

Your Guide to Public Benefits in New Jersey

Find, understand, and apply for programs in your state that can help:

- Increase your income,
- Save money on prescription drugs
- Pay doctors' bills;
- Buy groceries; and
- Cover other basic costs.

This fact sheet describes the programs in your state, helps you decide which are right for you, and tells you how to sign up. Income guidelines, eligibility requirements, and telephone numbers are subject to change. For the most up-to-date information in your ZIP code area log on to www.aarp.org/quicklink.

You can also go to the Benefits QuickLINK website (www.aarp.org/quicklink) to find out if you qualify for the benefits listed below or to print out applications for programs in your state.

Paying for Health Care and Prescription Drugs

Medicare

Benefit: Health insurance that helps pay for preventive care, doctor visits, hospital stays and prescription drugs.

Who can apply: People who are 65 and older, and younger people with disabilities or kidney failure.

How to apply: Call the Social Security Administration toll-free at **1-800-772-1213** and tell the operator where you live. You can also log on to www.socialsecurity.gov



and select “Questions about Medicare.” For information about the Medicare prescription drug coverage, call **1-800-MEDICARE (1-800-633-4227)** or log on to www.medicare.gov.

For additional assistance, call the New Jersey State Health Insurance Assistance Program (SHIP) toll-free at **1-800-792-8820** (in-state) or **1-877-222-3737** (out-of-state). Or, log on to www.state.nj.us/health/senior/ship.shtml.

Medicare Savings Programs

Benefit: Pays for some of the costs of Medicare, including the Part B premium, deductibles, and co-payments. How much you get depends on your income and assets.

Who can apply: People who get Medicare and earn around \$1,219 per month for one person, or \$1,640 per month for a married couple.

How to apply: For information, contact the Department of Health and Senior Services toll-free at **1-800-367-6543** (in-state) or **609-292-7837** (out-of-state).

Medicare Rx Extra Help

Benefit: Pays for the monthly fee and deductible for Medicare prescription drug coverage, and lowers prescription drug co-payments.

Who can apply: People who get Medicare and have combined savings, investments and real estate (other than your home) are not worth more than \$12,510 if you are single, or \$25,010 if you are married and living with your spouse and have a limited income.

How to apply: Call the Social Security Administration toll-free at **1-800-772-1213** and ask for the Medicare Rx Extra Help application. You can also log on to www.socialsecurity.gov and click on the Medicare section.

For additional assistance, call the New Jersey State Health Insurance Assistance Program (SHIP) toll-free at **1-800-792-8820** (in-state) or **1-877-222-3737** (out-of-state). Or, log on to www.state.nj.us/health/senior/ship.shtml.

New Jersey Prescription Assistance (PAAD) & Senior Gold

Benefit: PAAD covers most prescriptions, diabetes supplies, and syringes and needles for injectable medicines used to treat multiple sclerosis. There is a \$5 co-pay per prescription. Senior Gold members receive assistance for prescribed legend drugs, insulin, insulin supplies, and diabetic testing materials. Members pay a co-payment of \$15 plus 50% of the remaining cost of each covered prescription. Once members reach annual out-of-pocket expenses exceeding \$2,000 for single people or \$3,000 for married

couples, they pay only a flat \$15 co-payment per prescription.

Who can apply: New Jersey residents 65 or older or younger people, age 18 or over, who receive Social Security Disability Insurance (SSDI) with yearly incomes of \$24,432 or less if you are single, or \$29,956 or less if you are married, but are not on Medicaid. To be eligible for Senior Gold, you must be a New Jersey resident; be 65 years of age or older, or at least 18 years of age and receiving Social Security Title II Disability benefits with an annual income for 2008 between \$24,432 and \$34,432 if you are single, or between \$29,956 and \$39,956 if you are married.

How to apply: To apply for PAAD or Senior Gold, call toll-free at **1-800-792-9745** or log on to www.nj.gov/njhealthlink/prescrip.

Medicaid

Benefit: Provides medical coverage for hospital care, health center and clinical services, doctor care, nurse care, lab and X-ray services and nursing homes.

Who can apply: People who are 65 or older, blind or have disabilities, few resources, or in some cases, high medical bills. To qualify, you must meet Medicaid income and asset limits. Income limits vary, depending on the size of your family and where you live. Income limits also vary based on the particular Medicaid program for which you qualify, so contact your state Medicaid office for more information.

How to apply: To apply or for more information, contact the Division of Medical Assistance and Health Services (DMAHS) toll-free at **1-800-356-1561** or contact your local County Board of Social Services. For a complete list of local offices, visit the DMAHS website at www.state.nj.us/humanservices/dmahs.



Help with Your Home

State Property Tax Assistance

Benefit: New Jersey offers several property tax assistance programs, which reimburse eligible older adults and disabled people for property tax increases. New Jersey also offers an annual deduction of up to \$250 from property taxes for homeowners age 65 or older or disabled who meet certain income and residency requirements.

Who can apply: Eligibility rules vary by program.

How to apply: For more information, call the state of New Jersey Division of Taxation, Tax Payer Customer Service at **609-292-6400** or log on to www.state.nj.us/treasury/taxation.

Low Income Home Energy Assistance Programs

Benefit: Pays \$225 in heating and cooling bills, and some energy-related home repairs.

Who can apply: Low-income people with annual incomes less than \$23,400 for one person, or \$31,500 for two people

How to apply: For additional information or application assistance, call toll-

free at **1-800-240-1347** or log on to www.state.nj.us/dca/dcr.

Telephone Assistance

Benefit: Helps pay for the cost of basic local telephone services.

Who can apply: Qualified low-income older adults. You are automatically eligible if you are in one of the following programs: Medicaid, Supplemental Security Income (SSI), Federal Housing Assistance/Section 8 Programs, Food Stamps, Low Income Home Energy Assistance Programs, Bureau of Indian Affairs (BIA) General Assistance, and Tribally Administered Temporary Assistance for Needy Families (TANF).

How to apply: Call your local phone company and tell the sales department that you want to apply for Link Up or Lifeline.

Help Buying Nutritious Food

Food Stamp Program

Benefit: An Electronic Benefits Transfer (EBT) card, similar to a debit card, that you can use like cash to pay for food at most grocery stores.

Who can apply: People with limited income and resources, especially people 60 and over.

How to apply: Contact the New Jersey Department of Human Services toll-free at **1-800-687-9512** (in-state only) or apply online at www.state.nj.us/humanservices/.

Cash Assistance

Social Security

Benefit: Monthly checks. How much you get depends on how long you have worked, how much money you earned, where you worked, and your age when you began getting benefits.

Who can apply: Workers who are 62 or older, people with disabilities, or the spouse and children of a deceased or disabled worker who paid into the Social Security program.

How to apply: You can find out if you qualify for Social Security Benefits by using the screening tool on the Social Security website (www.socialsecurity.gov). If you qualify, you can apply for retirement benefits online at www.socialsecurity.gov. You can also make an appointment at your local Social Security Office. To find your local Social Security Office, call **1-800-772-1213** toll free and tell the operator where you live.

Supplemental Security Income (SSI)

Benefit: Monthly checks.

Who can apply: People who are 65 and older, or people who are blind or have disabilities and have very low income and assets.

How to apply: You must make an appointment at your local Social Security office to apply. You can find your local Social Security office by calling **1-800-772-1213** toll free and telling the operator where you live. Or,

you can log on to www.ssa.gov/pgm/links_ssi.htm.

Other Information

Eldercare Locator

Connects older Americans and their caregivers with sources of information on senior services. Call **1-800-677-1116** (hours of operation are Mon. - Fri., 9:00 a.m. - 8:00 p.m. ET) or log on to www.eldercare.gov.

Senior Information Hotline

For additional information about other programs and resources for older adults, call New Jersey Easy Access (NJEASE) toll-free at **1-877-222-3737** or log on to www.state.nj.us/health/senior/sanjease.shtml.

Legal Help

If you need a lawyer but have limited resources, you can call the Legal Services of New Jersey Hotline toll-free at **1-888-576-5529** (in-state only) or **732-572-9100** or log on to www.lsnjlaw.org.

You can also go to the Benefits QuickLINK website at www.aarp.org/quicklink.



Benefits Outreach Program

601 E Street, NW
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The AARP Foundation is AARP's affiliated charity. Foundation programs provide security, protection and empowerment for older persons in need. Low-income older workers receive the job training and placement they need to re-join the workforce. Free tax preparation is provided for low-and moderate-income individuals, with special attention to those 60 and older. The Foundation's litigation staff protects the legal rights of older Americans in critical health, long-term care, consumer and employment situations. Additional programs provide information, education and services to ensure that people over 50 lead lives of independence, dignity and purpose. Foundation programs are funded by grants, tax-deductible contributions and AARP.