

An Overview of SSI & Medicaid for Individuals with IDD Transitioning into Adulthood

Connor Griffin, MPH

Director of Health Care Advocacy

November 19th, 2025

healthcareadvocacy@arcnj.org

To sign up for emails:

www.arcnj.org

Common Acronyms

- **ABD** – Aged, Blind, Disabled (a type of Medicaid)
- **DDD** – NJ Division of Developmental Disabilities
- **DAC** – Disabled Adult Child
- **IDD** – Intellectual and Developmental Disabilities
- **SSA** – Social Security Administration
- **SSI** – Supplemental Security Income
- **SSDI** – Social Security Disability Income

Main Topics:

- Apply for SSI
- ABLE Accounts & Special Needs Trusts
- Disabled Adult Child (DAC) Status
- Appeal an SSI Denial
- New Jersey Medicaid Programs
- Medicaid Managed Care
- Appeal a Medicaid Decision
- Apply for Medicaid

Why Apply for SSI at 18?

- Individual with IDD under 18 years old:
 - The determination for Social Security **Supplemental Security Income (SSI)** is based on family/household income and resources/assets.
- Individual with IDD is over 18 years old:
 - The determination is only based on the individual's income and resources.
 - Considered an adult



SSI, Medicaid, and DDD

To receive **Division of Developmental Disabilities (DDD)** services at age 21, a person:

Must be functionally eligible for DDD services and must have Medicaid.*

- Often the best path to Medicaid: Apply for SSI at age 18.
- SSI provides a cash benefit and automatically qualifies a person for Medicaid coverage.

*An exception can be made if someone is “over income” for SSI and regular Medicaid programs. More to come on this later!

Financial Information

- Individual must have limited income and no more than **\$2,000** in their name (resources/assets) to qualify for SSI.
- Can “**spend-down**” if the amount over \$2,000 is small.
- **Document spend-down:** educational expenses, medical expenses not covered by insurance, paying off debt/bills, recreational/entertainment expenses.
 - Spend down is to benefit the SSI applicant.
- Can also transfer funds to a Special Needs Trust (SNT) or ABLE account.



36 Month Look-Back

- On all financial transfers, there is a 36 month look-back period on the individual's resources.
- Social Security ensures assets were not transferred for less than "fair market value."
- Funds in an ABLE account/SNT excluded from the \$2,000 limit.
- The 36 months is prior to the date when the SSI application was filed.



If Parents are Divorced

- When parents are divorced, child support is regarded as the child's "unearned income."
- Depending on the amount of child support, an individual with IDD may not be eligible for SSI or Medicaid, but there is a **1/3rd exclusion** of child support income.

Example: \$900/month in child support, only \$600 would be counted as the child's unearned income.

Before Starting the SSI Application

As you get ready to begin, recommend collecting:

- **Evaluations and assessments**
- **Schools:** Name, address, IEPs and Progress Reports
- **Disabilities:** names of conditions/diagnoses; onset date
- **Doctors and therapists:** Name, address, phone, dates first and last seen, specialty, diagnosis
- **Medications:** Name, prescribing physician, date and dosage when started as well as most recent date and dosage
- **Employment** (if applicable): Name, address, phone, supervisor name, position held, date and pay when started, last date of work and pay
- Division of Vocational Rehabilitation Services information



Put together a folder, make copies, and create electronic files.

SSI: Documents You May Need

Key SSI Questions



- What is the individual's disability?
- How does it affect the individual?
- What prevents them from working? (or affects their ability to work full time?)
- Can they complete tasks and activities independently?
- What does a typical day look like?
- What steps were tried previously to work? What happened?

The SSI Decision

- A disability diagnosis **does not** necessarily mean a severe impairment that entitles the applicant to SSA benefits.
- Social Security must know the ***impact of the condition on the applicant's ability to do work-related activities and be self-supporting.***
- Social Security evaluates whether the person can work and earn above the **Substantial Gainful Activity (SGA) limit**

In 2026, SGA is:

- **\$1,690/month** for non-blind individuals
- **\$2,830/month** for statutorily blind individuals

Begin the SSI Application

- Apply for SSI online: ssa.gov/ssi
 - SSA representative will follow up and schedule an appointment within 7-14 business days.
- Or call Social Security at **1-800-772-1213** to make an appointment to apply for SSI benefits.
- With an appointment, you can apply for SSI on the phone or, possibly, in person at your local Social Security office.



If SSI is Approved ...

- Consider a representative payeeship for the SSI funds.
 - SSI cannot be deposited into the parent's bank account!
- SSI checks deposited electronically into this new account, set up for the representative payee, to manage the funds of the SSI beneficiary.
- **Do not exceed \$2,000 in resources!**
- If receiving a lump sum back payment, you have **9 months** to spend down. After 9 months, assets cannot exceed \$2,000 in the individual's name.
 - Consider an ABLE account or SNT.

Social Security & Employment

- If a Social Security beneficiary is working, **report wages to Social Security each month.**
 - ssa.gov/ssi/reporting/wages
- **SGA limit: \$1,690/month in work-related earnings**
- If a person is receiving SSI and exceeds SGA:
expect a reduction in SSI benefit; SSI income limit (from work) is generally **\$2,019/month**
- If a person is receiving SSDI and exceeds SGA:
likely to result in a termination of SSDI, and required to pay back the “overpayment.”



Social Security Reviews

1. **Continuing Disability Review** (usually at least every 3 years)
 - Is the individual still disabled? Do they have a disability that prevents them from SGA?
2. **Redetermination** (can be every year)
 - Does the individual continue to meet the non-medical eligibility requirements, including documentation, income, resources, and living arrangement?

Rep payees may receive an annual Representative Payee Report to account for the SSI benefit payments received.

- **Keep records and document how payments are spent or saved!**

ABLE Accounts

- People with disabilities can deposit **\$19,000/year** (2025) in an ABLE tax-advantaged savings account.
- Age of onset of disability must be before age 26*
- Must be receiving a Social Security benefit, or can submit medical documentation, signed by a doctor.
- Funds in an ABLE account will not affect continuing financial eligibility for SSI or Medicaid.
- If the person is employed, may contribute an additional **\$15,060** from their earnings into the account.



**age 46, effective January 1st, 2026*

ABLE Accounts (cont.)

- **ABLE accounts available in New Jersey and other states**
 - Open an NJ ABLE account: savewithable.com/nj/home.html
 - Visit the **ABLE National Resource Center** at ablenrc.org for more information.
-
- **Medicaid “Payback”:** Upon the death of the beneficiary, the state in which the person lived can file a claim for a portion or all of the remaining funds in the ABLE account to recoup costs paid by the state while the beneficiary was receiving services through the state Medicaid program.

Special Needs Trust (SNT)

- Can help establish financial eligibility for SSI or Medicaid
- If setting up a SNT, **be sure the attorney is experienced with this type of trust**
- If the SNT is funded, Social Security/Medicaid will want to review the information on an ongoing basis.
- Whenever there are expenditures from SNT, document and **save all receipts.**
- See our SNT “Go Bag”
 - thearcfamilyinstitute.org/resources/special-needs-trusts-go-bag.html



Why is it Helpful to have SSI?

- When the parent of a person with IDD starts collecting Social Security, or dies:
 - If the adult child has SSI - often eligible to receive **SSDI** income, on the parent's record, instead of SSI.
- The SSDI monthly payment is often much higher than SSI, depending on the parent's work record.
- The person with IDD previously had SSI, so they are a **Disabled Adult Child - "DAC"**
 - The monthly SSDI benefit amount is disregarded as income by Medicaid, when a person is a DAC.

Section 1634 Disabled Adult Child (DAC)

Social Security 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 age 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 record due to the retirement, death, or disability of a parent.**
-
- The person cannot have more than \$2,000 in resources (*except for an ABLE account or SNT*).

Letter from DDD When SSI and Medicaid Terminate

- Medicaid must be renewed if SSI terminates
- “your Medicaid benefits will stop if you do not respond to this letter.”
- But Medicaid coverage (from SSI) still continues for several months!
- Promptly complete and return the RFI.



Affordable health coverage. Quality care.

Request for Information

Date: [REDACTED]

RE: [REDACTED]
Case #: [REDACTED]



Dear Former SSI Beneficiary:

We have been notified by the Social Security Administration (SSA) that your eligibility for Medicaid under Supplemental Security Income (SSI) will be terminated. Your eligibility for Medicaid benefits is based on your eligibility for SSI. If you wish to question or appeal the termination of your SSI Medicaid benefits, you must contact the Social Security District Office as soon as possible.

As a result of your SSI terminating, **your Medicaid benefits will stop if you do not respond to this letter.**

1. Complete and sign the Request for Information Form. This form helps us evaluate your eligibility for all NJ FamilyCare (Aged, Blind and Disabled) Programs.
2. Provide copies of the following documents to verify eligibility.
 - Proof of any income other than Social Security benefits such as pension, work, cash, alimony, Veteran's benefits etc.
 - Burial arrangements
 - Life Insurance
3. Mail the Request for Information Form and all supporting documents in the blue envelope provided.

If you are a Medicare recipient, and Medicaid has been paying your Medicare Part B premium, Medicaid will no longer pay that premium if you are ineligible for NJ FamilyCare. To find out if you can get help paying your Medicare Part B premium going forward, call the Division of Aging Services hotline at 1-800-792-9745. To receive information about other services that may be available to you within your county, contact your local Area Agencies on Aging/Aging and Disability Resource Connection (AAA/ADRC) included in this letter.

You will receive a letter when your information is processed. If you have any questions or need help, call 732-968-4499.

Sincerely,

[REDACTED]
DDD Waiver Unit

NJ Dept. of Human Services 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/njsnap/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.MediEligHelpdesk@dhs.nj.gov

Obtaining Medicaid as a DAC after SSI Benefits End – DDD

For individuals **ENROLLED** in the DDD Supports Program or Community Care Program:

- DDD sends the **NJ FamilyCare Aged, Blind, and Disabled Programs Request for Information (RFI) Packet** in a blue envelope.
- **Or they send the RFI by email, from the DDD Waiver Unit**
- Complete this RFI as soon as possible and return it as instructed. After the packet is reviewed (**up to 90 days**), you will receive a Final Determination letter.
- If a person does not receive the RFI, notify your DDD support coordinator or the DDD Medicaid Eligibility Helpdesk
- **The RFI packet is the DAC Medicaid application.**

Obtaining Medicaid as a DAC after SSI Benefits End

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

- Your local County Social Services Agency should send you the RFI packet in a blue envelope, or by email.
- Complete this RFI as soon as possible and return as instructed. You will hopefully have a decision within 90 days, or soon after.
- If you do not receive the RFI Packet from the county, contact your local office to request it: nj.gov/humanservices/dfd/counties/

Medicaid RFI

NJ FamilyCare Aged, Blind, Disabled Programs

FAMILYCARE
Affordable health coverage. Quality care.
STATE OF NEW JERSEY
Department of Human Services
Division of Medical Assistance and Health Services

Request for Information Form

SECTION 1 Applicant

Applicant's Name: _____
Last First Middle Maiden Name

Home Address: _____
Street City State Zip Code

Current Mailing Address (if different from above): _____
Street City State Zip Code

If Applicant has not lived at the Home Address for 5 years, tell us the previous address:
(Attach additional information if needed)

Street City State Zip Code

Applicant's Phone Number: (____) _____ Applicant's E-mail Address: _____

Is the Applicant Blind or Disabled? ☐ Yes If yes, as of what date: _____ ☐ No

Is the Applicant in need of "nursing home like" services such as dressing, bathing and mobility assistance? ☐ Yes ☐ No

Has the Applicant ever applied for assistance with "nursing home like" services before? ☐ Yes If yes, which county _____ ☐ No

SECTION 2 Demographic Information for the Applicant

☐ Legal Alien _____ USCIS/Alien # _____ Immigration Card # _____
Date of Entry

Official Name on Immigration Document/Card (AKA) _____

Place of Birth: City _____ State _____ Country _____

Social Security Number: _____ Medicare ID Number: _____

Marital Status: ☐ Single ☐ Married, Date _____ ☐ Divorced, Date _____

☐ Widowed, Spouse's Date of Death _____ ☐ Child (under age 19) ☐ Separated, Date _____

Spouse's last known address, if Separated:

Street City State Zip Code

FOR OFFICE USE ONLY

HMO choice _____
Date Applied _____
Registration # _____

Now, what if SSI is Denied?

- You typically must appeal within 60 days.
- Easy to submit an appeal online:
 - socialsecurity.gov/disability/appeal
- **Possible reasons for a denial of SSI:**
 - Resources/assets above \$2,000
 - Medical documentation not sufficient to justify a severe disability, per SSA requirements.
- Usually recommended to contact an attorney to represent your adult child in the event of a hearing before an administrative law judge (ALJ).



SSI Appeals Process



What should you do if you're denied disability benefits?

The majority of initial Social Security applications are denied. Appealing a denial can be confusing, but many claims are eventually overturned upon appeal, so it's important to understand the process!

- If you disagree with the initial Social Security Administration (SSA) decision on your Supplemental Security Income (SSI) application, **ask for an appeal within 60 days**. The appeal process begins with a request for reconsideration.
- A medical denial may say: "We have concluded that your physical condition is not considered severe enough to be disabling. You have difficulty performing certain tasks due to various mental issues."
- A non-medical denial can result from having too much income and/or resources.
- **The 60 day window to appeal usually begins the day after the decision.** SSA generally assumes you got the letter 5 days after the date on the letter, unless you show them otherwise.
- **You must have a good cause for waiting more than 60 days to appeal.**
 - For example, you did not receive the denial until much later, or other circumstances (sickness, death, major events).
- Bringing on an attorney is usually recommended, but you may appeal on your own as well.
 - To appeal visit the [SSA.gov](https://www.ssa.gov) website or fill out a paper appeal and disability report.

What do you need to know when hiring an attorney for an SSI appeal?

- Attorneys are usually restricted by Social Security in how much they may charge, and disability attorneys generally do not charge up front.
- Attorneys are usually only entitled to a fee, limited to 25% or \$7,200 (whichever is less) of the retroactive benefit payment(s), if the appeal is successful.
- If you did not appeal at all, these retroactive benefits are money you never would have received.
- The attorney is paid the same amount whether brought on earlier or later during the appeals process.
- If the appeal proceeds to a judge, you may be encouraged to hire an attorney, which might delay a case if you do not already have one.

Why should you appeal an initial SSI denial?

- DDS claims adjudicators do not have much ability to approve a case that is not fully clear and may not give a full explanation.
- If denied at the initial and reconsideration level, the next move is to appeal and request a hearing before an **Administrative Law Judge (ALJ)**.
 - The ALJ examines the evidence, reads through any briefs or legal arguments, listens to testimony and arguments, and then renders a new decision.
- The ALJ must provide a multi-page decision detailing the reasons for their decision.
- If you disagree with the ALJ, the next level is to appeal to the **Appeals Council**. The highest level of appeal following the council would be to a federal **U.S. District Court**.
- If you do not appeal the initial SSI decision, you may apply later, after 60 days. SSI benefits would be paid from the date of the new application.

Health Care Advocacy Program

 <http://thearcnj.healthcareadvocacy.org/>

 Direct line and Fax: 732-246-2567

 egriffin@arcnj.org

Definitions & Resources

1. **Supplemental Security Income (SSI):** Provides monthly payments to people with disabilities and older adults with little or no income or resources. Includes automatic eligibility for NJ FamilyCare/Medicaid.
2. **Social Security Administration (SSA):** Federal government agency that administers Social Security.
3. **Disability Report:** Form SSA-3368-BK is part of the SSI application process and utilized by SSA to make a decision on the disability claim.
4. **Division of Disability Determination Services (DDS):** Social Security Disability claims are handled through SSA field offices and these state agencies, DDSs. The field office often does an initial application evaluation before the DDS does an evaluation of disability.
5. **Claims Adjudicator:** An employee with assigned authority from the SSA commissioner to approve or disapprove applications for Social Security benefits.
6. **Administrative Law Judge (ALJ):** Executive judges presiding over official and unofficial hearings regarding administrative disputes in the Federal Government. Social Security ALJs specialize in disability law and regulations, and make rulings on disability claims.

- **Understanding SSI Appeals Process** - <https://www.ssa.gov/ssi/text-appeals-ussi.htm>
- **Appeal a Decision We Made** - <https://www.ssa.gov/appeal/appeal-decision-we-made>
- **SSI in NJ (2024)** - https://www.arcnj.org/file_download/inline/f7378ada-35b3-4ade-aa5e-4dccc4bd17051
- **Legal Services NJ Law: How to Appeal a Social Security Denial** - <https://www.lsnjlaw.org/legal-topics/government-aid-services/ssdi-ssi/pages/appeal-social-security-denial.aspx>
- **NJ Department of Labor & Workforce Development: Hearings and Appeals** - <https://www.nj.gov/labor/claims/dds/appeals.shtml#:~:text=Appeals%20must%20be%20filed%20in,time%20frame%20can%20be%20granted>
- **NJ State Bar Association: County Offices** - <https://njsba.com/county-bar-associations-for-the-public/>
- **PLAN NJ Directory of Attorneys** - <https://plannj.org/professional-directory/>
- **Community Health Law Project** - <https://www.chlp.org/>
- **Legal Services of NJ** - <https://www.lsnj.org/>
- **National Organization of Social Security Claimants' Representatives** - <https://nosscrehelp.org/help-me-find-a-representative/>

When is SSI not Possible?

- **Sometimes, a person cannot qualify for SSI:**
 - They receive an SSDI benefit because their parent passed away, or is retired/disabled and collecting benefits.
 - High unearned income (ex: child support)
 - The applicant is employed and earns wages. May also receive SSDI based on their own record
- **Know that there are other ways to access Medicaid!**
- SSI is not required to get Medicaid, or to be eligible for DDD services.

SSI Denial & Medicaid

- If SSI is denied because SSA determines the individual to not be severely disabled (and you do not appeal) ...
- **Must wait 1 year to apply for Aged, Blind, Disabled (ABD) Medicaid.**
 - The state then makes their own disability determination.
- Some individuals may qualify for regular (non-ABD) Medicaid.
 - Individual with IDD cannot be listed as a dependent on the parents' taxes and cannot have Medicare.
- SSI appeals are often a lengthy process, so it can be better to apply directly for Medicaid.

New Jersey Medicaid

- **NJ FamilyCare is the NJ Medicaid program.**

Main Types of Medicaid:

1. **NJ FamilyCare**, covering children under 19 (including CHIP), lower income adults, and pregnant women.
 - Also known as Affordable Care Act (ACA) expansion or MAGI (Modified Adjusted Gross Income) Medicaid.
2. **NJ FamilyCare Aged, Blind, Disabled (ABD) Programs**, covering people 65 and older, adults 19-64 who have Medicare, and people determined blind or disabled by Social Security or the state.
 - *Many individuals with IDD have an ABD type of Medicaid.*

ACA/MAGI Medicaid



- Eligibility is only based on income
- **No resource/asset limit**
- Maximum gross income of **\$1,800/month** (2025) for a single adult (ages 19-64)
- **Cannot qualify if the person with IDD has Medicare or is claimed as a dependent on parents' taxes**
- ABD Medicaid usually a better option if an individual has a disability and is financially eligible.
- Apply online: njfamilycare.dhs.state.nj.us/apply.aspx

ABD Medicaid

- **ABD Medicaid Programs:**
 - Supplemental Security Income (SSI) Medicaid
 - “DAC” Medicaid
 - New Jersey Care Special Medicaid
 - NJ WorkAbility
 - Managed Long Term Services and Supports (MLTSS)
 - “Non-DAC” Medicaid via the DDD Waiver Unit
- Apply online or submit a paper application
 - nj.gov/humanservices/dmahs/clients/medicaid/abd/
- If someone is unsure of their Medicaid, review the eligibility outcome letter or call your local County Board of Social Services.



NJ Care Special Medicaid

- Depending on their income, an adult with IDD (age 18+) can apply for ABD Medicaid.
- Individuals with gross monthly income equal to or below 100% of the federal poverty level may qualify for **NJ Care Special Medicaid**.
 - Income limit: **\$1,305/month** for a single individual
 - Resource maximum: **\$4,000**

MLTSS

- **MLTSS** is the delivery of long-term services and supports through NJ FamilyCare.
- For medically complex individuals that require a nursing home level of care.
- People age 21+ can contact the **Area Agency on Aging (AAA)** for help with an MLTSS screening
- Care Management;
- Home and Vehicle Modifications;
- Home Delivered Meals;
- Respite;
- Personal Emergency Response Systems;
- Mental Health and Addiction Services;
- Assisted Living;
- Community Residential Services;
- Nursing Home Care.

“Non-DAC” & the DDD Waiver Unit

- If a person with IDD never received SSI and is instead receiving SSDI from a parent’s record (or a survivor’s benefit) - usually too much income to qualify for Medicaid.
- Previously referred to as a “**Non-DAC**” - can get special Medicaid eligibility through the DDD Waiver Unit
 - Income limit of **\$2,901/month (2025)**
 - Resources must be under \$2,000
- Following DDD intake and, upon approval for services, the person is provided a Medicaid application.
- **Use The Arc of NJ Medicaid Eligibility Problem Form**
 - arcnj.org/file_download/inline/e37ab496-b506-4db5-960c-14dee8619c7

Medicaid Eligibility Problem Form

 The Arc of New Jersey Health Care Advocacy Program Medicaid Eligibility Problem Form www.thearcnjhealthcareadvocacy.org		Date of Report:		
Name of individual with intellectual or developmental disability (IDD):		Date of Birth:		
		Current Age:		
Address:		Social Security#		
County:		Is the individual a DDD Client? ☐ Yes ☐ No		
Name of Contact Person:	Relationship to Individual:	If answer is YES, please choose from one selection below:		
Contact Person's Telephone:	Email:			
Assets Amount of money in the bank in the name of the individual: \$ _____ Any other assets in the name of the individual (e.g., stocks, bonds)? \$ _____ If there are assets in the name of the individual, was a special needs trust ever developed? ☐ Yes ☐ No Comments: _____		Supports Program? ☐ Yes ☐ No OR CCP - (Community Care Program) Formally known as CCW, Community Care Waiver? ☐ Yes ☐ No		
Supplemental Security Income History Has the individual ever received SSI? ☐ Yes ☐ No If yes, monthly amount: \$ _____ At what age did SSI start? _____ Is the person still receiving SSI? ☐ Yes ☐ No If no, at what age did person stop receiving SSI? _____ Do you know the circumstances that caused the person to lose SSI? Please explain: _____ Comments: _____				
Medicaid History Has the individual ever received Medicaid? ☐ Yes ☐ No If yes, approximate age when Medicaid started: _____ Approximate age when Medicaid ended: _____ Do you know why Medicaid ended? ☐ Yes ☐ No If yes, please explain: _____ If the person has never received Medicaid, did he/she ever apply for Medicaid? ☐ Yes ☐ No If yes, explain why Medicaid was denied: _____ If no, explain why no application was ever made to Medicaid: _____ Comments: _____				
Social Security Disability? ☐ Yes ☐ No If yes, monthly amount: \$ _____ At what approximate age did SSD start? _____ Did he/she begin receiving benefits from Social Security based on parent's work history? ☐ Yes ☐ No If yes, please explain: _____ Medicare? ☐ Yes ☐ No				
Employment Status of Parents <table border="0"> <tr> <td> Mother: Working? ☐ Yes ☐ No Retired? ☐ Yes ☐ No If yes, approx. year when mom retired: _____ Deceased? ☐ Yes ☐ No If yes, approx. year when mom died: _____ Disabled? ☐ Yes ☐ No If yes, approx. year when mom became disabled: _____ </td> <td> Father: Working? ☐ Yes ☐ No Retired? ☐ Yes ☐ No If yes, approx. year when dad retired: _____ Deceased? ☐ Yes ☐ No If yes, approx. year when dad died: _____ Disabled? ☐ Yes ☐ No If yes, approx. year when dad became disabled: _____ </td> </tr> </table>			Mother: Working? ☐ Yes ☐ No Retired? ☐ Yes ☐ No If yes, approx. year when mom retired: _____ Deceased? ☐ Yes ☐ No If yes, approx. year when mom died: _____ Disabled? ☐ Yes ☐ No If yes, approx. year when mom became disabled: _____	Father: Working? ☐ Yes ☐ No Retired? ☐ Yes ☐ No If yes, approx. year when dad retired: _____ Deceased? ☐ Yes ☐ No If yes, approx. year when dad died: _____ Disabled? ☐ Yes ☐ No If yes, approx. year when dad became disabled: _____
Mother: Working? ☐ Yes ☐ No Retired? ☐ Yes ☐ No If yes, approx. year when mom retired: _____ Deceased? ☐ Yes ☐ No If yes, approx. year when mom died: _____ Disabled? ☐ Yes ☐ No If yes, approx. year when mom became disabled: _____	Father: Working? ☐ Yes ☐ No Retired? ☐ Yes ☐ No If yes, approx. year when dad retired: _____ Deceased? ☐ Yes ☐ No If yes, approx. year when dad died: _____ Disabled? ☐ Yes ☐ No If yes, approx. year when dad became disabled: _____			
Individual's Employment Questions Currently employed? ☐ Yes ☐ No If yes, Number of hours/week: _____ Salary: \$ _____ per month If currently employed: Did individual apply for Medicaid's Workability Program ☐ Yes ☐ No Comments: _____ Receiving unemployment income? ☐ Yes ☐ No If yes, amount of unemployment income: \$ _____ per month Receiving SSDI because of individual's work history? ☐ Yes ☐ No If yes, amount of SSDI per month \$ _____				
Does individual receive any other income not listed above? (Including child support, pension from a parent or income from any other source) ☐ Yes ☐ No If yes, what is the other income and amount, per month? _____				
Miscellaneous If applicable, Please mention any other issues that you think are relevant to this person's applying for Medicaid: _____				
I give permission for this information to be forwarded to The Arc of New Jersey, and also give permission for it to be forwarded to the NJ Division of Medical Assistance and Health Services (NJ Medicaid) and/or the Division of Developmental Disabilities (DDD). *Signature: _____ Date: _____				

Please email or fax the completed form to: Connor Griffin at cgriffin@arcnj.org / fax (732) 246-2567. Revised 04/25

We will get back to you as soon as possible. Thank you.

DDD & Medicaid

- Most notices say that Medicaid is required to receive DDD services.
- But a person with too much income for SSI and Medicaid can qualify through the DDD Waiver Unit.
- **The Arc of New Jersey “Non-DAC” fact sheet**
- **Note:** Approval under the “Medicaid Only” program through the DDD Waiver Unit **does not** immediately provide Medicaid coverage.
 - The person is provided a Medicaid application later, upon approval for DDD services.

NJ WorkAbility Medicaid

- Full Medicaid coverage to working individuals with disabilities whose income/assets would otherwise make them ineligible.
- Open to people ages 16+ with a disability determination
- **Does not limit eligibility based on resources**
- **Does not limit eligibility based on income**
 - People with countable income over 250% of the FPL must pay a monthly premium.
- Information available on the DDS website:
 - nj.gov/humanservices/dds/programs/njworkability/

2025 Premium Chart

NJ WorkAbility Premium Chart 2025

Tier Levels	Countable Income - % of Federal Poverty Level	Individual's Annual Countable Annual Income 2025	Equivalent Annual Earned Income, if no Unearned Income 2025	Monthly Premium Amount 2025
None	$\leq 250\%$ Age 16-64 $\leq 250\%$ Age 65+	$\leq \$39,125$	$\leq \$79,284$	None
Tier 1	251 – 350%	$> \$39,125 - \$54,775$	$> \$79,284 - \$110,580$	\$185
Tier 2	351 – 450%	$> \$54,775 - \$70,425$	$> \$110,580 - \$141,876$	\$370
Tier 3	451 – 550%	$> \$70,425 - \$86,075$	$> \$141,876 - \$173,172$	\$555
Tier 4	551 – 650%	$> \$86,075 - \$101,725$	$> \$173,172 - \$204,492$	\$740
Tier 5	651 – 750%	$> \$101,725 - \$117,375$	$> \$204,492 - \$235,788$	\$925
Tier 6	$> 750\%$	$> \$117,375$	$> \$235,788$	\$1,110

Important Note: Portions of both earned and unearned income are not counted for the NJ WorkAbility program. Because everyone's situation is different, the only way to know for sure where they fall in the premium chart is to apply for a full eligibility determination using the [NJ FamilyCare Aged, Blind, Disabled Programs Application](#).

nj.gov/humanservices/dds/programs/njworkability/

NJ WorkAbility & SSDI

- NJ WorkAbility provides Medicaid coverage - **as long as the individual remains employed.**
- While WorkAbility does not have an income or asset limit, the person with IDD may be receiving SSDI.
- If they want to keep their SSDI benefit - **keep employment income under \$1,690/month (2026 SGA limit).**
- NJ WorkAbility does not protect against loss of SSDI, if a person exceeds SGA.

TYPES OF NJ FAMILYCARE/MEDICAID ELIGIBILITY IN NJ

AGED, BLIND, OR DISABLED (ABD)

Supplemental Security Income (SSI) Medicaid

Provided automatically when a person with IDD is approved for SSI benefits. Apply for SSI at age 18 or above through your local SSA Office here: bit.ly/ssaooffices

Medicaid Only

For individuals with IDD who do not receive monthly SSI, but meet SSI income and resource limits. bit.ly/medicaidonly

NJ Workability

Offers healthcare to individuals with IDD ages 16+ who are employed and whose income would disqualify them from other forms of Medicaid. bit.ly/njworkability

HOW TO GET IT

Apply for SSI at age 18
bit.ly/Apply4SSI
ABD Medicaid Application
bit.ly/ABDapplication

WHAT'S COVERED?

Doctor visits, prescriptions, x-rays, dental, lab testing, eyeglasses, mental health, hospitalization, specialist visits, hearing aids, Personal Care Assistant (PCA), Personal Preference Program (PPP)

For specific questions about Medicaid or the application process, contact healthcareadvocacy@arcnj.org

Disabled Adult Child (DAC)

For persons whose SSI ended because they received benefits from a parent who retired, became disabled, or died. Request for information (RFI) is for people who have DDD. bit.ly/dacmedicaid

New Jersey Care... Special Medicaid Program

For individuals with IDD with income below \$1,305/month. Contact your County Board of Social Services: bit.ly/njcbss

Long Term Services and Supports

Applies to younger individuals who need significant support, such as private-duty nursing, etc. bit.ly/longtermsupport

QUICK FACT

Medicaid is an entitlement-based program. Anyone who is determined eligible by the Medicaid Office has the right to receive Medicaid and its related services. Eligibility is not guaranteed.

NJ FAMILYCARE/ MEDICAID EXPANSION

- Eligibility is based on income, not on the individual having a disability.
- The maximum monthly income limit increases each year.
- The maximum gross income for a single adult in 2025 is \$1,800/month.
- The individual cannot be listed as a dependent on their parent's tax return.
- The individual cannot receive Medicare.
- ABD is a better route if eligible.

HOW TO GET IT

Applicants must have financial eligibility.

NJ FamilyCare Quickstart

bit.ly/njfamilycare

QUICK FACT

Adults must have legal resident status for 5 years to be eligible. Children and pregnant women with legal resident status are eligible, regardless of length of residency.

WHAT'S COVERED?

Doctor visits, prescriptions, x-rays, dental, lab testing, eyeglasses, hospitalization, mental health, preventative screenings, regular checkups



When an SSI/Medicaid recipient (or applicant) has a parent who has retired, died or is on disability, the individual will begin to receive (or is already receiving) SSDI on the parent's work record.



Individual was on SSI/Medicaid. Then the parent retired, is on disability, or died, and the individual started collecting

Individual was never on SSI/Medicaid



Individual is receiving a benefit from the parent's work record that is **less** than \$1,305/month (2025)

Individual is receiving income that is **more** than \$1,800/month (2025)



But they are also eligible to receive Medicaid as a Section 1634 DAC

If receiving DDD services, the individual should receive an RFI packet from DDD to apply for Medicaid as a DAC



Individual can apply for NJ Care Special Medicaid (community Medicaid) through the County Board of Social Services.

The individual could apply for a special "Non-DAC" status with the state. This will allow the individual to apply through the DDD Waiver Unit approaching age 21



See DDD's 1634 DAC flyer for more information:
bit.ly/dacflyer



The Arc of New Jersey
Family Institute
thearcfamilyinstitute.org
732.828.2022
thefamilyinstitute@arcnj.org

 [@thearcnjfamilyinstitute](https://www.facebook.com/thearcnjfamilyinstitute)

 [@thearcnjfi](https://twitter.com/thearcnjfi)  [@thearcnjfi](https://www.instagram.com/thearcnjfi)

See The Arc of NJ's Non-DAC flyer here: bit.ly/nonDACflyer

Use The Arc of NJ's Medicaid Eligibility Problem Form here:

[Download the Form](#)

Email: healthcareadvocacy@arcnj.org

Medicaid Managed Care

- A person enrolled in Medicaid must be enrolled in Medicaid managed care.
- Select a managed care organization (MCO), and switch at any time for “good cause.”
- Health Benefits Coordinator for Medicaid questions:
1-800-701-0710
- Care management available, upon request, from the MCO.

Medicaid MCOs/health plans:

1. Horizon NJ Health
2. United Health Care Community Plan
3. Wellpoint
4. Fidelis Care
5. Aetna Better Health

nj.gov/humanservices/dmahs/info/resources/care/

PCA and PPP

- **Personal Care Assistance (PCA)** and the **Personal Preference Program (PPP)** are available for eligible Medicaid enrollees.
- Person must require assistance with activities of daily living (**ADLs**) such as bathing, feeding, dressing, grooming, toileting, etc.
- PPP allows someone to self-direct PCA services, such as through friends and family, instead of using a home health care agency.
- Requires a doctor's prescription and MCO nurse assessment to determine eligibility and approved number of hours/week.
- Contact your Medicaid MCO to begin the process.

Appeal a Medicaid Decision

- If someone's Medicaid application is denied, their existing coverage is terminated, or they have a Medicaid service reduced or terminated (such as PCA hours), they have the right to appeal.
- You can request a “**Medicaid Fair Hearing.**”
- A Medicaid eligibility outcome letter should include a written notice for you to use in requesting a hearing.
- Submit as soon as possible to secure a “***continuation of benefits***” while appeal is ongoing.
- Often must appeal **within 60 days** of the date on the letter.

Medicaid Fair Hearing



What should you do if you're denied or terminated from Medicaid?

If your New Jersey FamilyCare (Medicaid) application is denied, or current Medicaid benefits are being terminated, you have the right to appeal through a Medicaid Fair Hearing! Appealing a Medicaid decision can be stressful, but many decisions are overturned upon appeal, and it is important to act quickly in preserving benefits, following a termination!

- Medicaid is supposed to consider a person's eligibility for all Medicaid programs before issuing a denial or termination.
- If you disagree with Medicaid's decision, **request a Fair Hearing right away. If a person requests a Fair Hearing in a timely manner, they should remain eligible for a continuation of coverage.**
- Keep a copy of your denial letter and proof that you did mail in the Fair Hearing request (fax confirmation or certified mail receipt).
 - **Mail to:** Division of Medical Assistance and Health Services Fair Hearing Unit, P.O. Box 712 Trenton, NJ 08625.
 - **Fax to:** DMAHS Fair Hearing Unit (609-588-2435).
- You often must submit a written request to DMAHS **within 60 days of the date on the determination notice.**
 - Express a clear desire to present your case to a greater authority.
 - The notice should include a written form for you to utilize.
 - Submit the request as **soon as possible after receiving the termination notice.**
- DMAHS submits the Fair Hearing request to the **Office of Administrative Law (OAL)** within 20 days.

Fair Hearing Process Summary

Typically **60 days** from the date on the Medicaid determination notice to file for a Fair Hearing. File as soon as possible to continue Medicaid coverage.

Medicaid Fair Hearing happens at the OAL, and an initial decision is issued by an Administrative Law Judge (ALJ) within **21 days** of the hearing date.

Following the hearing, you have **7 days** to submit exceptions to DMAHS.

DMAHS has **45 days** to make a final agency decision.

If you are dissatisfied with the DMAHS decision, you may appeal to the NJ Superior Court, Appellate Division, within **45 days** of the final agency decision.

Contact an Attorney

- [Disability Rights New Jersey \(DRNJ\)](#)
Provides legal and advocacy services for individuals with disabilities.
- [Community Health Law Project \(CHLP\)](#)
Statewide advocacy and legal service organization for low-income people with disabilities and the elderly.
- [Legal Services of New Jersey \(LSNJ\)](#)
Coordinates the statewide Legal Services system that provides free legal assistance to low-income NJ residents.
- [PLAN/NJ Directory of Attorneys](#)
- [New Jersey Bar Association](#)

Health Care Advocacy Program

<http://thearcnjhealthcareadvocacy.org/>

Direct line and Fax: 732-246-2567

cgriffin@arcnj.org

Definitions & Resources

1. **Medicaid Fair Hearing:** An administrative process that permits people to challenge Medicaid decisions made by the state, especially if the person thinks the Medicaid decision was made in error.
2. **New Jersey FamilyCare/Medicaid:** The federal and state funded health insurance program that enables qualified NJ residents to access affordable health insurance.
3. **Division of Medical Assistance and Health Services (DMAHS):** A division of the NJ Department of Human Services (DHS) which administers Medicaid's state-and federally- funded NJ FamilyCare programs.
4. **Office of Administrative Law (OAL):** The state office which conducts administrative hearings, encourages due process, and employs administrative law judges (ALJs) to hear contested cases between people and state agencies.
5. **Administrative Law Judge (ALJ):** Judges presiding over official and unofficial hearings regarding administrative disputes. An ALJ is appointed by the NJ Governor and confirmed by the state Senate.
6. **NJ Superior Court:** An intermediate appellate court which processes appeals through the Appellate Division. This is the next, higher level of appeal following an ALJ's decision on a case.

- **Fair Hearing Request Form** - <https://bcbs.com/wp-content/uploads/2017/02/Fair-Hearing-Request-Form.pdf>
- **What to Expect At An OAL Hearing** - <https://www.nj.gov/oal/hearings.html>
- **CHLP Local Offices** - <https://chlp.org/contact-us>

Apply for NJ FamilyCare Medicaid

- Online via the NJ FamilyCare website
 - [Apply here](#)
- In person at the local County Board of Social Services office
 - [Find your local office](#)
- Complete the application and mail or drop off in person to your local County Board of Social Services office
 - [ABD application](#)
 - If applying online, ensure the application says “NJ FamilyCare Aged, Blind, Disabled (ABD) Programs”

Online ABD Application



[Help](#) [Login](#)

NJ FamilyCare Aged, Blind, Disabled (ABD) Programs

Based on the answers you provided, it looks like you should apply for the NJ FamilyCare Aged, Blind, Disabled (ABD) Programs. These programs generally cover people who are either:

- Age 65 or older
- Eligible for or enrolled in Medicare
- Determined as blind or disabled by the Social Security Administration or by the Division of Medical Assistance and Health Services (DMAHS)

Immigrant Information:

- Applicants age 18 and under and pregnant women must be a US Citizen or Qualified Immigrant whose documents allow them to remain here permanently, **regardless of date of entry.**
- Applicants age 19 and older must be a US Citizen or Qualified Immigrant. Most must be Legal Permanent Residents **for at least 5 years.**
- Visit the NJ FamilyCare website for [additional immigrant information](#).

To learn more about the ABD programs, visit the [DMAHS ABD website](#).

How to make sure you get the health coverage you need:

- The NJ FamilyCare Eligibility Determining Agency (EDA) will verify the information you put on your application. If the EDA cannot electronically verify your personal information, you may receive a letter asking you to provide proof. Failure to respond timely to these letters may delay the processing of your application or cause denial of your application.

It's easy to apply!

- Filling out this online application will take about 20 minutes. Answer all questions. Fields with an asterisk (*) are required.
- You will need to provide information about your income and countable resources. For more information about what income and resources you need to include on your application, see the [ABD Checklist](#).

ABD Medicaid Application



NJ FAMILYCARE
Affordable health coverage. Quality care.

STATE OF NEW JERSEY
Department of Human Services
Division of Medical Assistance and Health Services

NJ FamilyCare Aged, Blind, Disabled Programs

APPLICATION

SECTION 1 Applicant

Applicant's Name: _____
Last First Middle Maiden Name

Home Address: _____
Street City State Zip Code

Current Mailing Address (if different from above): _____
Street City State Zip Code

Is Applicant living in a nursing facility? ☐ Yes ☐ No

If Applicant has not lived at the Home Address for 5 years, tell us the previous address:
(Attach additional information if needed)

_____ Street City State Zip Code

Applicant's Phone Number: (_____) _____ - _____

Applicant's E-mail Address: _____

Is the Applicant Blind or Disabled? ☐ Yes If yes, as of what date: _____ ☐ No

Has the Applicant applied for Supplemental Security Income (SSI)?
☐ Yes If yes, when _____ - _____ ☐ No
Month Year

Does the Applicant have a history of a severe or chronic intellectual disability or developmental disability that occurred before age 22 and is indicated by intellectual disability, autism, cerebral palsy, epilepsy, spina bifida or other neurological impairments? ☐ Yes ☐ No

Does the Applicant need "nursing home like" services, Long Term Services and Supports, such as dressing, bathing or mobility assistance? See Brochure. ☐ Yes ☐ No

Has the Applicant ever applied before? ☐ Yes If yes, which county _____ ☐ No

SECTION 2 Demographic Information for the Applicant

Date of Birth: _____ - _____ - _____ Sex: ☐ Male ☐ Female
Month Day Year

Citizenship Status:
☐ US citizen or US national ☐ Naturalized or derived citizen (born outside of the US)
If naturalized or derived citizen, enter

USCIS # _____ and Certificate # _____

Certificate Type: ☐ Naturalization Certificate ☐ Certificate of Citizenship

Social Security Assistance



- Social Security website
 - <https://www.ssa.gov/>
- National number: 1-800-772-1213
- Find your local Social Security office
 - <https://www.ssa.gov/locator/>
- Email Social Security
 - <https://secure.ssa.gov/emailus/>

Medicaid Assistance



- Call NJ FamilyCare at 1-800-701-0710
- Call or email your local County Social Services Agency
 - nj.gov/humanservices/dfd/counties/
 - Many counties have a Medicaid unit to call or email
- NJ Medical Assistance Customer Centers (MACCs)
 - nj.gov/humanservices/dmahs/info/resources/macc/
- DDD Medicaid Eligibility Helpdesk
 - DDD.MediEligHelpdesk@dhs.nj.gov

Thank you!

Questions?

Connor Griffin, MPH

Director, Health Care Advocacy

The Arc of New Jersey

healthcareadvocacy@arcnj.org

To sign up for emails:

www.arcnj.org

More information can be found at
www.arcnj.org, under the Health Care Advocacy Program.