The Arc of New Jersey

NJ WorkAbility

Health Care Advocacy
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A program offered through the Department of Human Services (DHS) and the Division of Disability Services (DDS) that offers individuals with disabilities who are working and earning income that would typically disqualify them from receiving Medicaid/NJ FamilyCare, the chance to receive full health benefits. Eligible individuals pay a small premium and receive comprehensive Medicaid coverage.

As of April 1, 2023, Phase 1* of WorkAbility is:

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

Who qualifies?

- NJ residents and U.S. citizens
- People who meet specific noncitizen requirements
- At least 16 years old
- Employed full or part time and able to show proof of employment
- Determined to be disabled by the Social Security Administration (SSA) or the Medical Review Team at the Division of Medical Assistance & Health Services
- Within the income threshold

Note: SSA qualifies someone as having a disability if:

- *You have a physical or mental impairment, or a combination of impairments, and*
- *Your condition has lasted or is expected will last for a minimum of 12 months*

What is the income threshold?

The income threshold is determined through your unearned and total earned income

- **Unearned income is determined through, but not limited to:**
  - Alimony
  - Unemployment
  - Investments
  - Interest
  - Trust payments
  - Social Security benefits based on a parent or spouse's work history (including Social Security Disability Insurance (SSDI) and Survivor's benefits)
  - A single individual cannot exceed $1,215/month
  - A married individual cannot exceed $1,644/month
- **Total earned income is determined through, but not limited to:**
  - Wages
  - Paid sick leave
  - Workers' comp
  - Self-employment earnings
  - Private or state temporary disability plan benefits/ commissions
- **If you have no unearned income:**
  - A single individual's gross earned income cannot exceed $73,932 per year/$6,161 per month
  - A married individual's gross earned income cannot exceed $99,636 per year/$8,303 per month (spouse's income is not included)
- **If you have unearned income:**
  - The maximum earned income threshold will vary, but the total countable income, both earned and unearned income, cannot exceed the above limits
- **Are there exceptions to these income limits?**
  - There may be portions of earned and/or unearned income which are not counted in determining WorkAbility eligibility, however, this can vary by individual circumstance

How do I apply?

- Go online to the DHS Division of Medical Assistance & Health Services **The NJ FamilyCare Aged, Blind, Disabled Programs** for details and find out how you may apply
- Applications can be done **online** or in person at a **county office**
- Community Resource Specialists are available at 1-888-285-3036. They can answer questions, review your eligibility potential, and advise whether NJ WorkAbility is a good fit for you
- Information is also available at **www.mainstreamingmedicalcare.org**

***Phase 2 will bring additional changes and is expected sometime in 2024**

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