

NJ Medicare Savings Programs and State Pharmaceutical Assistance Programs: 2025-2026 Income Eligibility Chart

	Maximum Monthly Income	Maximum Annual Income	Maximum Assets	Program(s) Eligible for	Medicare Premiums Paid by the Programs	Medicare Deductibles and Copays Paid by the Programs or Waived
NJ FamilyCare Application	\$1,305 individual ¹ \$1,763 couple	\$15,650 ¹ \$21,150 <i>100% of FPL</i>	\$4,000 \$6,000	Medicaid for Aged, Blind, Disabled/ NJ Family Care (QMB-Plus) • LIS Level 2	<ul style="list-style-type: none"> Part A and Part B premiums Part D premium up to benchmark amount of \$56.86 for basic benefit. Part C premium - up to \$56.86 of basic drug benefit in any Medicare Advantage 	<ul style="list-style-type: none"> Part A, Part B and Part C deductibles and copays waived Part D: Person pays LIS Level 2 copays of \$1.60 for generics and \$4.80 for brand drugs Protected from balanced billing of Medicare cost sharing
	No limit on <i>Earned income from employment</i>	No limit <i>Spouse's income not counted</i>	No limit	<ul style="list-style-type: none"> NJ Workability Medicaid for disabled LIS Level 1 	<ul style="list-style-type: none"> Part A and Part B premiums if collecting SSD Part D premium up to benchmark amount of \$56.86 for basic benefit. Part C premium - up to \$56.86 of basic drug benefit in any Plan 	<ul style="list-style-type: none"> Part A, Part B and Part C deductibles and copays waived Part D: Person pays LIS Level 1 copays of \$4.90 for generics and \$12.15 for brand
	\$2,901 individual <i>(if income over \$2,829, can create Qualified Income Trust (QIT) to apply)</i>	\$34,812	\$2,000	<ul style="list-style-type: none"> MLTSS LIS Level 3 	<ul style="list-style-type: none"> Part A and Part B premiums Part D premium up to benchmark amount of \$56.86 for basic benefit. Part C premium - up to \$56.86 of basic drug benefit in any MA Plan 	<ul style="list-style-type: none"> Part A, Part B and Part C deductibles and copays waived Part D: Person pays LIS Level 3 copays of \$0 for generics and brand drugs Protected from balanced billing of Medicare cost sharing
NJ Save Application	\$1,305 individual ¹ \$1,763 couple	<i>2025 limit</i> \$15,650 ¹ \$21,150 <i>100% of FPL</i>	<i>2025 limit</i> \$9,660 ² \$14,470 ²	<ul style="list-style-type: none"> QMB-only LIS 1 	<ul style="list-style-type: none"> Part A and Part B premiums Part D premium up to benchmark amount of \$56.86 for basic benefit. Part C premium - up to \$56.86 of basic drug benefit in any plan 	<ul style="list-style-type: none"> Part D deductible paid by LIS Person pays LIS Level 1 copays of \$4.90 for generic drugs and \$12.15 for brand drugs if LIS only; \$7 for brands if LIS & PAAD Protected from billing of Medicare cost sharing
	\$1,761 individual ¹ \$2,380 couple	<i>2025 limit</i> \$21,141 \$28,552 <i>135% of FPL</i>	<i>2025 limit</i> \$9,660 ² \$14,470 ²	<ul style="list-style-type: none"> SLMB/ QI LIS Level 1 PAAD 	<ul style="list-style-type: none"> Part B premium Part D premium up to benchmark amount of \$56.86 of basic benefit. Part C premium - up to \$56.86 of basic drug benefit in any MA plan 	<ul style="list-style-type: none"> Part D deductible paid by LIS Person pays LIS Level 1 copays of \$4.90 for generic drugs and \$12.15 for brand drugs if LIS only; \$7 for brands if LIS & PAAD
	<i>2025 Approximately</i> \$4,453 individual \$5,057 couple	\$53,446 \$60,690	No limit	<ul style="list-style-type: none"> NJ PAAD 	<ul style="list-style-type: none"> Part D premium for certain stand-alone plans Part C premium - up to \$56.86 of drug benefit in any Plan 	<ul style="list-style-type: none"> Part D deductible paid by PAAD Person pays PAAD copay of \$5 for generics or \$7 for brand or Part D copay, whichever is less
	<i>2025 Approximately</i> \$5,287 individual \$5,890 couple	\$63,446 \$70,690	No limit	<ul style="list-style-type: none"> NJ Senior Gold Drug Discount 	<ul style="list-style-type: none"> Person must pay full premium for a Part D Plan or Advantage Plan 	<ul style="list-style-type: none"> For each prescription person pays Senior Gold copay of \$15 plus 50% of remaining cost of Part D cost share
Apply at SSA.gov	<i>2025 limit</i> \$1,956 individual ¹ \$2,643 couple	<i>2025 limit</i> \$23,475 ¹ \$31,725 <i>150% of FPL</i>	<i>2025 limit</i> \$17,600 ² \$35,130 ²	<ul style="list-style-type: none"> LIS Only 	<ul style="list-style-type: none"> Part D premium up to benchmark amount of \$56.86 of basic benefit. Part C premium - up to \$56.86 of basic drug benefit in any MA plan 	<ul style="list-style-type: none"> Part D deductible paid by LIS Person pays LIS Level 1 copays of \$4.90 for generic drugs and \$12.15 for brand drugs. If apply for PAAD: \$7 for brand drugs.

¹ Add \$20 to the monthly amounts and \$240 to the annual income listed to determine the actual eligibility limit; applicants are allowed a \$20/month disregard for unearned income for QMB, SLMB, QI and LIS. Couples only get one \$20 disregard. If person has income from employment, \$65/month plus one-half of remainder of gross salary is not counted when determining eligibility.

² LIS and SLMB allows additional assets of \$1,500 per person if assets to be used for burial expenses. This increases allowable asset levels for SLMB in 2025 to maximum \$11,160 (single), \$17,470 (couple). For LIS increases assets in 2025 to maximum \$17,600 (single), \$35,130 (couple).

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LIS – Low Income Subsidy, (“Extra Help”): Federal program pays Medicare Part D premium, deductibles and reduces drug copays.

MLTSS – Managed Long Term Services and Supports: Person must have care needs which would qualify them for long term care in a skilled nursing facility. MLTSS provides home-based services to allow person to remain at home or in Assisted Living Facility, plus full Medicaid benefits. If monthly income over the eligibility cap, can still qualify by depositing monthly funds into **Qualified Income Trust (QIT)** to use towards cost of care.

NJ PAAD – NJ Pharmaceutical Assistance to the Aged and Disabled: A New Jersey state program that pays Medicare Part D premium for some plans, and deductibles and copays for all plans. Members pay \$5 or less for generic drugs and \$7 or less for brand drugs.

QMB Only - Qualified Medicare Beneficiary with no Medicaid benefits- Program pays Medicare Part A and B premiums and protects from provider billing of Medicare Parts A, B, C deductibles and copays. NOT enrolled in a New Jersey Medicaid Managed Care Organization (MCO). Provider can submit cost sharing to NJ Family Care for consideration if a Medicaid provider, or must waive the cost sharing.

QMB Plus – Qualified Medicare Beneficiary with Full Medicaid: Program pays Medicare Part A and B premiums and protects from Medicare Parts A, B, C deductibles and copays. “Plus” provides additional medical benefits under the **New Jersey Family Care Special Medicaid Program for Aged, Blind, or Disabled**. Enrollment in a New Jersey Medicaid Managed Care Organization (MCO) for Medicaid benefits is mandatory. QMB Plus person also referred to as a **“dual eligible”**.

NJ Senior Gold Prescription Discount – Wraps around Part D Plan: Member pays first \$15 plus 50% of remaining Part D copay for each covered prescription, or Part D copay, whichever is less. Once the member's annual out-of-pocket expenses reach the Senior Gold catastrophic cap of \$2,000 for an individual or \$3,000 for a married couple, their co-pay is only \$15 or the Part D co-pay (whichever is less) for the balance of their Senior Gold eligibility period.

SLMB & SLMB- QI – Specified Low Income Medicare Beneficiary and Qualified Individual: Both programs pay monthly Medicare Part B premium. Same application for both SLMB and SLMB-QI programs.

Workability Medicaid- Individuals who have a disability determination from either NJ DHS or SSA and who are employed either full or part-time. Unearned income from Social Security based on the person’s own work history is not counted toward income limits. Receives full Medicaid benefits, and payment of Medicare premiums if person is collecting SSD benefits.

How to Apply:

LIS/Part D Extra Help – Social Security office or <https://www.ssa.gov/medicare/prescriptionhelp/> or call 1-800-772-1213. **If also eligible for Medicaid Aged/Blind/Disabled, PAAD , QMB or SLMB, no need to apply separately for the Extra Help.**

MLTSS – Aging & Disability Resource Connection in county where client resides. Call 1-877-222-3737 for screening.

PAAD, Senior Gold, SLMB, QI, QMB-Only – New Jersey Department of Human Services **NJSave** application, call 1-800-792-9745 or apply online at <http://www.state.nj.us/humanservices/doas/paad/>

Medicaid/QMB Plus/ NJ FamilyCare – Board of Social Services/County Welfare Agency in county where client resides. On-line application available at <http://www.state.nj.us/humanservices/dmahs/clients/medicaid/abd/>