



## **NJ Workability**

NJ Workability is a program that allows certain employed people with permanent disabilities, whose earnings are too high for them to qualify otherwise for Medicaid coverage, to receive full New Jersey Medicaid benefits. In some instances, people who qualify for the program may have to pay a monthly premium of \$25 per month for one person or \$50 per month for a couple.

NJ Workability was created by the federal Ticket to Work/Work Incentives Improvement Act of 1999 and Chapter 116 of PL2000 of New Jersey.

### **General Eligibility Guidelines**

Applicants must be:

- between the ages of 16 and 64
- be permanently disabled as determined by the Social Security Administration or the Disability Review Team of the Division of Medical Assistance and Health Services (New Jersey Medicaid)
- be employed either part- or full-time

### **Income and Resource Eligibility Guidelines**

Income:

- Social Security Disability and Railroad Retirement System benefits that an individual receives are disregarded (not counted) for this program.
- Unearned income (pensions, interest, private disability or retirement benefits, etc.) cannot be greater than 100 percent of the federal poverty level, which in 2001 is set at \$749/month for one person and \$1,010/month for couples.
- Gross earned income can be no higher than \$45,684/year for an individual.

Resources:

An individual's assets can be no greater than \$20,000 while the value of a couple's assets cannot exceed \$30,000. In making this calculation, the following items are NOT included:

- the home in which an individual or couple live
- a vehicle used for medical transportation
- a vehicle used for transportation to and from work
- RA and 401K accounts

Must apply at the County BOSS