



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
November 2022

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 less than: Single: \$38,769 (\$3,231 month) Married: \$45,270 (\$3,773 month)	For further details and an application contact Division of Senior Services/ADRC at 201-336-7400 Or PAAD/Senior Gold 1-800-792-9745. Apply online www.aging.nj.gov NJ Save application	If current health insurance or retirement benefits with prescription coverage is equal to or better than PAAD or if you are receiving Medicaid then you do not qualify. Mail paper application to: PAAD/Senior Gold PO Box 637 Trenton, NJ 08646-0637 www.njpaad.gov

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 between : Single: \$38,769 and \$48,769 (\$3,231 - \$4,064 month) Married: \$45,270 and \$55,270 (\$3,773 - \$4,606 month)	For further details and an application contact Division of Senior Services/ADRC at 201-336-7400 Or PAAD/Senior Gold 1-800-792-9745. Apply online www.aging.nj.gov NJ Save application	Check if you have 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. www.njsrgold.gov

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 15th 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 2022 is \$37.07</p> <p>www.medicare.gov</p>

MEDICARE COSTS

<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</p> <p>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>www.medicare.gov</p> <p>Medicare Rights Center for appeals: www.medicarights.org 1-800-333-4114</p>	<p>Part A Hospital Deductibles and Co-Payment per benefit period: 1-60 days \$1,556 deductible 61-90 days \$389 per day 91-150 is \$778 per “lifetime reserve days”</p> <p>Part A Co-Payments in Skilled Nursing Facility: Days 1-20: \$0 Days 21- 100: \$194.50/day</p> <p>Part A monthly premium: 40 or more quarters: \$0 30-39 quarters: \$274/month < 30 quarters: \$499/month</p>	<p>Part B Medical Insurance: Standard monthly premium \$170.10</p> <p>Part B premiums may be higher based on income related monthly-adjusted amount (IRMAA).</p> <p>Part B annual deductible: \$233/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 \$37.07	<p><u>Single:</u> \$13,830 yr. (\$1,153/mo.)* <u>Married:</u> \$18,550 yr. (\$1,546/mo.)*</p> <p><u>Resources:</u> Single: \$8,400 Married: \$12,600</p> <p>QMB-Plus resources limits: Single: \$4,000 Married: \$6,000</p>	Board of Social Services 201-368-4200	<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>SLMB Pays for Medicare Part B premium, Part D and Medicare Advantage plan drug premium up to benchmark amount \$37.07</p>	<p><u>Single:</u> Income between \$13,830 yr. (\$1,153/mo.) AND \$16,548 yr. (\$1,380/mo.) *</p> <p><u>Married:</u> Income between \$18,550 yr. (\$1,546/mo.) AND \$22,212 yr. (\$1,851/mo.) *</p> <p><u>Resources:</u> Single: \$8,400 Married: \$12,600</p>	<p>State of New Jersey Division of Aging Services 1-800-792-9745</p> <p>Apply for SLMB or SLMB QI-1 through NJSave online or paper application</p>	<p>*SLMB income is between 100% to 120% FPL + income disregard. See QMB explanation 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 \$37.07</p>	<p><u>Single:</u> Income between \$16,548 yr. (\$1,380/mo.) AND \$18,587 yr. (\$1,549/mo.) *</p> <p><u>Married:</u> Income between \$22,212 yr. (\$1,851/mo.) AND \$24,959 yr. (\$2,080/mo.) *</p> <p><u>Resources:</u> Single: \$8,400 Married: \$12,600</p>	<p>State of New Jersey Division of Aging Services 1-800-792-9745</p> <p>Apply for SLMB or SLMB QI-1 through NJSave online or paper application</p>	<p>*SLMB-QI-1 income is between 120% to 135% FPL + income disregard See QMB explanation 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"> • 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 2022 is a 5.9 % increase in benefit.</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 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 <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, blind or disabled and have limited income and resources. Must be citizen or meet non-citizen requirements. Payments are determined by your living situation and if you receive other maintenance and support.</p>	<p>Following payment is based on combined federal and state maximum payment for individual/couple living alone or with others in own household:</p> <p><u>Individual</u>: \$872/month <u>Married</u>: \$1,286/month</p> <p>Resources must be less than: <u>Single</u>: \$2,000 <u>Married</u>: \$3,000</p>	<p style="text-align: center;">Social Security Administration: 1-800-772-1213 TTY 1-800-325-0778</p> <p style="text-align: center;">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. \$500.00 reimbursement toward the purchase of a hearing aid or \$1,000 for two hearing aids.</p>	<p>Income limits are less than: Single: \$38,769 (\$3,231 month) Married: \$45,270 (\$3,773 month)</p>	<p>If currently enrolled in PAAD or Lifeline then complete a HAAAD application with hearing aid receipt and a written statement by a physician that attests for medical necessity. For those that are not enrolled in PAAD or Lifeline then must complete a NJ Save application</p>	<p>Medicaid recipients and individuals with full hearing aid coverage through health insurance or retirement benefits are <u>not</u> eligible.</p> <p align="center"> HAAAD PO BOX 715 Trenton, NJ 08625-0715 1-800-792-9745 </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. 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 Household size: (1) \$2,096/month (2) \$2,823/month</p> <p>Resources may count to determine eligibility in certain cases. Countable resource limits for 60 years of age and older is \$3,500.</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>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> www.njhelps.org</p> <p>Printable paper application available online or apply at community outreach locations. Monthly schedule posted online www.bcbss.com</p>	<p>NJ SNAP Information Line: 1-800-687-9512</p> <p>www.nj.gov/humanservices/njsnap/apply/eligibility/</p> <p>Once application is submitted then an eligibility interview is typically completed over the phone.</p>

Low-Income Home Energy Assistance Program (LIHEAP)

WHAT IT DOES	ELIGIBILITY REQUIREMENTS	HOW TO APPLY	COMMENTS
<p><u>Universal Service Fund (USF)</u> Receive monthly credits on utility bill for gas & electric which is based on consumption and income. 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 USF. Fresh start can provide additional assistance and forgiveness of overdue balances. USF applications are accepted all year.</p>	<p><u>Universal Service Fund (USF):</u> *Gross income limits for a household size: (1) \$54,360/yr. (\$4,530/mo.) (2) \$73,236/yr. (\$6,103/mo.)</p>	<p>How to submit applications:</p> <p>In-person or drop off application: Mondays and Wednesdays 9-3pm. 294 Union Street, Hackensack</p> <p>Email: LIHEAP@GreaterBergen.org</p> <p>Mail: Greater Bergen LIHEAP 294 Union Street Hackensack, NJ 07601</p>	<p><u>PSE&G Customer Service Center</u> 214 Hudson Street Hackensack 1-800-436-7734</p> <p><u>PSE&G Collection Department:</u> 1-800-357-2262</p>
<p><u>Heating:</u> Must be responsible for directly paying your own heat. This also applies to heat included in rent.</p> <p><u>Cooling</u> Benefit is \$200 and applicant must have a medical condition that requires the use of any cooling device.</p> <p><u>Winter Termination Program (WTP):</u> Provides protection from having your gas and/or electric shut-off from Nov. 15th - March 15th (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><u>Weatherization:</u> 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><u>Heating, Cooling, Winter Termination, Weatherization:</u> *Gross income limits for a household 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 1st to June 30th</p>	<p><u>Application drop box locations:</u> 261 State Street Hackensack, NJ 07601</p> <p>Call for special accommodations (homebound or using wheelchair)</p> <p><u>Contact GBCA LIHEAP:</u> 201-488-5100, Press 2 for Energy Assistance</p> <p><u>Weatherization Services:</u> 61 Voorhis Lane Hackensack, NJ 07601 (973) 910-2500 EXT 7122 or 7011 OR 201-488-5100, Press 6</p>	<p><u>NJ Board of Public Utilities</u> www.nj.gov/bpu/</p> <p>Utility Complaints: 1-800-624-0241</p> <p>Cable TV complaints: 1-800-624-0331</p> <p><u>GBCA Headquarters:</u> www.GreaterBergen.org 392 Main Street, Hackensack, NJ 07601 201-968-0200 Email: info@greaterbergen.org</p> <p><u>State Utility Assistance:</u> 1-800-510-3102 (Hotline for additional information on utility assistance programs such as water bill assistance- <i>LIHWAP (Low Income Household Water Assistance Program.</i></p>

AFFORDABLE CONNECTIVITY PROGRAM (ACP)

WHAT IT DOES	ELIGIBILITY REQUIREMENTS	HOW TO APPLY	COMMENTS
<p>The Affordable Connectivity Program (ACP) 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"> • Up to a \$30/month discount on your internet service • Up to a \$75/month discount if your household is on qualifying Tribal lands • A one-time discount of up to \$100 for a laptop, tablet, or desktop computer 	<p>ACP gross income limits for a household:</p> <p>(1) \$27,180 yr. (\$2,265/mo.) (2) \$36,620 yr. (\$3,052/mo.)</p> <p>You can also qualify for ACP if you or a household member participate in one of these programs:</p> <ul style="list-style-type: none"> • SNAP (Food Stamps) • Medicaid • Supplemental Security Income (SSI) • Federal Public Housing Assistance (FPHA) • Veterans Pension and Survivors <p>www.nj.gov/humanservices/home/digitalaccessforall.shtml</p>	<p>Apply or recertify online: Universal Service Administrative Company www.ACPbenefit.org</p> <p>ACP Support Center 1-877-384-2575</p> <p>Email: ACPSupport@USAC.org</p> <p>Mail: USAC Affordable Connectivity Support Center P.O. Box 7081 London, KY 40742</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 household is a group of people who live together and share income and expenses.</p> <p>Lifeline (Free Smartphone Program) provides free smartphone and free monthly data, minutes, unlimited texting. Most commonly used providers are Assurance Wireless and Safe Link. Income eligibility limit is less than ACP.</p> <p>www.assurancewireless.com 1-888-321-5880</p> <p>www.safelinkwireless.com 1-800-723-3546</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:</p> <p>(1) \$33,975/yr. (\$2,831/mo.) (2) \$45,775/yr. (\$3,815/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: www.njcleanenergy.com</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
Provides an annual benefit of \$225 for electric and gas utility bill.	<p>Must be 65 or older OR receiving Social Security Disability.</p> <p>Gross annual income limit is less than: Single: \$38,769 (\$3,231 month) Married: \$45,270 (\$3,773 month)</p>	<p>Apply online NJ Save application</p> <p>Printable applications available online www.aging.nj.gov or call:</p> <p>PAAD/Lifeline 1-800-792-9745</p> <p>Division of Senior Services/ADRC 201- 336-7400</p>	<p><i>Tenants Lifeline Assistance Program:</i> Eligible tenants receive a \$225 credit by check if utilities are included in their rent.</p> <p><i>Special Utility Supplement:</i> 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>

VERIZON NJ COMMUNICATIONS LIFELINE

WHAT IT DOES	ELIGIBILITY REQUIREMENTS	HOW TO APPLY	COMMENTS
Lifeline offers discount plans for residential telephone service (landline) OR FIOS broadband (internet) service. The landline voice discount is up to \$24.93. The broadband (internet) discount is a \$9.25 monthly discount.	<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-\$18,347/yr. (\$1,529/mo.) 2-\$24,719/yr. (\$2,060/mo.)</p>	<p>USAC/Lifeline application: www.verizon.com/lifeline or an application can be mailed by calling 1.800.VERIZON (1.800.837.4966)</p> <p>OR</p> <p>NJ SHARES 1-866-657-4273 info@njshares.org</p> <p>Mail/Fax or email application with required documents to:</p> <p>New Jersey SHARES 4 Walter E. Foran Boulevard, Suite 105 Flemington, NJ 08822</p> <p>Fax: 609-883-0133 Email: telco@njshares.org</p>	<p>Lifeline is a government assistance program supported by the New Jersey Board of Public Utilities and the Federal Communications Commission</p> <p>USAC Lifeline Support Center P.O. Box 7081 London, KY 40742 1-800-234-9473</p>

NJ SHARES

WHAT IT DOES	ELIGIBILITY REQUIREMENTS	HOW TO APPLY	COMMENTS
<p>Financial assistance during unexpected circumstances and temporary financial crisis. Not receiving benefits from LIHEAP and USF. Grants offered for gas/electric, water bill. Works in partnership with Verizon NJ. Assists with information and application process for telephone and internet discount programs: Verizon Communications Lifeline and Verizon NJ Affordable Connectivity Program.</p>	<p>Household income does not exceed 400% of Federal Poverty Level:</p> <p>Up to \$700 grant gas & electric Income limits for household size: 1-\$54,360/yr. (\$4,530/mo.) 2-\$73,236/yr. (\$6,103/mo.)</p> <p>Up to \$500 grant for NJ SHARES SMART Utility Assistance gas & 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 download 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>Fax: 609-883-6364</p> <p>Email: info@njshares.org</p>	<p>Phone: 609-883-1626 Toll Free: 866-657-4273</p> <p>www.njshares.org</p>

Payment Assistance for Gas & Electric (PAGE)

WHAT IT DOES	ELIGIBILITY REQUIREMENTS	HOW TO APPLY	COMMENTS
<p>Pays past due gas and/or electric bills. Prevents customers from service disconnection and assists to restore service.</p>	<p>Maximum income guidelines per household:</p> <p>(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"> • 45 days or more past due balance • Received a shut-off notice or service disconnected. • Minimum \$100 account balance. 	<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> PAGEapp@housingall.org</p> <p><u>Online applications:</u> www.njpoweron.org</p>	<p>For additional information call: (732) 982-8710 (732) 389-2204</p>

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

WHAT IT DOES	ELIGIBILITY REQUIREMENTS	HOW TO APPLY	COMMENTS
<p>Full Medicaid coverage pays for physician in office, hospital or nursing home or other medical facility & cost of prescribed drugs, eye glasses, dentists, podiatrist, mental health service, ambulance services, hospice, and home health care.</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: \$13,590 yr. (\$1,133/month) Married: \$18,310 yr. (\$1,526/month)</p> <p>Maximum allowable resources for : Single: \$4,000; Married: \$6,000</p>	<p>Board of Social Services 218 Route 17 North Rochelle Park, NJ 07662 Tel: 201-368-4200 Weekdays 8 am thru 4:30 pm</p> <p>Go to www.bcbss.com to access an online Aged Blind Disabled application or request paper application by mail.</p>	<p><u>Additional contact options:</u> Email: customerservice@bcbss.com Customer Service Hotline: (201) 368-4273</p> <p>NJ Family Care 1-800-356-1561</p> <p>Medicaid District office 973-977-4077</p> <p>Note: Other Medicaid ABD programs are available such as Medically Needy (“spend down”), Medicaid Only/SSI, Institutional Medicaid.</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 Systems *Mental Health and *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 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><u>M.L.T.S.S.</u> Single: \$2,523 Maximum Resources: \$2,000</p> <p>**If resource limits are met and individual income is above \$2,523 then the option is to set up a Qualified Income Trust (QIT).</p> <p>**Maximum resources for the community spouse are much higher.</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</p> <p>http://www.state.nj.us/humanservices/dmahs/home/mltss.html</p>	<p>Managed Care Organization (MCO's) administers MLTSS and coordinates services</p> <p>To enroll in a Medicaid MCO : 1-866-472-5338</p> <p><u>Managed Care Organizations:</u> <u>Aetna</u> 1-855-232-3596 <u>Amerigroup NJ</u> 1-800-600-4441 <u>Horizon NJ Health</u> 1-877-765-4325 <u>United Healthcare</u> 1-800-941-4647 <u>Wellcare</u> 1-888-453-2534</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.</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 wish to remain at home. • Not financially eligible for Medicaid or Medicaid Waiver Services. • Meets legal immigration status <p>Single: \$4,134/mo. Maximum resources: \$40,000</p> <p>Married: \$5,569/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" 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: 34%;">Co-pay Amount</th> </tr> </thead> <tbody> <tr> <td>\$0 - \$1,506</td> <td>\$0 - \$2,029</td> <td>\$0.00</td> </tr> <tr> <td>\$1,507 - \$1,982</td> <td>\$2,030 - \$2,670</td> <td>\$15.00</td> </tr> <tr> <td>\$1,983 - \$2,548</td> <td>\$2,671 - \$3,433</td> <td>\$30.00</td> </tr> <tr> <td>\$2,549 - \$3,114</td> <td>\$3,434 - \$4,196</td> <td>\$60.00</td> </tr> <tr> <td>\$3,115 - \$3,681</td> <td>\$4,197 - \$4,959</td> <td>\$90.00</td> </tr> <tr> <td>\$3,682 - \$4,134</td> <td>\$4,960 - \$5,569</td> <td>\$120.00</td> </tr> </tbody> </table> <p>Standard Medical Deductions: Individual: \$248 Couple: \$479</p>	Individual	Couple	Co-pay Amount	\$0 - \$1,506	\$0 - \$2,029	\$0.00	\$1,507 - \$1,982	\$2,030 - \$2,670	\$15.00	\$1,983 - \$2,548	\$2,671 - \$3,433	\$30.00	\$2,549 - \$3,114	\$3,434 - \$4,196	\$60.00	\$3,115 - \$3,681	\$4,197 - \$4,959	\$90.00	\$3,682 - \$4,134	\$4,960 - \$5,569	\$120.00
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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: \$30,276 yr. (\$2,523/month) Resources: \$40,000; Married: \$60,552 yr. (\$5,046/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 \$1,219/month for single and \$2,439/month for a couple.</p>

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>Payment benefit based on income:</p> <p>Homeowners with income of \$150,000 or less will receive \$1,500.</p> <p>Homeowners with income of more than \$150,000 and up to \$250,000 will receive \$1,000.</p> <p>Renters with income of \$150,000 or less will receive \$450.</p>	<p>File applications by phone or online. Tenants/renters do not have a PIN and ID and should apply online or by paper application.</p> <p>1-877-658-2972</p> <p>ANCHOR Hotline: 1-888-238-1233</p> <p>nj.gov/treasury/taxation/anchor</p>	<ul style="list-style-type: none"> • ANCHOR program is separate from the PTR “Senior Freeze” program • Based on 2019 New Jersey Gross Income • Filing deadline is January 31, 2023 • Payments will be issued as checks or direct deposits beginning late Spring 2023 (no later than May 2023)

PROPERTY TAX REIMBURSEMENT (SENIOR FREEZE) (2020-2021)

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): <u>YR 2020: \$92,969</u> <u>YR 2021: \$94,178</u></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, 2020 • Resident of NJ continuously for the last 10 years (since December 31, 2010 or earlier) as a homeowner or renter • Owned and lived in your home since December 31, 2017, or earlier and still owned and lived in your home on December 31, 2021 • 2020 & 2021 property taxes paid by June 1, 2021. • 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 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>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 the 2021 Senior Freeze was October 31, 2022 • 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 relocate to another NJ Residence and already enrolled in program. Establish eligibility after 2 years. • May back date base year for missed years <p>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). www.nj.gov/treasury/taxation/ptr</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

Call 1-609-943-4093 or schedule appointment: www.nj.gov/taxation

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 (\$1,133-\$2,265) Married (\$1,526- \$3,052)** 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

Tracy Silna-Zur
Chairwoman

Thomas J. Sullivan
Vice Chairman

Dr. Joan M. Voss
Chair Pro Tempore

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