

NJ Medicare Savings Programs and State Pharmaceutical Assistance Programs: 2019 Income Eligibility Chart

Maximum Monthly Income	Maximum Annual Income	Maximum Assets	Program(s) Eligible for	Medicare Premiums Paid by the Programs	Medicare Deductibles and Copays Paid by the Programs or Waived
\$1,041 individual ¹ \$1,410 couple	\$12,490 ¹ \$16,910 <i>100% of FPL</i>	\$4,000 \$6,000	<ul style="list-style-type: none"> • QMB-Plus (Medicaid Program for Aged, Blind, Disabled/NJ Family Care) • Full LIS 	<ul style="list-style-type: none"> • Part A and Part B premiums • Part D premium up to benchmark amount of \$37.16 • Part C premium - up to \$37.16 of 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 \$1.25 for generics and \$3.80 for brand drugs
\$1,041 individual ¹ \$1,410 couple	\$12,490 ¹ \$16,910 <i>100% of FPL</i>	\$7,730 ² \$11,600 ²	<ul style="list-style-type: none"> • QMB-Only • Partial LIS 	<ul style="list-style-type: none"> • Part A and Part B premiums • Part D premium up to benchmark amount of \$37.16 • Part C premium - up to \$37.16 of drug benefit in any Medicare Advantage 	<ul style="list-style-type: none"> • Part A, Part B and Part C deductibles and copay waived • Part D: Person pays LIS Level 1 copays of \$3.40 for generics and \$8.50 for brand drugs
\$2,313 individual <i>(if income over \$2313, can create Qualified Income Trust (QIT) to apply)</i>	\$27,756	\$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 \$37.16 • Part C premium - up to \$37.16 of 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
\$1,249 individual ¹ \$1,691 couple	\$14,988 ¹ \$20,292 <i>120% of FPL</i>	\$7,730 ² \$11,600 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 \$37.16 • Part C premium - up to \$37.16 of 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 \$3.40 for generic drugs and \$8.50 for brand drugs if LIS only; \$7 for brands if LIS & PAAD
\$1,406 individual ¹ \$1,903 couple	\$16,862 \$22,829 <i>135% of FPL</i>	\$7,730 ² \$11,600 ²	<ul style="list-style-type: none"> • SLMB QI • Full LIS² • PAAD 		
\$1,562 individual ¹ \$2,114 couple	\$18,735 ¹ \$25,365 <i>150% of FPL</i>	\$12,890 ² \$25,720 ²	<ul style="list-style-type: none"> • Partial LIS • PAAD 	<ul style="list-style-type: none"> • Part D premium up to benchmark amount of \$37.16 • Part C premium - up to \$37.16 of drug benefit in any Medicare Advantage Plan 	<ul style="list-style-type: none"> • Part D deductible paid by LIS • Person pays LIS Level 4 copay of 15% of drug cost or PAAD copay, whichever is less
<i>Approximately</i> \$2,329 individual \$2,855 couple	<i>Less than</i> \$27,951 \$34,268	No Cap	<ul style="list-style-type: none"> • NJ PAAD 	<ul style="list-style-type: none"> • Part D premium for certain stand-alone plans • Part C premium - up to \$37.16 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>Approximately</i> \$3,162 individual \$3,689 couple	<i>Less than</i> \$37,951 \$44,268	No Cap	<ul style="list-style-type: none"> • 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 \$9,230 (single), \$14,600 (couple). For Partial LIS increases maximum assets to \$14,390 (single), and \$28,720 (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-Only – Qualified Medicare Beneficiary with assets over QMB-Plus limits: Program pays Medicare Part A and B premiums and protects from Medicare Parts A, B, C deductibles and copays. Beneficiary does not get full Medicaid benefits.

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**. Mandatory enrollment in a New Jersey Medicaid Managed Care Organization (MCO) for Medicaid benefits. 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 QMB, 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, call 1-800-792-9745 or apply online at <http://www.state.nj.us/humanservices/doas/paad/>

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