



## Understanding Medicaid as an Adopted Parent

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## Adoption in NJ

- ❖ Must be at least 18 years old and 10 years older than the child
- ❖ No one is precluded based on culture, religion, race, ethnicity, gender, marital status, etc.
- ❖ Do not have to be a homeowner
- ❖ Must be able to financially support and care for your family
- ❖ Do not have to be a U.S. citizen, but must have entered the country legally and plan to stay long enough for a placement to occur
- ❖ Contact the NJ Department of Children and Families (DCF):
  - <https://www.nj.gov/njfosteradopt/adoption/contact/index.html>



## Adoption Subsidy

- ❖ If able to adopt a child with special needs, but feel you cannot afford the cost of raising a child, the [New Jersey Subsidized Adoption Program](#) is available.
- ❖ About 98% of children adopted through Child Protection and Permanency (CP&P) receive the adoption subsidy.
- ❖ DCF Adoption Subsidy Support Services:
  - Call **1-800-847-5027**



## Adoption Subsidy

Subsidies can help adoptive families in providing:

- ❖ A regular monthly payment, including clothing allowance
- ❖ A one-time payment that covers adoption-related legal fees
- ❖ **Medicaid coverage for the child to assist with any physical or psychological condition not covered by the family's own insurance**
- ❖ Children with disabilities may receive special services for a medical, health, or equipment needs, on a case-by-case basis.
- ❖ Out-of-state medical coverage (for most states)
- ❖ Post-Adoption Counseling Support services



## Adoption Subsidy Medicaid

- ❖ **Medicaid Hotline: 1-800-356-1561**
  - Health Benefits Identification Card Replacement: **1-877-414-9251**
  - To change or enroll in (HMO) Health Maintenance Organization:  
HMO Enrollment: **1-866-472-5338**
  - Contact NJ FamilyCare: **1-800-701-0710** and ask to speak to CP&P Health Benefits Coordinator/Representative

### HMO Case/Care Management

- ❖ Case Management programs may help you receive the education, care and services you need when faced with a challenging medical situation.
- ❖ See more here: <https://www.nj.gov/njfostradopt/subsidy/insurance/>



## Adoption Subsidy & Adult Medicaid

- ❖ Parents receive the full subsidy until the child turns 18 or until the child completes high school or other equivalent program, whichever is last
- ❖ Many individuals with IDD remain in school until 21 and may remain eligible for the subsidy
- ❖ Will need to reapply for “adult” Medicaid (NJ FamilyCare) in transition from DCF Medicaid



## Why is Medicaid so Important?

- ❖ Provides comprehensive health coverage and access to important medical services
- ❖ To access Division of Developmental Disabilities (DDD) services at age 21
  - Must be functionally eligible **and** must have Medicaid
- ❖ Simplest way to get Medicaid is by **applying for Supplemental Security Income (SSI) at age 18**
  - Automatically receive Medicaid as an SSI recipient
- ❖ But SSI is not required to receive Medicaid (or DDD)



## NJ FamilyCare/Medicaid

- ❖ NJ FamilyCare = NJ Medicaid
- ❖ 2 primary programs:
  - **NJ FamilyCare** - children under 19 (Children's Health Insurance Program/CHIP), adults 19-64, and pregnant women
  - **Aged, Blind, or Disabled (ABD)** - people 65 and older, require long term care, and/or determined blind or disabled by Social Security/NJ
- ❖ Most individuals with IDD have ABD Medicaid





# NJ FamilyCare

- ❖ “Regular” NJ FamilyCare, Affordable Care Act (ACA) expansion Medicaid, or Modified Adjusted Gross Income (MAGI) Medicaid
- ❖ **Based on a person’s income, not on having a disability**
- ❖ Maximum gross income of **\$1,677/month (2024)**
- ❖ ABD Medicaid can be a better option if an individual has a disability and is eligible
- ❖ Cannot be listed as a dependent on parents’ tax return
- ❖ Cannot receive Medicare

FAMILY SIZE *	Adults (Age 19-64)		Plan First** (Family Planning)		NJFCP** (Women Only Age)		Children (Under Age 19)					
	0 - 138%	> 138 - 205%	0 - 205%	0 - 147%	> 147 - 205%	> 150 - 200%	> 200 - 250%	> 250 - 300%	> 300 - 353%	Federal Poverty Level % (FPL)		
	Maximum Monthly Income											
1	\$1,677	\$2,491	\$2,491	\$1,787	\$1,823	\$2,430	\$3,038	\$3,645	\$4,254			
2	\$2,268	\$3,369	\$3,369	\$2,456	\$2,465	\$3,287	\$4,109	\$4,930	\$5,834			
3	\$2,859	\$4,247	\$4,247	\$3,046	\$3,108	\$4,144	\$5,180	\$6,215	\$7,355			
4	\$3,450	\$5,125	\$5,125	\$3,675	\$3,750	\$5,000	\$6,250	\$7,500	\$8,875			
5	\$4,042	\$6,004	\$6,004	\$4,365	\$4,393	\$5,857	\$7,311	\$8,785	\$10,396			
6	\$4,633	\$6,882	\$6,882	\$4,955	\$5,035	\$6,714	\$8,392	\$10,070	\$11,917			
Each Additional	\$592	\$879	\$879	\$630	\$643	\$897	\$1,071	\$1,285	\$1,521			
Monthly Premium Copayments	No copay	No copay	No copay	No copay	No copay	No copay	No copay	No copay	No copay	No copay	No copay	

\* The size of your family may be determined by the total number of parent(s) or caretaker(s), and all blood-related children under the age of 21 who are tax dependent, as well as any other tax dependent residing in the home.  
 \*\* Plan First and NJFCP do not meet the minimum essential health care coverage requirement.



# ABD Medicaid

- ❖ **ABD Medicaid Programs:**
  - Supplemental Security Income (SSI) Medicaid
  - Medicaid Only
  - New Jersey Care ... Special Medicaid Programs
  - NJ WorkAbility
  - Managed Long Term Services and Supports (MLTSS)
- ❖ **Multiple ABD programs, but only one application**
- ❖ [See the online brochure](#)



## NJ FamilyCare Aged, Blind, Disabled Programs



STATE OF NEW JERSEY



## SSI Medicaid

- ❖ Eligible individuals who receive **Supplemental Security Income (SSI)** through the Social Security Administration (SSA)
- ❖ No separate application required
- ❖ NJ individuals determined eligible for SSI automatically receive full ABD Medicaid benefits
- ❖ Eligibility is tied to Social Security monthly income and resource limits:
  - **\$974.25/month gross income**
  - **\$2,000/month resource limit**
- ❖ Can apply for SSI on the SSA website
  - <https://www.ssa.gov/apply/ssi>



## SSI Medicaid

- ❖ Many individuals with IDD have SSI and Medicaid
- ❖ But there can be changes to an individual's SSI and Medicaid when a parent collects Social Security retirement, becomes disabled, or passes away
- ❖ **May become eligible for Medicaid as a Section 1634 Disabled Adult Child ("DAC")**



## Section 1634 DAC

### ❖ SSA definition:

- A person who was receiving SSI benefits (and Medicaid) and who meets the following:
  - Is at least 18 years of age
  - Has blindness or a disability which began before the age of 22
  - Has been receiving SSI based on blindness or disability and
  - **Has lost SSI** due to the receipt of Social Security benefits on a parent's work record due to the retirement, death, or disability of a parent
- **The person still cannot have more than \$2,000 in resources** in his or her name (excluding a Special Needs Trust or ABLE account)



## DAC Flyer



**Disabled Adult Children (§1634 DAC)**


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

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

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

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

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

**Obtaining Medicaid after Losing SSI Benefits**

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

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

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

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

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



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

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## Transition from SSI to SSDI

- ❖ If the individual has SSI, but a parent is retiring, becomes disabled, or passes away:
  - The individual becomes eligible for SSDI instead of SSI in most cases
    - Sometimes receive both if SSDI benefit is small
  - Parent needs to do a new application prior to getting SSDI, **Social Security will contact you about doing so**
  - When SSDI starts: if SSI is ending, Medicaid will end, usually in about **4 months**



## Request for Information (RFI) New Medicaid Application

- ❖ If the individual has DDD services, should receive an RFI packet from DDD (emailed or mailed, in a blue envelope)
- ❖ **The RFI is the new ABD Medicaid application**, complete it and return promptly to the provided address
- ❖ Check with Support Coordinator if you do not receive an RFI after switch to SSDI
- ❖ If the individual is not on DDD, the local County Board of Social Services (CBoSS) should provide the RFI
- ❖ See the the DAC flyer for details





## Medicaid Eligibility from the DDD Waiver Unit

- ❖ DDD permits Medicaid eligibility for individuals with IDD who do not qualify through the county
  - Usually a person who receives a SSDI benefit from a parent's retirement, disability, or death which exceeds the county limit (**\$1,255/month in 2024**) and the person never had SSI
  - **DDD has a higher "Medicaid Only" income limit of \$2,829 (2024)** through their waiver unit
  - The \$2,000 resource limit still applies
  - [Complete our Medicaid Eligibility Problem Form](#)
  - DDD provides a Medicaid application, if the individual is approved for services, approaching their 21st birthday



## Other ABD Medicaid Programs

- ❖ If an individual has too much income/resources, or needs other services through Medicaid
- ❖ There are several other programs besides SSI Medicaid
- ❖ Eligibility requirements differ



## Medicaid Only

- ❖ Individuals who do not receive SSI but have income and resources under SSI limits:
  - Gross monthly income below \$974.25 for an individual
  - Resources below \$2,000
- ❖ Complete the ABD Medicaid application and submit to CBoSS



## New Jersey Care ... Special Medicaid Programs

- ❖ Individuals with gross monthly income equal to or below 100% of the federal poverty level (FPL)
  - **\$1,255/month limit for an individual (2024)**
- ❖ Higher resource maximum of \$4,000/month
- ❖ Complete the ABD Medicaid application and submit to CBoSS



## NJ WorkAbility

- ❖ Full Medicaid coverage to working individuals with disabilities whose income or assets would make them ineligible
- ❖ **Phase 2 - as of February 1st - No income limit**
- ❖ There are tiered premiums for higher income individuals with countable income over 250% of the FPL
- ❖ No resource/asset limit
- ❖ Speak with a highly trained Community Resource Specialist at **1-888-285-3036**
- ❖ [DDS NJ WorkAbility](#)

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## NJ WorkAbility

Health Coverage that works with you.



## MLTSS

- ❖ One of NJ's Medicaid waiver programs
- ❖ Additional services and supports for clinically eligible individuals, **who need nursing home level of care**
- ❖ Funds community-based services and acute + primary health care - respite, personal care, home/vehicle modifications, mental health/addiction services, care management, etc.
- ❖ Clinical eligibility is determined through functional limitations and assistance with 3 or more activities of daily living (ADLs) such as dressing, bathing, eating, and mobility assistance
- ❖ Higher income limit of **\$2,742/month**
- ❖ **Can only be on MLTSS or DDD Supports Program/Community Care Program (CCP)**



## Private Duty Nursing (PDN)

- ❖ For individuals who are medically fragile and need nursing care
- ❖ If a family is not low income, Medicaid covers PDN through the MLTSS program
- ❖ Initiate the application through the Division of Disability Services (DDS) by calling **1-888-285-3036**



## Medicaid MCOs

- ❖ Medicaid in NJ is administered through **5 participating managed care organizations (MCOs)**:
  1. Aetna Better Health of New Jersey
  2. Horizon NJ Health
  3. Fidelis Care
  4. UnitedHealthcare Community Plan
  5. Wellpoint (formerly Amerigroup New Jersey)
- ❖ Everyone must be enrolled in an MCO, you can choose your plan
- ❖ **Health Benefits Coordinator** for Medicaid questions or switch to another MCO for “good cause:” **1-800-701-0710**



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

- ❖ Medicaid enrollees must need assistance with **activities of daily living (ADLs)** such as dressing, bathing, feeding, grooming, etc.
- ❖ Assistance is covered by NJ Medicaid but need a doctor's prescription and MCO nurse assessment to approve eligibility and determine number of hours per week
- ❖ Contact MCO care manager to begin the process
- ❖ **PCA** is provided by a home health agency
- ❖ **PPP** lets the family choose a provider, often friends or family



## ABLE Accounts

- ❖ **Achieving a Better Life Experience (ABLE) Act of 2014**
- ❖ Very helpful for "spend down" to qualify or maintain eligibility for Medicaid or Social Security
- ❖ Can deposit up to **\$18,000/year** in a tax-exempt ABLE savings account (2024)
- ❖ Must be receiving SSI or SSDI, age of onset of disability must be prior to age 26, or, with medical documentation, can deposit into ABLE account as a spend down before applying
- ❖ **ABLE account does not affect continuing financial eligibility for Medicaid, SSI, and other public benefits**



## ABLE Accounts

- ❖ Available in NJ but can also open an account in another state
  - <https://savewithable.com/nj/home.html>
- ❖ **Opening an ABLE account is done completely online**
- ❖ The ABLE National Resource Center (NRC) has state-specific information and is a fantastic resource for more information
  - <https://www.ablenrc.org/>
- ❖ **Important:** upon the death of the beneficiary, the state may file a claim for all or a portion of ABLE account funds to recoup costs paid by the state while the beneficiary was receiving services through Medicaid



## Special Needs Trust (SNT)

- ❖ Must be set up by an attorney, make sure they are experienced in establishing this type of trust
- ❖ Medicaid will want to review a SNT, if it is funded
- ❖ Save all receipts and document expenditures from SNT
  - Specific rules on how to spend funds
  - Use of SNT's assets to supplement, and **not supplant, impair or diminish, any benefits or assistance of any Federal, State or other governmental entity.**
  - For example, housing, food, or rent covered by Social Security, and medical services covered by Medicaid, are typically off limits.
- ❖ Useful in preserving financial eligibility for Medicaid or SSI



## How to Apply for Medicaid

- ❖ Online via the NJ FamilyCare website
  - [Apply here](#)
- ❖ In person at your local CBoSS office
  - [Find your local office](#)
- ❖ Print the application, fill it out, and mail it in
  - [A pdf of the application](#)
- ❖ Call **1-800-701-0710** (TTY: 711) for assistance



## Questions?

### Email:

- ❖ [healthcareadvocacy@arcnj.org](mailto:healthcareadvocacy@arcnj.org)

### Website:

- ❖ More information can be found at:
  - [www.arcnj.org](http://www.arcnj.org)
  - Subscribe to the email list
  - Scroll to the bottom of the page and click “Health care issues” then the “subscribe” button.
- ❖ **The Arc of NJ Health Care Advocacy Program:**
  - [www.thearcnjhealthcareadvocacy.org](http://www.thearcnjhealthcareadvocacy.org)

