

NJ Medicare Savings Programs and State Pharmaceutical Assistance Programs: 2021-2022 Income Eligibility Chart

Maximum Monthly Income	Maximum Annual Income	Maximum Assets	Program(s) Eligible for	Medicare Premiums Paid by the Programs	2021 Medicare Deductibles and Copays Paid by the Programs or Waived
\$1,074 individual ¹ \$1,452 couple	\$12,880 ¹ \$17,420 <i>100% of FPL</i>	\$4,000 \$6,000	Medicaid for Aged, Blind, Disabled/ NJ Family Care (QMB-Plus) • Full LIS	<ul style="list-style-type: none"> Part A and Part B premiums Part D premium up to benchmark amount of \$37.07 for basic benefit. Part C premium - up to \$37.07 of basic drug benefit in any Medicare Advantage 	<ul style="list-style-type: none"> Part A, Part B and Part C deductibles and copays waived Part D: Person pays LIS Level 2 copays of \$1.35 for generics and \$4 for brand drugs
\$2,382 individual <i>(if income over \$2,382, can create Qualified Income Trust (QIT) to apply)</i>	\$28,584	\$2,000	<ul style="list-style-type: none"> Medicaid for Nursing Homes MLTSS Full LIS 	<ul style="list-style-type: none"> Part A and Part B premiums Part D premium up to benchmark amount of \$37.07 for basic benefit. Part C premium - up to \$37.07 of basic drug benefit in any Medicare Advantage 	<ul style="list-style-type: none"> Part A, Part B and Part C deductibles and copays waived Part D: Person pays LIS Level 3 copays of \$0 for generics and brand drugs
\$1,288 individual ¹ \$1,742 couple	\$15,456 ¹ \$20,904 <i>120% of FPL</i>	\$7,970 ² \$11,960 ²	<ul style="list-style-type: none"> SLMB Full LIS² PAAD 	<ul style="list-style-type: none"> Part B premium Part D premium up to benchmark amount of \$37.07 of basic benefit. Part C premium - up to \$37.07 of basic drug benefit in any Medicare Advantage Plan 	<ul style="list-style-type: none"> Part D deductible paid by LIS Person pays LIS Level 1 copays of \$3.95 for generic drugs and \$9.85 for brand drugs if LIS only; \$7 for brands if LIS & PAAD
\$1,449 individual ¹ \$1,960 couple	\$17,388 \$23,517 <i>135% of FPL</i>	\$7,970 ² \$11,960 ²	<ul style="list-style-type: none"> SLMB QI Full LIS² PAAD 		
\$1,610 individual ¹ \$2,178 couple	\$19,320 ¹ \$26,130 <i>150% of FPL</i>	\$13,290 ² \$26,520 ²	<ul style="list-style-type: none"> Partial LIS PAAD 	<ul style="list-style-type: none"> Part D premium up to benchmark amount of \$37.07 of basic benefit. Part C premium - up to \$37.07 of basic drug benefit in any Medicare Advantage Plan 	<ul style="list-style-type: none"> Part D deductible paid by PAAD Person pays LIS Level 4 copay of 15% of drug cost or PAAD copay, whichever is less
<i>2022 limits Approximately</i> \$3,230 individual \$3,772 couple	\$38,769 \$45,270	No Cap	• NJ PAAD	<ul style="list-style-type: none"> Part D premium for certain stand-alone plans Part C premium - up to \$37.07 of drug benefit in any Medicare Advantage Plan 	<ul style="list-style-type: none"> Part D deductible paid by PAAD Person pays PAAD copay of \$5 for generics or \$7 for brand or Part D copay, whichever is less
<i>2022 limits Approximately</i> \$4,064 individual \$4,605 couple	\$48,769 \$55,270	No Cap	• NJ Senior Gold Discount	<ul style="list-style-type: none"> Person must pay full premium for a Part D Plan or Medicare Advantage Plan 	<ul style="list-style-type: none"> For each prescription person pays Senior Gold copay of \$15 plus 50% of remaining cost of Part D cost share

¹Add \$20 to the monthly amounts and \$240 to the annual income listed to determine the actual eligibility limit, since applicants are allowed a \$20/month disregard for unearned income for QMB, SLMB, QI and LIS. Couples only get one \$20 disregard. If person has income from employment, \$65/month plus one-half of remainder of gross salary is not counted when determining eligibility.

²LIS allows additional assets of \$1,500 per person if assets to be used for burial expenses. This increases allowable asset levels for Full LIS to maximum \$9,470 (single), \$14,960 (couple). For Partial LIS increases maximum assets to \$14,790 (single), and \$29,520 (couple).

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LIS – Low Income Subsidy, (also called “Extra Help”): Federal program pays Medicare Part D premium, deductibles and reduces drug copays.

MLTSS – Managed Long Term Services and Supports: Person must have care needs which would qualify them for long term care in a skilled nursing facility. MLTSS provides home-based services to allow person to remain at home or in Assisted Living Facility, plus full Medicaid benefits. If monthly income over the eligible cap, can still qualify by depositing monthly funds into **Qualified Income Trust (QIT)** to use towards cost of care.

NJ PAAD – NJ Pharmaceutical Assistance to the Aged and Disabled: A New Jersey state program that pays Medicare Part D premium for some plans, and deductibles and copays for all plans. Members pay \$5 or less for covered generic drugs and \$7 or less for covered brand drugs.

QMB Plus – Qualified Medicare Beneficiary: Program pays Medicare Part A and B premiums and protects from Medicare Parts A, B, C deductibles and copays. “Plus” provides additional medical benefits under the **New Jersey Family Care Special Medicaid Program for Aged, Blind, or Disabled**. Enrollment in a New Jersey Medicaid Managed Care Organization (MCO) for Medicaid benefits is mandatory. QMB Plus person also referred to as a **“dual eligible”**.

NJ Senior Gold Prescription Discount – Wraps around Part D Plan: Member pays first \$15 plus 50% of remaining Part D copay for each covered prescription, or Part D copay, whichever is less. Once the member's annual out-of-pocket expenses reach the Senior Gold catastrophic cap of \$2,000 for an individual or \$3,000 for a married couple, their co-pay is only \$15 or the Part D co-pay (whichever is less) for the balance of their Senior Gold eligibility period.

SLMB & SLMB-QI – Specified Low Income Medicare Beneficiary and Qualified Individual: Both programs pay monthly Medicare Part B premium. Same application for both SLMB and SLMB-QI programs.

How to Apply:

LIS/Part D Extra Help – Social Security office or <https://www.ssa.gov/medicare/prescriptionhelp/> or call 1-800-772-1213. If also eligible for Medicaid Aged/Blind/Disabled, PAAD or SLMB, no need to apply separately for the Extra Help.

MLTSS – Aging & Disability Resource Connection in county where client resides. Call 1-877-222-3737 for screening.

PAAD, Senior Gold, SLMB, QI – New Jersey Department of Human Services **NJSave** application, call 1-800-792-9745 or apply online at <http://www.state.nj.us/humanservices/doas/paad/>

Medicaid/QMB/ NJ FamilyCare – Board of Social Services/County Welfare Agency in county where client resides. On-line application available at <http://www.state.nj.us/humanservices/dmahs/clients/medicaid/abd/>
Paper application available at http://www.state.nj.us/humanservices/dmahs/clients/medicaid/abd/ABD_Application_Booklet.pdf