



State Resources for Seniors in New Jersey

Seniors can benefit from a variety of programs and services offered by their state governments, but they may not know where to access these resources. This guide covers the benefits, eligibility requirements, and application processes for financial assistance resources for healthcare and prescriptions, medical equipment, senior living and senior care, home-related expenses, and food and nutrition available to seniors in your state. Find the type of assistance you need and read about the options for seniors in your state.

Financial Assistance for Senior Living
& Senior Care

Health Insurance & Prescription Drug
Coverage for Seniors

Cash Assistance Programs for Seniors

Assistance at Home

Free Used Medical Equipment

Food Assistance Programs for Seniors



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Many seniors face high costs for their medical care and prescription drug coverage, and finding the funds to pay for these health care expenses can be stressful. We created this guide covering all of the available health insurance and prescription drug coverage programs in your state so you can take care of your health without worrying about the cost. Included in the guide are the benefits details, eligibility requirements, and application processes for available health insurance and prescription drug coverage programs for seniors in your state.

Financial Assistance for Senior Living & Senior Care

As of 2020, about one-third of 65-year-olds were expected to need more than 5 years of long-term care at some point in their lives. For some people, this care is provided at home by paid or unpaid caregivers. Other seniors move to assisted living communities or nursing homes. Regardless of the setting, many seniors wonder how they'll cover the costs of the care they need.

In New Jersey, older adults have access to Medicaid, Medicare and two Medicaid waivers to help them cover the cost of senior living and home care services.

Medicaid

New Jersey Medicaid, known as NJ FamilyCare, covers nursing home care and home health services for eligible members. To qualify for nursing home care, you must undergo a pre-admission screening, which is conducted by a counselor from a Long-Term Care Field Office. The counselor must determine that nursing home care is medically necessary to help you maintain your health and well-being. Home health services are also covered when they're medically necessary for the prevention, diagnosis or treatment of an injury or health condition.

How to Apply

The easiest way to apply for Medicaid in New Jersey is to create an account on the NJ FamilyCare portal. You can also download an application and mail it to NJ FamilyCare, P.O. Box 8367, Trenton, NJ 08650-9802. If you need help with the application, call (800) 701-0710.

Eligibility

To qualify for Medicaid as an older adult, you must be at least 65 years old, disabled or blind. You must also be a U.S. citizen or qualified alien, live in New Jersey and meet strict income and asset requirements. The income limits are higher for seniors who need nursing home care than they are for older adults enrolled in Aged, Blind and Disabled Medicaid.

	Annual Income Limit*	Asset Limit
Single Applicants	<ul style="list-style-type: none"> • \$13,596 for Aged, Blind and Disabled Medicaid • \$30,276 for Institutional Medicaid 	<ul style="list-style-type: none"> • \$4,000 for Aged, Blind and Disabled Medicaid • \$2,000 for Institutional Medicaid
Married Applicants (One Spouse Applying)	<ul style="list-style-type: none"> • \$18,312 for Aged, Blind and Disabled Medicaid • \$30,276 (for applicant) for Institutional Medicaid 	<ul style="list-style-type: none"> • \$6,000 for Aged, Blind and Disabled Medicaid • \$2,000 for applicant/\$137,400 for non-applicant for Institutional Medicaid
Married Applicants (Both Spouses Applying)	<ul style="list-style-type: none"> • \$18,312 for Aged, Blind and Disabled Medicaid • \$60,552 (\$30,276 per applicant) for Institutional Medicaid 	<ul style="list-style-type: none"> • \$6,000 for Aged, Blind and Disabled Medicaid • \$3,000 for Institutional Medicaid

* Income and asset limits are current as of May 2022. Contact the New Jersey Department of Human Services to find out if they've been updated.

Medicare

Medicare is the federal health insurance program for older adults (65+) and some younger people with disabilities. Part A, which covers inpatient care, may also cover medically necessary care delivered in a skilled nursing facility.

How to Apply

To apply for Medicare online, visit the Social Security Administration website, agree to the terms of service and fill out the application. To apply by telephone, call (800) 772-1213. If you prefer to apply in person, use the SSA office locator to find a nearby Social Security office.

Eligibility

You may qualify for Medicare coverage if any of the following apply:

- You're at least 65 years old.
- You have end-stage renal disease.
- You're under age 65 and have a disability.

If you or your spouse worked and paid Medicare taxes for at least 10 years, you qualify for premium-free Part A coverage. You may also qualify for premium-free coverage if you've been receiving disability benefits for at least 24 months, you're on kidney dialysis or you need a kidney transplant.

Managed Long-Term Services and Supports

Managed Long-Term Services and Supports is the managed care program administered by NJ FamilyCare. MLTSS uses a network of managed care organizations to coordinate services for Medicaid enrollees who need long-term care at home or in a residential care setting. Depending on a member's needs, MLTSS may cover home modifications, respite care, meal delivery, assisted living, nursing home care or community residential services.

How to Apply

To apply for MLTSS, contact your local Area Agency on Aging/Aging & Disability Resource Connection.

Eligibility

Medicaid members must meet financial and clinical requirements to be eligible for MLTSS. Older adults must need a nursing facility level of care, which is defined as needing hands-on assistance with at least three activities of daily living. If you need nursing home care, your income and assets must fall below the limits established for Institutional Medicaid. For home care, you need to meet the income and asset requirements for Aged, Blind and Disabled Medicaid.

Personal Preference Program

The Personal Preference Program lets eligible members select and manage their own long-term care services. Each member is given a monthly budget and can choose any combination of covered services to increase their comfort and maintain their health and independence. PPP benefits may be used to pay for housekeeping, home health services, personal care and equipment that isn't covered by traditional Medicaid.

How to Apply

If you're already enrolled in NJ FamilyCare Plan A, contact your managed care organization (health plan) to request an assessment to determine if you qualify for personal care assistance (PCA).

Eligibility

To qualify for the Personal Preference Program, you must be eligible for NJ FamilyCare Plan A. You must also be approved for PCA services, require PCA services for at least 6 months and have the ability to coordinate your own services or select someone to coordinate these services for you.

Health Insurance & Prescription Drug Coverage for Seniors

Nearly 90% of older adults take at least one prescription drug each day, and a three-day hospital stay costs an average of \$30,000. Seniors in New Jersey have access to Medicaid, Medicare and two prescription assistance programs to make health care more affordable.

Medicaid

In addition to covering long-term care, Medicaid pays for a wide range of services needed to prevent, diagnose and treat injuries and illnesses. These services include X-rays, blood tests, physical examinations and transportation to hospitals, clinics and other medical facilities. In New Jersey, Medicaid also covers the cost of approved prescription drugs.

How to Apply

You can apply for New Jersey Medicaid in the following ways:

- Online: Sign up for the NJ FamilyCare portal.
- Telephone: Call (800) 701-0710 for assistance filling out the application.
- Mail: Download the application form and provide the required information. Mail your completed application to NJ FamilyCare, P.O. Box 8367, Trenton, NJ 08650-9802.

Eligibility

To qualify for Medicaid, you must be a U.S. citizen or qualified alien, reside in New Jersey and meet the state's financial criteria for Medicaid enrollment.

Senior Gold Program

The Senior Gold Program helps eligible residents of New Jersey pay for prescription medications, injectable medications for multiple sclerosis and insulin needles and syringes. Senior Gold discounts can be combined with Medicare Part D coverage, reducing a senior's out-of-pocket prescription costs. For each covered drug, a Senior Gold participant pays a \$15 copay and 50% of the remaining cost once Medicare Part D benefits are applied.

How to Apply

To apply for the Senior Gold Program, complete the NJSave application online.

Eligibility

Senior Gold members must be at least 65 years old and have an annual income that falls within the range set by the Department of Human Services. In 2022, single applicants must earn between \$38,769 and \$48,769 per year, and married applicants must have incomes ranging from \$45,270 to \$55,270. If you're eligible for Medicare, you must also enroll in Medicare Part D.

Pharmaceutical Assistance to the Aged and Disabled Program (PAAD)

The PAAD Program makes prescription drugs more affordable for seniors and younger adults with disabilities. Medicare-eligible individuals must enroll in Medicare Part D, but PAAD covers the monthly premium for a basic Part D plan, keeping out-of-pocket costs as low as possible. Once Medicare Part D benefits are applied, a PAAD participant pays a copay of \$5 for an approved generic drug or \$7 for an approved brand-name drug. If Medicare Part D doesn't cover a drug, the PAAD participant must switch to a covered drug or ask their doctor to request an exception due to medical necessity.

How to Apply

Apply online by filling out the NJSave application.

Eligibility

To qualify for the PAAD Program, you must meet the following requirements:

- You're at least 65 years old or under 65 and receiving Social Security Title II disability benefits.
- You live in New Jersey.
- You earn no more than \$38,769 per year (\$45,270 for married couples). This limit is current as of May 2022.

Medicare

Original Medicare consists of Part A, which covers services provided on an inpatient basis, and Part B, which covers outpatient services. For example, Part A covers nursing care provided during a hospital stay, while Part B covers things like doctor visits and durable medical equipment.

How to Apply

To apply for Medicare online, visit the Social Security Administration website and fill out the form. You can also apply by telephone or in person. Call (800) 772-1213 to speak with a representative or use the online locator to find a Social Security office near you.

Eligibility

To receive Medicare benefits, you must be at least 65 years old or have a qualifying disability or end-stage renal disease. Everyone pays a premium for Part B, but you may qualify for premium-free Part A coverage if you or your spouse worked and paid Medicare taxes for at least 10 years.

Medicare Advantage

Original Medicare is managed by the federal government, but Medicare Advantage Plans are sold by private insurance companies. Each plan must offer at least the same amount of coverage as Original Medicare, but many insurers offer extra benefits to make their plans more attractive to consumers.

How to Apply

Use the Find a Medicare Plan tool on Medicare.gov to compare Medicare Advantage Plans in your state. When you're ready to enroll, call (800) 633-4227 or contact the plan provider directly.

Eligibility

If you're eligible for Original Medicare, you are likely eligible for Medicare Advantage; however, confirm eligibility requirements with the plan provider.

Medicare Part D

Original Medicare doesn't cover most prescription drugs, so you may want to enroll in Medicare Part D, a supplemental plan that pays for a wide range of medications. Each plan has a formulary that explains how much coverage is provided for each type of drug. Most Medicare Advantage Plans include prescription drug coverage, and you can't enroll in Medicare Part D if you have a Medicare Advantage Plan that pays for prescription medications.

How to Apply

Use the Find a Medicare Plan tool on Medicare.gov to find a plan that meets your needs. When you're ready to enroll, contact the plan directly for instructions on applying for coverage.

Eligibility

To qualify for Medicare Part D, you must be enrolled in Medicare Part A and Medicare Part B (Original Medicare) or one of the few Medicare Advantage Plans that doesn't cover prescription drugs.

Medicare Savings Programs

Medicare Savings Programs cover out-of-pocket Medicare costs, making health care more affordable for Medicare beneficiaries. New Jersey offers three MSPs.

- **Qualified Medicare Beneficiary Program:** This MSP helps pay for Medicare Part A/Part B premiums, Part A/Part B deductibles and Part A/Part B coinsurance.
- **Specified Low-Income Medicare Beneficiary:** The SLMB program helps pay Medicare Part B premiums.
- **Qualified Individual:** The QI program also helps participants pay their Medicare Part B premiums, but it has higher income limits than the QMB and SLMB programs.

How to Apply

To apply for any of the three MSPs, fill out the NJSave application online. The New Jersey Division of Aging offers a video tutorial and step-by-step instructions for using the NJSave portal. You can also call (800) 792-9745 for help completing the application.

Eligibility

MSP applicants must reside in New Jersey and have financial resources that disqualify them from enrolling in NJ FamilyCare. Each program also has strict income and asset limits to ensure that Medicare beneficiaries with the greatest need receive the most help with their out-of-pocket costs. The asset limits are the same for all three MSPs, but the income limit varies.

Program	Single Income Limits	Married Income Limits	Single Asset Limits	Married Asset Limits
Qualified Medicare Beneficiary	\$13,590	\$18,310	\$8,400	\$12,600
Specified Low-Income Medicare Beneficiary	\$16,308	\$21,972	\$8,400	\$12,600
Qualified Individual	\$18,347	\$24,719	\$8,400	\$12,600

Cash Assistance Programs for Seniors

Cash assistance programs help pay for expenses not covered by health insurance, senior living programs and other forms of aid. These benefits can be used to pay for toiletries, public transportation, utilities and other necessities.

Social Security

Social Security is a source of income available to retirees and people who can no longer work because of a disability. The money for Social Security comes from a payroll tax levied on employers, employees and self-employed individuals. When you retire, you'll receive monthly payments based on how much you earned when you were working.

How to Apply

To apply online, visit the Social Security website and fill out the application. You can also call (800) 772-1213.

Eligibility

To qualify for Social Security, you must earn at least 40 Social Security credits in your lifetime. Working and paying your portion of the Social Security payroll tax helps you earn these credits.

Supplemental Security Income

Supplemental Security Income is a tax-funded program that provides monthly payments to help aged, blind and disabled people meet their basic needs.

How to Apply

To apply for SSI, fill out the online application, call (800) 772-1213 or visit your local Social Security office.

Eligibility

SSI has the following eligibility requirements:

Basic Requirements	Aged 65, blind or disabled.
Citizenship	U.S. citizen, U.S. national or resident alien.
Countable Resources	\$2,000 for individuals/\$3,000 for married couples.
Income	Countable income can't exceed the federal benefit rate.

Assistance at Home

New Jersey has several programs to help seniors maintain their homes, pay their utility bills and meet their tax obligations. Many of these programs are free, making it easier for seniors to remain in their homes as they age.

Eligibility	Contact	Description
Jersey Assistance for Community Caregiving		
<ul style="list-style-type: none"> • Must be at least 60 years old • Must require a nursing facility level of care • U.S. citizen • New Jersey resident • Income can't exceed 365% of the federal poverty level • Must have less than \$40,000 in countable assets (\$60,000 for married couples) 	(877) 222-3737	Jersey Assistance for Community Caregiving is a state-funded program that covers the cost of services that can help seniors stay in their homes. As part of the program, eligible seniors may qualify for modifications to make their homes safer or more accessible. Participants may have to pay a copay for some services.
Low-Income Home Energy Assistance Program		
<ul style="list-style-type: none"> • Must have a gross income at or below 60% of the median income for New Jersey • Must be responsible for paying your own heating and cooling costs, either directly to utility companies/fuel providers or indirectly as part of a monthly rent payment 	(800) 510-3102	LIHEAP pays past-due utility bills and provides crisis assistance to New Jersey residents who are almost out of heating fuel or are about to have their electric or natural gas service disconnected. The program also offers a cooling assistance benefit to New Jersey residents who have a medical need for air conditioning or other forms of cooling.
New Jersey Weatherization Assistance Program		
<ul style="list-style-type: none"> • Must have income at or below 200% of the FPL • Eligible residents must provide income documentation once per year if they're on the waiting list for longer than 12 months. • Residents are automatically eligible for WAP if they participate in LIHEAP, the Supplemental Nutrition Assistance Program or Temporary Assistance for Needy Families. 	Contact your local service provider	The New Jersey Weatherization Assistance Program offers grants to help older adults and younger adults with disabilities conserve energy, protect their homes against the elements and increase energy efficiency. Funds may be used to add weather stripping, install insulation, replace inefficient water heaters and make energy-related repairs.

Senior Citizens and Disabled Persons Property Tax Deduction

<ul style="list-style-type: none"> • Must reside in New Jersey for at least one year prior to October 1 • Must own and occupy the home for at least one year prior to October 1 • Must be at least 65 years old or totally blind/disabled; the rebate is also available to surviving spouses who are at least 55 years old. • Applicants must meet the program's income requirements. 	<p>(800) 323-4400</p>	<p>The New Jersey Division of Taxation offers a \$250 property tax deduction to seniors and younger people with disabilities. Homeowners must apply for the deduction each year.</p>
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Payment Assistance for Gas and Electric

<ul style="list-style-type: none"> • Must reside in New Jersey • Applicant must have a documented notice of a past-due balance exceeding \$100 • Must receive utility service from PSEG, South Jersey Gas, JCP&L, Atlantic City Electric, Rockland Electric, NJNG, Elizabethtown Gas or a third-party utility company that bills through one of the companies mentioned previously • Must have an annual income at or below the program limit; the limit starts at \$66,968 per year for a single person and increases with each additional household member. 		<p>PAGE uses state funds to help New Jersey residents cover their utility bills. Applicants must provide copies of their Social Security cards, proof of New Jersey residence, proof of income and documentation of a past-due gas or electric balance. PAGE may also ask to see an applicant's tax return or other documents to verify identity, residence or income.</p>
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Lifeline Program

<ul style="list-style-type: none"> • Annual income can't exceed \$28,500 for a one- or two-person household • At least one household member must be enrolled in a qualifying public assistance program (e.g. Medi-Cal, SSI, SNAP) 	<p>Contact your telephone company to begin the application process</p>	<p>The LifeLine Program offers a discount on landline or mobile telephone service, ensuring that participants can stay in contact with loved ones.</p>
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Free Used Medical Equipment

Medicare and Medicaid may not cover the cost of some medical equipment. Even if the equipment is covered, it may not be available immediately, leaving seniors without the items they need to stay healthy and independent. To address these problems, New Jersey has medical equipment banks that lend or give away used medical equipment to those in need.

Eligibility	Contact	Description
Pluckemin Medical Equipment Ministry		
<ul style="list-style-type: none"> • Must sign a liability release form • Must make an appointment to pick up equipment 	(908) 396-6057	Located in Pluckemin, New Jersey, the Pluckemin Medical Equipment Ministry accepts used medical equipment in good condition, cleans it thoroughly and distributes it to people who need it.
Assistive Technology Lending Center		
<ul style="list-style-type: none"> • Must reside in New Jersey • Must have some type of disability 	(888) 322-1918, ext. 536	The Assistive Technology Lending Center is a free service that allows New Jersey residents with disabilities to borrow a wide range of assistive devices. Available items include transfer devices, wrist rests, call chimes and telephone amplifiers.
Richard West Assistive Technology Advocacy Center		
<ul style="list-style-type: none"> • Must live in New Jersey • Must have some type of disability 	(800) 922-7233	The Richard West ATAC uses federal funds to make assistive technology more accessible to the people who need it. The center partners with Goodwill Home Medical to make certain items available for free.
Bikur Cholim Medical Equipment G'Mach		
<ul style="list-style-type: none"> • Must reside in New Jersey • Must make an appointment 	(973) 472-1030	The Bikur Cholim of Passaic-Clifton operates a medical equipment bank, making donated items available to anyone who needs them. Available items include scooters, canes, crutches, walkers and wheelchairs.

Food Assistance Programs for Seniors

In 2020, more than 5 million seniors dealt with food insecurity or the lack of consistent access to nutritious food. Poor nutrition can lead to vitamin and mineral deficiencies or increase the risk of complications from certain health conditions. Fortunately, New Jersey offers Meals on Wheels programs, food banks and government-sponsored programs to help seniors access nutritious foods.

Meals on Wheels

Meals on Wheels uses a network of volunteers to deliver meals to seniors throughout New Jersey. In addition to making sure seniors have access to nutritious meals, home meal delivery helps prevent social isolation by ensuring that program participants have an opportunity to talk to someone each day. The eligibility requirements vary by provider.

	Area Served	Address	Phone Number
Meals on Wheels North Jersey	Bergen County	100 Madison Avenue, Suite 3 Westwood, NJ 07675	(201) 358-0050
Jersey City Meals on Wheels	Jersey City area	Martin Luther King Jr. City Hall Annex One Jackson Square Jersey City, NJ 07305	(201) 547-6809
Meals on Wheels of Burlington County	Burlington County	795 Woodlane Road Westampton, NJ 08060	(609) 702-7053
Meals on Wheels of Atlantic County	Atlantic County	101 S. Shore Road Northfield, N.J. 08225	(888) 426-9243
Meals on Wheels of Cumberland County New Jersey	Cumberland County	800 East Commerce Street Bridgeton, NJ 08302	(856) 453-2159
Meals on Wheels Mercer County	Mercer County	320 Hollowbrook Drive Ewing, NJ 08638	(609) 695-3483
Meals on Wheels of Monmouth County	Monmouth County	810 Fourth Avenue Asbury Park, NJ 07712	(732) 775-0525, ext. 227

Food Pantries

New Jersey has food pantries available to help seniors supplement their grocery budgets with rice, beans and other staples. Check with your local food pantry to learn more about what's available and find out if you're eligible for assistance.

	Area Served	Address	Phone Number
The Food Bank of South Jersey	Burlington County, Salem County, Camden County, Gloucester County	1501 John Tipton Boulevard Pennsauken, NJ 08110	(856) 662-4884
Kitchen Door Food Pantry	Egg Harbor City	245 Boston Avenue Egg Harbor City NJ 08215	(609) 965-1920
Community FoodBank of New Jersey Mobile Food Pantries	Atlantic County, Cumberland County, Cape May County	31 Evans Terminal Hillside, NJ 07205	(908) 838-4981
Rutherford Food Pantry	Bergen County	176 Park Avenue Rutherford, NJ 07070	(201) 460-3000, ext. 3168
Goodwill Rescue Mission	Essex County	79 University Avenue, Newark, NJ 07102	(973) 621-9560
St. Aloysius Church	Hudson County	691 West Side Avenue Jersey City, NJ 07304	(201) 433-6365
Flemington Food Pantry	Hunterdon County	154 Route 31 North Flemington, NJ	(908) 788-5568
Catholic Charities	Mercer County	383 West State Street Trenton, NJ 08607	(800) 360-7711
First Presbyterian Church of Whippany	Morris County	494 Route 10 Whippany, NJ 07981	(973) 887-2197
Rahway Food for Friends	Union County	1221 New Brunswick Avenue P. O. Box 1882 Rahway, NJ 07065	(732) 381-7201

Government Assistance Programs

New Jersey also has public agencies that offer congregate meals and other nutrition-related programs for seniors.

	Area Served	Address	Phone Number
Nutrition Program for Older Adults	Mercer County	640 South Broad Street P.O. Box 8068 Trenton, NJ 08650-0068	Contact your local Mercer County senior center
Bergen County Nutrition Program	Bergen County	One Bergen County Plaza 2nd Floor Hackensack, NJ 07601-7076	(201) 336-7400
Middlesex County Nutrition Services	Middlesex County	75 Bayard Street New Brunswick, NJ 08901	(732) 745-3000
Gloucester County Nutrition Program	Gloucester County	115 Budd Boulevard West Deptford, NJ 08096	(856) 686-8327