursement toward the purchase of a hearing aid or \$1,000 for two hearing aids.	Income limits are <b>less</b> than: Single: \$42,142 (\$3,512 month) Married: \$49,209 (\$4,101 month)	If currently enrolled in PAAD or Lifeline then complete a HAAAD application with hearing aid receipt and a physician note for medical necessity: <a href="https://www.state.nj.us/human-services/doas/home/haaaddetail.html">https://www.state.nj.us/human-services/doas/home/haaaddetail.html</a>  For those that are not enrolled in PAAD or Lifeline then must complete a <a href="#">NJ Save application</a>	Medicaid recipients and individuals with full hearing aid coverage through health insurance or retirement benefits are <u>not</u> eligible.  HAAAD PO BOX 715 Trenton, NJ 08625-0715 1-800-792-9745

### Hearing Aid Project

WHAT IT DOES	ELIGIBILITY REQUIREMENTS	HOW TO APPLY	COMMENTS
Free refurbished hearing aids	Age 65+ or have a hearing loss and are disabled receiving Social Security Disability Income SSD  Gross income is less than: Single:\$42,142 (\$3,512 month) Married: \$49,209 (\$4,101 month)	Division of the Deaf and Hard of Hearing PO Box 074 Trenton, NJ 08625-0074  800-792-8339 Toll Free in New Jersey 609-588-2648 609-503-4862 Videophone 609-588-2528 Fax <a href="mailto:DDHH.communications2@dhs.state.nj.us">DDHH.communications2@dhs.state.nj.us</a>	Applications available online: <a href="https://www.nj.gov/humanservices/ddhh/services/hearingaid/project/">https://www.nj.gov/humanservices/ddhh/services/hearingaid/project/</a>

**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. Families First Electronic Benefits Transfer card (EBT card) are issued to recipients, which works similar to a debit card.</p>	<p>October 2022 to September 2023</p> <p><b>Household size:</b>                      (1) \$2,096/month                      (2) \$2,823/month</p> <p>SNAP applicants aged 60 or older and those with a disability but who are not 60:</p> <ul style="list-style-type: none"> <li>• No work requirement</li> <li>• Remain eligible for 24 months before needing to recertify</li> <li>• Higher resource limits</li> <li>• Resources counted</li> <li>• Medical expenses over \$35 per month deducted from income</li> <li>• Automatically eligible for other utility benefit programs including Low Income Home Energy Assistance Program (LIHEAP) and Universal Service Fund (USF)</li> </ul> <p>Resources may count to determine eligibility in certain cases. 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>Income limits vary. 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><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><u>Apply online:</u>  <a href="http://www.nihelps.org">www.nihelps.org</a></p> <p>Printable application available online</p> <p>Monthly community outreach schedule posted online  <a href="http://www.bcbss.com">www.bcbss.com</a></p> <p>SNAP Navigators assist with:</p> <ul style="list-style-type: none"> <li>• How SNAP works;</li> <li>• eligibility requirements;</li> <li>• what documents you need to apply;</li> <li>• the application process, and;</li> <li>• how to keep your SNAP benefits.</li> </ul> <p>Bergen County SNAP navigators contact:                      Community Food Bank of NJ:                      1-908-838-4831</p>	<p>NJ SNAP Information Line: 1-800-687-9512</p> <p><a href="http://www.nj.gov/humanservices/njsnap/apply/eligibility/">www.nj.gov/humanservices/njsnap/apply/eligibility/</a></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, GA, ABD Medicaid.                      201-368-7693  <a href="mailto:aa@bcbss.com">aa@bcbss.com</a></p> <p>**Due to a recent change in federal law, the extra temporary benefits SNAP recipients have received, known as SNAP Emergency Allotments, are ending. This means you will receive your regular SNAP benefit starting March 1, 2023. The minimum monthly SNAP benefit in New Jersey is now \$95. For more information about these changes, visit the <a href="#">SNAP COVID page</a>.</p>

**Low-Income Home Energy Assistance Program (LIHEAP)**

WHAT IT DOES	ELIGIBILITY REQUIREMENTS	HOW TO APPLY	COMMENTS
<p><b>Universal Service Fund (USF)</b>                      Receive monthly credits on utility bill for gas &amp; electric which is based on consumption and income. USF applications are accepted all year. If eligible, there is automatic enrollment (October 1, 2021 to Sept. 30, 2023) by utility company for the <i>Fresh Start Program</i> which is a component of US. Fresh start can provide additional assistance and forgiveness of overdue balances of \$60 or more.</p>	<p><b>Universal Service Fund (USF):</b>                      *Gross income limits for a <b>household</b> size:                      (1) \$54,360/yr. (\$4,530/mo.)                      (2) \$73,240/yr. (\$6,103/mo.)</p>	<p><b>How to submit applications:</b>                       In-person OR drop off application:                      Mondays and Wednesdays 9-3pm.                      294 Union Street, Hackensack                      *No appointment necessary.                      Not wheelchair-accessible   <b>Email:</b> <a href="mailto:LIHEAP@GreaterBergen.org">LIHEAP@GreaterBergen.org</a></p>	<p><b>PSE&amp;G Customer Service Center</b>                      214 Hudson Street                      Hackensack                      1-800-436-7734   <b>PSE&amp;G Collection Department:</b>                      1-800-357-2262</p>
<p><b>Heating:</b>                      Must be responsible for directly paying your own heat. This also applies to heat included in rent.</p> <p><b>Cooling</b>                      Benefit is \$200 and applicant must have a medical condition that requires the use of any cooling device.</p> <p><b>Winter Termination Program (WTP):</b>                      Provides protection from having your gas and/or electric shut-off from Nov. 15<sup>th</sup> - March 15<sup>th</sup> (Program may continue past March 15 if cold weather persists). Winter Termination Program applies to those households who receive NJ Lifeline utility, PAAD, LIHEAP, SSI, USF,GA,TANF or unable to pay because of circumstances beyond your control.</p> <p><b>Weatherization:</b>                      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><b>LIHWAP (Low Income Household Water Assistance Program):</b>                      Provides debt relief for households that pay for their own water and sewer utilities.</p>	<p><b>Heating, Cooling, Winter Termination, Weatherization and LIHWAP</b>                      *Gross income limits for a <b>household</b> size:                      (1) \$41,568 yr. (\$3,464/mo.)                      (2) \$54,360 yr. (\$4,530/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 1<sup>st</sup> to June 30<sup>th</sup></p> <p>Emergency assistance March 15<sup>th</sup>-June 30<sup>th</sup></p> <ul style="list-style-type: none"> <li>- Shut off notice</li> <li>- Enrolled in Fresh Start w/ past due bill (\$300 or more).</li> <li>- Currently on LIHEAP program</li> </ul>	<p><b>Mail:</b>                      Greater Bergen LIHEAP                      294 Union Street                      Hackensack, NJ 07601</p> <p><b>Application drop box locations:</b>                      261 State Street                      Hackensack, NJ 07601</p> <p>**Call for special accommodations (homebound or using wheelchair).                      Home visits are also available to assist the disabled and homebound.</p> <p><b>Contact GBCA LIHEAP:</b>                      201-488-5100, Press 2 for Energy Assistance</p>	<p><b>NJ Board of Public Utilities</b>  <a href="http://www.nj.gov/bpu/">www.nj.gov/bpu/</a></p> <p><b>Utility Complaints:</b>                      1-800-624-0241</p> <p><b>Cable TV complaints:</b>                      1-800-624-0331</p> <p><b>GBCA Headquarters:</b>  <a href="http://www.GreaterBergen.org">www.GreaterBergen.org</a>                      392 Main Street,                      Hackensack, NJ 07601                      201-968-0200                      Email:  <a href="mailto:info@greaterbergen.org">info@greaterbergen.org</a></p> <p><b>Weatherization Services:</b>                      61 Voorhis Lane                      Hackensack, NJ 07601                      (973) 910-2500 EXT 7122                      or 7011 OR 201-488-5100,                      Press 6</p> <p><b>LIHWAP:</b>                      Navigate to the DC Aid Service Portal to start your application:  <a href="https://njdchousing.dynamics365portals.us/en-US/">https://njdchousing.dynamics365portals.us/en-US/</a>                       1-800-510-3102</p>

**COMFORT PARTNERS**

WHAT IT DOES	ELIGIBILITY REQUIREMENTS	HOW TO APPLY	COMMENTS
<p>Energy conservation program to lower natural gas &amp; 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 <b>household</b>:                      (1) \$36,450/yr. (\$3,038/mo.)                      (2) \$49,300/yr. (\$4,108/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 1-800-915-8309 or visit online: <a href="http://www.njcleanenergy.com">www.njcleanenergy.com</a></p>	<p>Ask your utility company about energy efficiency programs.</p> <p>This program is available through June 30, 2023 or while funds last.</p>

**LIFELINE UTILITY ASSISTANCE PROGRAM**

WHAT IT DOES	ELIGIBILITY REQUIREMENTS	HOW TO APPLY	COMMENTS
<p>Provides an annual benefit of \$225 for electric and gas utility bill.</p>	<p>Must be 65 or older OR receiving Social Security Disability.</p> <p>Gross annual income limit is less than:                      Single: \$42,142 (\$3,512 month)                      Married: \$49,209 (\$4,101 month)</p>	<p>Apply online <a href="#">NJ Save application</a></p> <p>Printable applications available online <a href="http://www.aging.nj.gov">www.aging.nj.gov</a> or call:</p> <p>PAAD/Lifeline                      1-800-792-9745</p> <p>Division of Senior Services/ADRC                      201- 336-7400</p>	<p><b><i>Tenants Lifeline Assistance Program.</i></b>                      Eligible tenants receive a \$225 credit by check if utilities are included in their rent.</p> <p><b><i>Special Utility Supplement.</i></b> 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>



## NJ SHARES

WHAT IT DOES	ELIGIBILITY REQUIREMENTS	HOW TO APPLY	COMMENTS
Financial assistance during unexpected circumstances and temporary financial crisis. Not receiving benefits from LIHEAP and USF. Grants offered for gas/electric, water bill, communications and housing resources.	<p>Up to \$700 grant gas &amp; electric for <b>NJ SHARES ENERGY GRANT</b>                      Income limits for household size:                      1-\$58,320/yr. (\$4,860/mo.)                      2-\$78,880/yr. (\$6,573/mo.)  <i>**Seniors 65 and over or disabled with maximum household members of two can have maximum household income is \$92,969 yr. (\$7,747/mo.)</i></p> <p>Up to \$500 grant for <b>NJ SHARES SMART</b>                      Utility Assistance gas &amp; electric.                      Income limits for household size:                      1-\$69,276/yr. (\$5,773/mo.)                      2-\$90,600/yr. (\$7,550/mo.)</p>	<p>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: <a href="tel:609-883-1626">609-883-1626</a>                      Toll Free: <a href="tel:866-657-4273">866-657-4273</a>                      Fax: <a href="tel:609-883-6364">609-883-6364</a></p> <p>Email: <a href="mailto:info@njshares.org">info@njshares.org</a></p>	<p><a href="http://www.njshares.org">www.njshares.org</a></p>

## Payment Assistance for Gas & Electric (PAGE)

WHAT IT DOES	ELIGIBILITY REQUIREMENTS	HOW TO APPLY	COMMENTS
Pays past due gas and/or electric bills. Prevents customers from service disconnection and assists to restore service.	<p>Maximum income guidelines per <b>household</b>:</p> <p style="padding-left: 40px;">(1) \$69,282/year (\$5,773/month)                      (2) \$90,600/year (\$7,550/month)</p> <p>Liquid assets below \$15,000</p> <p>Must meet program requirements:</p> <ul style="list-style-type: none"> <li>• 45 days or more past due balance</li> <li>• Received a shut-off notice or service disconnected.</li> <li>• Minimum \$100 account balance.</li> </ul>	<p>Application with copies of supporting documents can be sent by mail, fax or email:</p> <p><u>Mail to:</u>                      59 Broad St.                      Eatontown, NJ 07724</p> <p><u>Fax:</u> 732-440-4765</p> <p><u>Email:</u> <a href="mailto:PAGEapp@housingall.org">PAGEapp@housingall.org</a></p> <p><u>Download applications:</u>  <a href="http://www.njpoweron.org">www.njpoweron.org</a></p>	<p>For additional information call:                      (732) 389-2204</p>

**LIFELINE & AFFORDABLE CONNECTIVITY PROGRAM (ACP)**

WHAT IT DOES	ELIGIBILITY REQUIREMENTS	HOW TO APPLY	COMMENTS
<p><b>Lifeline (Free Smartphone Program)</b> provides free smartphone and free monthly data, minutes, unlimited texting.</p> <p><b>The Affordable Connectivity Program (ACP)</b> provides monthly internet discount and discount on one connected device.</p> <p>If your household is eligible, you can receive:</p> <ul style="list-style-type: none"> <li>• Up to a \$30/month discount on your internet service</li> <li>• Up to a \$75/month discount if your household is on qualifying Tribal lands</li> <li>• A one-time discount of up to \$100 for a laptop, tablet, or desktop computer</li> </ul>	<p>Lifeline gross income limits for a <b>household</b> below 135% FPL:                      (1) \$19,683 yr. (\$1,640/mo.)                      (2) \$26,622 yr. (\$2,219/mo.)</p> <p>ACP gross income limits for a <b>household</b> below 200% FPL:                      (1) \$29,160 yr. (\$2,430/mo.)                      (2) \$39,440 yr. (\$3,287/mo.)</p> <p>You can also qualify for <b>Lifeline and ACP</b> if you or a household member participate in one of these programs:</p> <ul style="list-style-type: none"> <li>• SNAP (Food Stamps)</li> <li>• Medicaid</li> <li>• Supplemental Security Income (SSI)</li> <li>• Federal Public Housing Assistance (FPHA)</li> <li>• Veterans Pension and Survivors</li> </ul>	<p>Apply for <b>Lifeline</b> by contacting most commonly used providers which are Assurance Wireless and Safe Link.  <a href="http://www.assurancewireless.com">www.assurancewireless.com</a>                      1-888-321-5880  <a href="http://www.safelinkwireless.com">www.safelinkwireless.com</a>                      1-800-723-3546</p> <p>Go to <a href="http://www.ACPbenefit.org">www.ACPbenefit.org</a> to submit an application or print out a mail-in application or recertify online. You can also contact your preferred participating provider to select a service plan and have the discount applied to your bill.</p> <p><b>ACP Support Center</b>                      1-877-384-2575</p> <p><b>Email:</b> <a href="mailto:ACPSupport@USAC.org">ACPSupport@USAC.org</a></p> <p><b>Mail:</b>                      USAC Affordable Connectivity Support Center P.O. Box 7081                      London, KY 40742</p>	<p>Note: Assurance and Safe Link offer Lifeline and Affordable Connectivity Program bundles that provide free, unlimited talk, text, and data plus hotspot data.</p> <p>To receive the connected device discount, consumers need to enroll in ACP program with a participating provider that offers connected devices. The internet company will provide the discount to the consumer.</p> <p><a href="http://www.nj.gov/humanservices/home/digitalaccessforall.shtml">www.nj.gov/humanservices/home/digitalaccessforall.shtml</a></p>

**VERIZON NJ COMMUNICATIONS LIFELINE**

WHAT IT DOES	ELIGIBILITY REQUIREMENTS	HOW TO APPLY	COMMENTS
<p>Save \$9.25 per month on your Verizon Wireless monthly bill.</p> <p>Verizon Wireless offer two Lifeline monthly rate plans: the \$25.00 Lifeline Plan which requires a compatible wireless handset and the \$19.99 Home Phone Connect Plan which requires a Home Phone Connect device.</p> <ul style="list-style-type: none"> <li>• Voice Lifeline Flat Rate - \$1.95 per month</li> <li>• Voice Lifeline Message Rate – \$0.40 per month</li> <li>• Voice Lifeline Low Use Message Rate -no rate</li> <li>• Broadband (internet) - \$9.25 monthly discount</li> </ul> <p>The Verizon Forward Program is a discount Verizon offers to provide internet access to customers who are enrolled in the Affordable Connectivity Program (ACP). With ACP and Verizon Forward Program customers can get free internet service. No hidden fees. No equipment charges.</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 align="center">OR</p> <p>Eligibility based on <b>household</b> income below 135% FPL:            1-\$19,683/yr. (\$1,640/mo.)            2-\$26,622/yr. (\$2,219/mo.)</p>	<p>An application for Verizon Lifeline service can be obtained online  <a href="http://www.verizon.com/lifeline">www.verizon.com/lifeline</a>            or an application can be mailed by calling 1.800.VERIZON (1.800.837.4966)</p> <p>USAC Lifeline Support Center            P.O. Box 7081            London, KY 40742            1-800-234-9473</p>	<p>Lifeline is a government assistance program supported by the New Jersey Board of Public Utilities and the Federal Communications Commission.</p> <p>To find out more information, you may also call the Universal Service Administrative Company (USAC), which administers Lifeline for the FCC by calling 888.641.8722 or by accessing their website at <a href="http://www.LifelineSupport.org">www.LifelineSupport.org</a></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: \$14,580 yr. (\$1,215/month) Married: \$19,720 yr. (\$1,643/month)</p> <p>Maximum allowable resources for : Single: \$4,000; Married: \$6,000</p>	<p>Printable application available online at <a href="http://www.bcbss.com">www.bcbss.com</a> or visit agency on weekdays 8 am thru 4:30 pm</p> <p>Visit agency or mail completed Medicaid ABD application with copies of required verification: Board of Social Services 218 Route 17 North Rochelle Park, NJ 07662</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: <a href="mailto:bl@bcbss.com">bl@bcbss.com</a></p>

**STATEWIDE RESPITE CARE PROGRAM**

WHAT IT DOES	ELIGIBILITY REQUIREMENTS	HOW TO APPLY	COMMENTS
<p>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>	<p><u>Maximum income and resources:</u> Single: \$32,904 yr. (\$2,742/month) Resources: \$40,000; Married: \$65,808 yr. (\$5,484/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 &amp; 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 \$1,325/month for single and \$2,650/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"> <li>*Access to all NJ Family Care Plan A Benefits</li> <li>*Care Management</li> <li>*Home and Vehicle Modifications</li> <li>*Home Delivered Meals</li> <li>*Respite</li> <li>*Personal Emergency Response Systems</li> <li>*Mental Health and</li> <li>*Addiction Services</li> <li>*Assisted Living</li> <li>*Community Residential Services</li> <li>*Nursing Home Care</li> </ul>	<p>Must be a U.S. Citizen or a Qualified Alien. Must meet financial, clinical (nursing facility level of care), age and/or disability requirements. Must be 65 years or older or meet disability requirements whereby one must be 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><b><u>MLTSS.</u></b>                      Single: \$2,742                      Maximum Resources: \$2,000</p> <p><b>**If resource limits are met and individual income is above \$2,742 then the option is to set up a Qualified Income Trust (QIT).</b></p> <p><b>**Maximum resources for the community spouse are much higher.</b></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  <a href="http://www.bcbss.com">www.bcbss.com</a></p> <p><a href="http://www.state.nj.us/humanservices/dmahs/home/mltss.html">www.state.nj.us/humanservices/dmahs/home/mltss.html</a></p>	<p>Managed Care Organization (MCO's) administers MLTSS and coordinates services</p> <p><b><u>Managed Care Organizations:</u></b></p> <p><b><u>Aetna</u></b>                      1-855-232-3596</p> <p><b><u>Amerigroup NJ</u></b>                      1-800-600-4441</p> <p><b><u>Horizon NJ Health</u></b>                      1-877-765-4325</p> <p><b><u>United Healthcare</u></b>                      1-800-941-4647</p> <p><b><u>Wellcare</u></b> 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 201-368-7667                      Fax: 201-368-4772  <a href="mailto:bgintake@bcbss.com">bgintake@bcbss.com</a></p>

**JERSEY ASSISTANCE FOR COMMUNITY CAREGIVING (JACC)**

WHAT IT DOES	ELIGIBILITY REQUIREMENTS	HOW TO APPLY	COMMENTS																					
<p>JACC provides in-home services to seniors at risk of placement in a nursing facility. JACC services are designed to supplement the cost and help given by the caregiver. JACC services are limited to \$929.88 per participant per month, or \$11,158.56 per year. The service package provided is based on an assessment of the 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"> <li>• Requires a nursing facility level of care and wish to remain at home.</li> <li>• Not financially eligible for Medicaid or Medicaid Waiver Services.</li> <li>• Meets legal immigration status</li> </ul> <p><u>Single:</u> \$4,435/mo.                      Maximum resources: \$40,000</p> <p><u>Married:</u> \$5,998/mo.                      Maximum resources: \$60,000</p>	<p>Contact 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" data-bbox="1270 1031 1885 1302"> <thead> <tr> <th>Individual</th> <th>Couple</th> <th>Co-pay Amount</th> </tr> </thead> <tbody> <tr> <td>\$0 - \$1,616</td> <td>\$0 - \$2,186</td> <td>\$0.00</td> </tr> <tr> <td>\$1,617 - \$2,126</td> <td>\$2,187 - \$2,876</td> <td>\$15.00</td> </tr> <tr> <td>\$2,127 - \$2,734</td> <td>\$2,877 - \$3,698</td> <td>\$30.00</td> </tr> <tr> <td>\$2,735 - \$3,341</td> <td>\$3,699 - \$4,519</td> <td>\$60.00</td> </tr> <tr> <td>\$3,342 - \$3,949</td> <td>\$4,520 - \$5,341</td> <td>\$90.00</td> </tr> <tr> <td>\$3,950 - \$4,435</td> <td>\$5,342 - \$5,998</td> <td>\$120.00</td> </tr> </tbody> </table> <p><b><u>Standard Medical Deductions:</u></b>                      Individual: \$266 Couple: \$516</p> <p><b>**JACC program currently has a wait/list.</b></p>	Individual	Couple	Co-pay Amount	\$0 - \$1,616	\$0 - \$2,186	\$0.00	\$1,617 - \$2,126	\$2,187 - \$2,876	\$15.00	\$2,127 - \$2,734	\$2,877 - \$3,698	\$30.00	\$2,735 - \$3,341	\$3,699 - \$4,519	\$60.00	\$3,342 - \$3,949	\$4,520 - \$5,341	\$90.00	\$3,950 - \$4,435	\$5,342 - \$5,998	\$120.00
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**Affordable New Jersey Communities for Homeowners and Renters (ANCHOR)**

WHAT IT DOES	ELIGIBILITY REQUIREMENTS	HOW TO APPLY	COMMENTS
Provides property tax relief for eligible homeowners and renters.	<p>Owned or rented their <u>principal</u> residence on October 1, 2019</p> <p><u>Payment benefit based on income:</u></p> <ul style="list-style-type: none"> <li>Homeowners with income of \$150,000 or less will receive \$1,500</li> <li>Homeowners with income of more than \$150,000 and up to \$250,000 will receive \$1,000</li> <li>Renters with income of \$150,000 or less will receive \$450.</li> </ul>	<p><u>Homeowners</u> file applications online, by phone and paper applications if necessary.</p> <p><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 online:</u> <a href="http://nj.gov/treasury/taxation/anchor">nj.gov/treasury/taxation/anchor</a></p> <p><u>ANCHOR Hotline:</u> 1-888-238-1233 M-Fri 8-6 p.m. &amp; Saturday 9- 3:30 p.m.</p>	<ul style="list-style-type: none"> <li>ANCHOR program is <b>different</b> from the PTR “Senior Freeze” program. May qualify for both programs (See eligibility PTR-1)</li> <li>Based on 2019 New Jersey Gross Income</li> <li>Filing deadline is <b>February 28, 2023</b></li> <li>Payments will be issued as checks or direct deposits beginning late Spring 2023</li> <li>Find your gross income on line 29 of your 2019 NJ-1040 tax return. If you were not required to file a 2019 New Jersey Income Tax return, report zero as your gross income</li> </ul>

**PROPERTY TAX REIMBURSEMENT (SENIOR FREEZE) 2022**

WHAT IT DOES	ELIGIBILITY REQUIREMENTS	HOW TO APPLY	COMMENTS
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>Maximum annual income for PTR-1 (Single/Married/Civil Union): <b><u>YR 2021: \$94,178</u></b> <b><u>YR 2022: \$99,735</u></b></p> <ul style="list-style-type: none"> <li>Must be 65 years of age or older or receiving Social Security Disability on or before December 31, 2021</li> <li>Resident of NJ continuously for the last 10 years (since December 31, 2011 or earlier) as a homeowner or renter</li> <li>Owned and lived in your home since December 31, 2018, or earlier and still owned and lived in your home on December 31, 2022</li> <li>2021 property taxes paid by June 1, 2022</li> <li>2022 property taxes paid by June 1, 2023</li> <li>Meet the income limits</li> </ul>	<p>File PTR-1 or PTR-2 application.</p> <p><b>Form PTR-1:</b> First time applicants</p> <p><b>Form PTR-2:</b> Personalized application 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>Main number:</u> 609-292-6400</p> <p><u>File online:</u> <a href="http://www.nj.gov/treasury/taxation/ptr">www.nj.gov/treasury/taxation/ptr</a></p> <p><u>Regional Tax Information Centers:</u> Call 609-943-4093 Or schedule appointment <a href="http://www.nj.gov/taxation">www.nj.gov/taxation</a></p>	<ul style="list-style-type: none"> <li>The deadline for 2022 Senior Freeze is October 31, 2023 or extended due date.</li> <li>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.</li> <li>Mobile homeowners must have paid the full amount of mobile home park site fees.</li> <li>Form PTR-1-C if relocate to another NJ Residence and already enrolled in program. Establish eligibility after 2 years.</li> <li>May back date base year for missed years</li> </ul> <p><b>** Tax relief program may be subject to change according to the state budget. For current eligibility update and due date please refer to NJ Division of Taxation (Property Tax Relief). <a href="http://www.nj.gov/treasury/taxation/ptr">www.nj.gov/treasury/taxation/ptr</a></b></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](http://www.nj.gov/taxation)

Main Customer Service Center:

1-609-292-6400

Mon- Fri. 8:00 am until 4:30

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### 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 (\$1,215-\$2,430) Married (\$1,643- \$3,286)** *OR* (3) language barrier (1<sup>st</sup> 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**

**Thomas J. Sullivan**  
*Chairman*

**Germaine M. Ortiz**  
*Vice Chairwoman*

**Dr. Joan M. Voss**  
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