

NJ
Workability!
What Is It
And What
You Need To
Know

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Today's objectives

- Fundamentals of WorkAbility
- Changes in Legislation
- WorkAbility and other insurance



What is NJ WorkAbility...

NJ WorkAbility offers full New Jersey Medicaid health coverage to working individuals with disabilities whose income would otherwise make them ineligible.

The NJ Workability Program is a Medicaid buy-in option for employed, permanently-disabled individuals, authorized under the federal "Ticket to Work and Work Incentives Improvement Act of 1999," Pub.L.106-170.

Who is eligible...

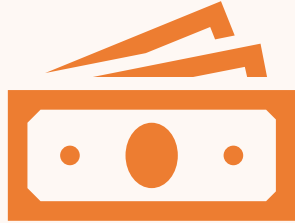
- Be at least 16 years old
- Be a New Jersey resident
- Be employed, either full or part time; and be able to show proof of employment
- Be determined as disabled by the Social Security Administration OR the Medical Review Team at the Division of Medical Assistance & Health Services, prior to age 65
- Be within the income threshold



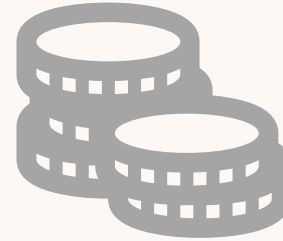
Unearned Income Threshold...

- Unearned income includes but is not limited to: alimony, Social Security benefits received based on a parent or spouse's work history (includes both Social Security Disability Insurance (SSDI) and Survivors' benefits), unemployment, interest, investments, or trust payments.
- Unearned Income Threshold: Your unearned income must be at or below \$1,215 per month for individuals (\$1,644 for couples).
 - Note: The NJ WorkAbility program does not count Social Security Disability Insurance (SSDI) or Railroad Retirement System benefits as income, if they are based on your own work history .

Total Earned Income Potential



Earned income includes but is not limited to: wages, self-employment earnings, workers' compensation, paid sick leave, private or state temporary disability plan benefits or commissions.



Total Earned Income Potential: If you do not have unearned income, your earned income must be at or below \$73,692 per year for individuals (\$99,396 for eligible couples where both people qualify for NJ WorkAbility).

Note: If you have unearned income, the maximum earned income level will be lower.

Having both Medicare and Medicaid (dual eligibility)

- Can have both Medicare and Medicaid with an ABD (Aged, Blind, Disabled) type of Medicaid.
 - NJ WorkAbility is a type of ABD Medicaid
- Having both Medicare Part B and Medicaid: NJ Medicaid pays the cost for Medicare Part B monthly premium.
- Without Medicaid, the cost of Medicare Part B premium: \$164.90/mo. in 2023.

A white computer keyboard is visible in the upper left corner, partially obscured by a black stethoscope. The stethoscope is positioned diagonally across the frame, with its chest piece resting on a white surface. The background is a clean, white surface.

Private Health Insurance and NJ WorkAbility

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- Can have private health insurance and NJ Workability Medicaid.
 - Medicaid is always payer of last resort.

DAC and WorkAbility

Disabled Adult Child (DAC)- An adult who becomes disabled before age 22 may be eligible for “child's” benefits if a parent is deceased or starts receiving retirement or disability benefits. Social Security considers this a child's benefit because it is paid on a parent's Social Security earnings record.



Currently the WorkAbility unearned income threshold is \$1,215 per month.

WorkAbility may not be a good fit if DAC is more than \$1,215.


Important Note: Portions of both earned and unearned income are not counted when determining eligibility for WorkAbility. Please apply for a full eligibility determination using the NJ FamilyCare Aged, Blind, Disabled Programs Application.

Recent changes to NJ WorkAbility...

As of April 1, 2023, WorkAbility is now:

- Open to all people over age 16 who have a disability determination
- Free from spousal deeming requirements
- Free from asset limits

Still waiting on the implementation of the continuation of NJ WorkAbility for 12 months after a job loss.



How to apply...

- Can apply in-person at your County Board of Social Services
 - Link to County BOSS offices <https://www.nj.gov/humanservices/njsnap/home/cbss.shtml>
- Can apply online by visiting <https://dmahs-nj.my.site.com/abd/abdstart>
- NJ FamilyCare provides a check list of the information and documents you may need when you apply. https://www.nj.gov/humanservices/dmahs/clients/medicaid/abd/ABD_Checklist_NJFC-ABD-CL-0416.pdf
- For help with your application, talk with a Health Benefits Coordinator at 1-800-701-0710 or 1-800-701-0720 (TTY).

Upcoming changes...



The legislation provides for additional program expansion, including the removal of the income limit and the establishment of a premium structure.



Once these provisions are made operational, DHS will publish another Medicaid Communication.



https://www.nj.gov/humanservices/dmahs/info/resources/medicaid/2023/23-06_NJ_WorkAbility.pdf