



COUNTY OF BERGEN
 DEPARTMENT OF HUMAN SERVICES
 DIVISION OF SENIOR SERVICES/ADRC
 One Bergen County Plaza • 2nd Floor
 Hackensack, NJ 07601
 (201) 336-7400 • FAX: (201) 336-7424

James J. Tedesco III
 Bergen County Executive

Jane C. Linter
 Department Director

Lorraine Joewono
 Division Director

Quick Guide to State, Federal and County Programs for Older Adults

Updated April 2017

PHARMACEUTICAL ASSISTANCE TO THE AGED AND DISABLED (PAAD)

WHAT IT DOES	ELIGIBILITY REQUIREMENTS	HOW TO APPLY	COMMENTS
Co-pay is \$5.00 for generic drug & \$7.00 for brand name drug. Must also enroll in a Medicare Part D plan unless otherwise specified. The plan should have a monthly premium not above the regional benchmark and then PAAD pays Medicare Part D costs.	Must be NJ resident for at least 30 days. Must be 65 or older OR receiving Social Security Disability. *Gross annual income limit is less than: Single: \$26,655 (\$2,221 mo.*) Married: \$32,680 (\$2,723 mo.*)	For further details and an application contact Division of Senior Services at 201-336-7400, local pharmacy or PAAD/Senior Gold 1-800-792-9745	PAAD/Senior Gold PO Box 637 Trenton, NJ 08646-0637 www.njpaad.gov PAAD does not pay for diabetic testing supplies

SENIOR GOLD PRESCRIPTION DISCOUNT PROGRAM

WHAT IT DOES	ELIGIBILITY REQUIREMENTS	HOW TO APPLY	COMMENTS
Co-pay is \$15 plus 50% of the remaining cost of the prescription or actual drug cost, whichever is less. Must enroll in a Medicare Part D plan unless otherwise specified AND also pay for Medicare Part D monthly premium.	Must be a NJ resident for at least 30 days, 65 years or older or receiving Social Security Disability. *Gross annual income between: Single: \$26,655 and \$36,655 (\$2,221 - \$3,054 mo.*) Married: \$32,680 and \$42,680 (\$2,723 - \$3,556 mo.*)	For further details and an application contact Division of Senior Services at 201-336-7400, local pharmacy or PAAD/Senior Gold 1-800-792-9745	Co-pay is \$15 after annual out-of-pocket expenses reaches catastrophic cap: S: \$2,000 ; C:\$3,000 www.njsrgold.gov Does not pay for diabetic testing supplies

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**NOTE: Gross income includes Social Security & Monthly income approximate*

MEDICARE PRESCRIPTION DRUG BENEFIT

WHAT IT DOES	ELIGIBILITY REQUIREMENTS	HOW TO APPLY	COMMENTS
<p>Medicare Part D is an optional program which adds prescription drug coverage to original Medicare. Involves monthly premiums, co-pay and may include annual deductible. Plans run on a calendar year and cover about 75% of drug costs until cap level is reached. Any further drug costs for the remainder of the year will be out-of-pocket unless one reaches a catastrophic level then there will be either a flat or 5% co-pay</p>	<p>Must be enrolled in Medicare, either Part A or Part B. There is a penalty for late enrollment for those who choose not to join Medicare Part D when first eligible. Those who have been determined to have creditable coverage do not need to enroll. In NJ, PAAD participants and dual eligible (Medicare/Medicaid) must enroll in a Medicare Part D benchmark plan and do not have out-of-pocket cost for deductible, cap limit, gap coverage and premium. As of July 1, 2011 dual eligible have mandatory co-pay</p>	<p>Annual open enrollment period begins October 15th to December 7th</p> <p>For more information and to research plans call: SHIP (State Health Insurance Program) 201-336-7413 or contact Medicare 1-800-MEDICARE</p>	<p>Check creditable coverage statements before enrolling in any Medicare Part D plan.</p> <p>Those with Medicare Part C must choose the drug component of that Advantage Plan. For plans w/out Rx coverage do not enroll in a Medicare Part D “stand alone” plan.</p> <p>The Medicare Part D benchmark premium for NJ in 2017 is \$40.81</p> <p>www.medicare.gov</p>

MEDICARE COSTS

<p><u>Medicare Part A:</u> Hospital insurance helps pay for inpatient hospital care and certain follow-up services</p> <p><u>Medicare Part B:</u> Medical insurance helps pay for physician services, outpatient hospital care and other medical services</p> <p><u>Medicare Part C:</u> Medicare Advantage Plans</p> <p>All Medicare covered health care services through a provider network plan.</p>	<p>Medicare is health insurance for people age 65 or older and eligible for Social Security benefits based on their own or their spouse’s employment and for those with disabilities and permanent kidney damage. Medicare covers about 80% of your allowable medical expenses after deductible is met.</p> <p style="text-align: center;">www.medicare.gov</p>	<p><u>Part A Inpatient Hospital Stay</u></p> <p>Deductibles per benefit period:</p> <p>1-60 days \$1,316 deductible</p> <p>61-90 days \$329 per day</p> <p>91-150 is \$658 <i>lifetime reserve days</i></p> <p><u>Part A Skilled Nursing Facility:</u></p> <p>*Coinsurance</p> <p>Days 1-20: \$0</p> <p>Days 21- 100: \$164.50/day</p>	<p><u>Part B Medical Insurance:</u></p> <p>There is no standard premium in 2017 for those previously enrolled in Part B, collecting SS benefits and have income below \$85,000 (S). Premium amount will be different and adjusted based on amount of their Social Security COLA increase. The base premium is \$134/month if you are not protected by hold harmless provision.</p> <p>*Annual Deductible: \$183/yr.</p> <p>Medicare Rights Center for appeals: 1-888-466-9050</p>
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HEARING AID ASSISTANCE TO THE AGED AND DISABLED (HAAD)

WHAT IT DOES	ELIGIBILITY REQUIREMENTS	HOW TO APPLY	COMMENTS
Gives \$100.00 toward purchase of a hearing aid.	Income eligibility requirements are the same as for the PAAD program. Single: \$26,655 (\$2,221 mo.*) Couple: \$32,680 (\$2,723 mo.*)	1-800-792-9745 Or 201-336-7400	Need for hearing aid must be attested by a physician.

LIFELINE UTILITY CREDIT PROGRAM

WHAT IT DOES	ELIGIBILITY REQUIREMENTS	HOW TO APPLY	COMMENTS
Gives a \$225 credit per year on your Public Service bill.	Income eligibility requirements are the same as for the PAAD program. Single: \$26,655 (\$2,221 mo.*) Couple: \$32,680 (\$2,723 mo.*)	Call PAAD/Lifeline 1-800-792-9745 Or Division of Senior Services 201- 336-7400	If utilities are included in your rent, you may receive a direct payment. Credit is given to everyone at different times during the year.

NJ SUPPLEMENTAL NUTRITION ASSISTANCE PROGRAM

<i>*Note: As of October 1, 2008 SNAP is the new name for the Food Stamp program</i>			
WHAT IT DOES	ELIGIBILITY REQUIREMENTS	HOW TO APPLY	COMMENTS
Benefit used to purchase food at authorized retail food stores.	185% of Federal Poverty Level: Family size: (1) \$1,859/mo. (2) \$2,503/mo. Resource limit is \$3,000 for 60 years of age and older. You can own a home and qualify. Life Insurance policies and most pension funds are not counted at all.	Following are websites to apply online: www.njhelps.org www.bcbss.com https://oneapp.dhs.state.nj.us There are also outreach centers throughout Bergen County where you can apply. Home visits can be arranged if you are disabled and/or homebound.	Note Well: Income limits vary. Elderly or disabled member may be eligible for Food Stamps even if the gross monthly income exceeds the income eligibility because medical and shelter deductibles are applied Board of Social Services 218 Route 17 N. Rochelle Park, New Jersey 07662 Tel: 201-368-4200 Hours: M-Fri. 8am to 4:30 pm (Tues. until 8:00 pm)

MEDICARE SAVING PROGRAMS (QMB,SLMB,SLMB-QI-1)

QUALIFIED MEDICARE BENEFICIARY (QMB-Only)

WHAT IT DOES	ELIGIBILITY REQUIREMENTS	HOW TO APPLY	COMMENTS
Covers the cost of Medicare Part A, B, C premiums, deductibles and co-pay	Aged, Blind and Disabled, Medicare (A & B) beneficiaries. Max. Annual Gross Income: \$12,060 yr. (\$1,005/mo.) for Single; \$16,240 yr. (\$1,353/mo.) for Couple <u>Resources:</u> Single - \$7,390 Couple - \$11,090	NJ Dept. of Health & Senior Services 1-800-792-9745	100% FPL (Federal Poverty Level) + income disregard (add \$20.)

SPECIFIED LOW-INCOME MEDICARE BENEFICIARY (SLMB) & (SLMB QI-1)

WHAT IT DOES	ELIGIBILITY REQUIREMENTS	HOW TO APPLY	COMMENTS
<u>SLMB</u> For Medicare beneficiaries may pay all or portion of Medicare Part B premium.	<u>Single:</u> Between \$12,060 yr. (\$1,005/mo.) and \$14,472 yr. (\$1,206/mo.) <u>Couple:</u> Between \$16,240 yr. (\$1,353/mo.) and \$1,624 yr. (\$1,488/mo.) <u>Resources:</u> Single - \$7,390 Couple- \$11,090	NJ Dept. of Health & Senior Services 1-800-792-9745	SLMB income is between 100% to 120% FPL + income disregard (add \$20). Deductions from gross annual income: \$780 per year of gross salary plus half of the remaining salary
<u>SLMB-QI-1</u> For Medicare beneficiaries may pay all or portion of Medicare Part B premium	<u>Single:</u> Between \$14,472yr. (\$1,206/mo.) and \$16,281 yr. (\$1,357/mo.) <u>Couple:</u> Between \$19,488 yr. (\$1,624/mo.) and \$21,924 yr. (\$1,827/mo.) <u>Resources:</u> Single - \$7,390 Couple- \$11,090	NJ Dept. of Health & Senior Services 1-800-792-9745	SLMB-QI-1 income is between 120% to 135% FPL + income disregard (add \$20). Deductions from gross annual income: \$780 per year of gross salary plus half of the remaining salary

SOCIAL SECURITY

WHAT IT DOES	ELIGIBILITY REQUIREMENTS	HOW TO APPLY	COMMENTS
<p>Source of income after retirement, for the disabled, survivors of workers who have died and dependents of beneficiaries</p>	<p>Most people need 40 credits (10 years of work) to qualify for benefits. Younger people need fewer credits to be eligible for disability benefits or for survivor's benefits when the worker dies. Receive full benefit amount when choosing to retire when one reaches full retirement age. Reduced benefits if one retires before full retirement age. Full retirement age for those born between 1943-1954 is 66; 1960 and later is 67.</p> <p>*Social Security and Supplemental Security Income (SSI) beneficiaries receive a 0.3% Cost-of-Living Adjustment for 2017</p>	<p>Contact Social Security from 7 a.m. to 7p.m. Mon.-Fri. 1-800-772-1213, TTY 1-800-325-0778</p> <p>Apply in person. Bergen County Social Security office: Continental Plaza, 401 Hackensack Ave, Second Fl. Hackensack, NJ 07601 866-964-4680</p> <p>Information and services are available online www.ssa.gov</p>	<p>As of March 1, 2013 the new law requires that you receive electronic payments. Beginning February 2014, Social Security will no longer provide benefit verification letters in their offices. One can get an instant letter online with a personal <i>my social security</i> account or request a letter by mail. Also proof of SS number printouts will discontinue. Requests for replacement cards will require completing application (Form SS-5) along with required documentation.</p>

SUPPLEMENTAL SECURITY INCOME (SSI)

WHAT IT DOES	PAYMENT	HOW TO APPLY	COMMENTS
<p>Provides payments to persons who are 65 or older, blind or disabled and have limited income and resources. Must meet requirements under Citizen/Non-Citizen Status.</p>	<p>Combined federal and state maximum payment for individual/couple living independently: <u>Individual</u>: \$766/month <u>Couple</u>: \$1,128/month Applicant resource limit: <u>Single</u>: \$2,000 <u>Couple</u>: \$3,000</p>	<p>Call Social Security Administration at 1-800-772-1213</p> <p>www.ssa.gov</p>	<p>Maximum payments vary by state. Payments are determined by your living situation and if you have other income or support.</p>

HEATING ASSISTANCE (LIHEAP)

WHAT IT DOES	ELIGIBILITY REQUIREMENTS	HOW TO APPLY	COMMENTS
Gives assistance in paying the cost of heating.	<p>Must be responsible for paying your own heat. This also applies to heat included in rent. ENTIRE HOUSEHOLD INCOME IS COUNTED. Income must be below 200% of FPL</p> <p>*Gross income limits for a household: (1) \$23,760 yr. (\$1,980/mo.) (2) \$32,040 yr. (\$2,670/mo.)</p>	<p>Greater Bergen Community Action, Inc. 316 State St. Hackensack, NJ 07601 201-488-5100 Fax: 201-342-7452 Office hours Mon.-Fri. 9-3 <u>Intake hours:</u> M/W -8am-3pm & Thurs.-8A.M-7P.M. Closed Tuesdays and Fridays Homebound outreach available</p>	<p>Apply October 1st thru April 30th (<i>Deadline may be extended</i>). If eligible, your application will be reviewed for additional energy services. Greater BCA's satellite site in the PSE&G Customer Service Center: 214 Hudson St. Hackensack, NJ 07601 Hours: 8-4P.M.</p> <p>www.greaterbergen.org</p>

COOLING ASSISTANCE (LIHEAP)

WHAT IT DOES	ELIGIBILITY REQUIREMENTS	HOW TO APPLY	COMMENTS
Gives \$200 to help pay for cooling costs.	<p>Must have a medical condition that requires use of any cooling device. ENTIRE HOUSEHOLD'S INCOME IS COUNTED. Income must be below 200% of FPL</p> <p>*Gross income limits for a household: (1) \$23,760 yr. (\$1,980/mo.) (2) \$32,040 yr. (\$2,670/mo.)</p>	<p>Greater Bergen Community Action, Inc. 316 State St. Hackensack, NJ 07601 201-488-5100 Fax: 201-342-7452 Office hours Mon.-Fri. 9-3 <u>Intake hours:</u> M/W - 8am-3pm & Thurs.-8A.M-7P.M. Closed Tuesdays and Fridays Homebound outreach available</p>	<p>Apply October 1st thru April 30th (<i>Deadline may be extended</i>). If eligible, your application will be reviewed for additional energy services. Greater BCA's satellite site in the PSE&G Customer Service Center: 214 Hudson St. Hackensack, NJ 07601 Hours: 8-4P.M.</p> <p>www.greaterbergen.org</p>

UNIVERSAL SERVICE FUND (USF)

WHAT IT DOES	ELIGIBILITY REQUIREMENTS	HOW TO APPLY	COMMENTS
Receive credit on utility bill for gas & electric	Income must be below 175% FPL & pay more than 3% of annual income for electric & natural gas. Household with electric heat must spend more than 6% of annual income on electricity. *Gross income limits for a household (1) \$20,796/yr. (\$1,733/mo.) (2) \$28,044/yr. (\$2,337/mo.)	Greater Bergen Community Action, Inc. 316 State St. Hackensack, NJ 07601 201-488-5100 Or 1-866-240-1347	USF accepts application all year www.greaterbergen.org

WINTER TERMINATION PROGRAM

WHAT IT DOES	ELIGIBILITY REQUIREMENTS	HOW TO APPLY	COMMENTS
Protection from having your gas and/or electric shut-off from Nov. 15 th - March 15 th	If you receive NJ Lifeline Credit, PAAD, LIHEAP, SSI, NJ SHARES, U.S.F.,GA,TANF or if unable to pay because of circumstances beyond your control	Contact utility and make a “good faith” payment. Negotiate affordable payment arrangements. Call 800-357-2262 (PSE&G) or 800-624-0241 (Board of Public Utilities)	Program may continue past March 15 if cold weather persists www.greaterbergen.org

WEATHERIZATION ASSISTANCE

WHAT IT DOES	ELIGIBILITY REQUIREMENTS	HOW TO APPLY	COMMENTS
Lower heating cost through home improvement for heat loss due to poor insulation or inefficient heating system.	Annual household gross income below 200% FPL. Gross income limits for a household: (1) \$23,760 (2) \$32,040 For renter or homeowner that have not received weatherization service within the last 10 years.	Weatherization is included in the LIHEAP application. GBCA Weatherization Program 529 Midland Ave. Garfield, NJ 07026 For information call: 973-546-1441	Repair and replace faulty windows and doors, install high-efficiency insulation. Repair or even replace boilers, furnaces or water heaters, air filters, etc.

COMFORT PARTNERS

WHAT IT DOES	ELIGIBILITY REQUIREMENTS	HOW TO APPLY	COMMENTS
Assists to lower natural gas & electric bills through energy education and installation of energy saving home improvements	225% FPL income limits for a household size: (1) \$27,135/yr. (\$2,261/mo.) (2) \$36,540/yr. (\$3,045/mo.) Households that receive USF, SSI, HEAP, Lifeline, and PAAD are also eligible.	Call 1-888-773-8326 www.njcleanenergy.com	Program representatives will work with each household to evaluate current level of energy efficiency

VERIZON COMMUNICATIONS LIFELINE

WHAT IT DOES	ELIGIBILITY REQUIREMENTS	HOW TO APPLY	COMMENTS
Provides discount on local telephone service. Three rate options for local service are (Flat, Moderate, Low rate). Link Up America gives new customers a 50% discount on initial connection	Receive benefits from one of these programs: Medicaid, SNAP (Supplemental Nutrition Assistance), SSI, Sec 8, Veterans Pension, Veterans Survivors Pension or eligibility based on income (see below) <u>OR</u> Below 135% FPL Household: 1- \$16,281/yr. (\$1,356/mo.) 2- \$21,918/yr. (\$1,826/mo.)	For information and applications call: NJ SHARES 1-888-337-3339 www.njshares.org OR VERIZON 1-800-837-4966 www.verizon.com/lifeline OR Division of Senior Services/ADRC (201)-336-7400 Fax Application to: NJ SHARES: 1-609-883-0133	Send a copy showing proof of current benefit to enroll in program & also for re-certifications Universal Service Administration Company (USAC) administers Lifeline for the FCC 1-888-641-8722 www.LifelineSupport.org

NJ SHARES

WHAT IT DOES	ELIGIBILITY REQUIREMENTS	HOW TO APPLY	COMMENTS
Assists individuals and families who need help paying energy bills due to a temporary financial crisis or behind on their energy bill.	Not eligible for LIHEAP, USF, TRUE or PAGE programs. Eligibility for seniors 65 and older and applicants receiving SSD with one or two household members are as follows: Maximum household income: \$70,000/yr. \$5,833/month.	Can demonstrate a temporary financial need. Assistance for those who made a “good faith” payment of \$100 or more within 90 days prior to applying. Call NJ SHARES 866-657-4273 to locate nearest agency www.njshares.org	Application for NJ SHARES available all year. Water bill assistance also available: <u>Suez Water Cares:</u> 888-942-8080 <u>NJ American Water’s Assistance Program</u> 800-272-1325

TRUE (Temporary Relief for Utility Expenses) & PAGE (Payment Assistance for Gas & Electric)

WHAT IT DOES	ELIGIBILITY REQUIREMENTS	HOW TO APPLY	COMMENTS
Pay electric and natural gas bills for those facing a crisis situation and economic hardship	Income guideline for TRUE & PAGE: <u>Household size:</u> (1) \$23,772 - \$56,738 (2) \$32,052 - \$74,197 Must meet program requirements such as payment history, past due balance or shut-off notice. Also not have received current period of USF and LIHEAP benefits. Households that apply for PAGE program should have Liquid assets below 10,000 and for TRUE below \$15,000	May apply at nearest service center: Greater Bergen Community Action, Inc. 316 State St. Hackensack, NJ 07601 201-488-5100 Print and download application online: www.njpoweron.org Mail to: 59 Broad St. Eatontown, NJ 07724	The Affordable Housing Alliance (AHA) is the administrator for the TRUE & PAGE program and funded by the Board of Public Utilities (BPU). For additional information call: 732-982-8710

NJ Care Special Medicaid Program: MEDICALLY NEEDY

WHAT IT DOES	ELIGIBILITY REQUIREMENTS	HOW TO APPLY	COMMENTS
Provides limited medical coverage to certain low income individuals who cannot afford health care services and do not qualify for the regular Medicaid program	65 years of age or older, blind, or disabled. *Individuals meet income limits immediately or at a later time by using a “spend down” process which subtracts certain medical bills and health insurance premiums from your income until it equals to the monthly income limit you must reach. Family size 1 : \$367* assets \$4,000 Family size 2: \$434 * assets \$6,000	Call Board of Social Services at 201-368-4200 or 201-368-4340 www.bcbss.com	Individuals eligible for the Medically Needy program are entitled to a basic package of medical services Aged, blind and disabled persons can subtract the first \$20 of unearned income.

New Jersey Care Special Medicaid Program for ABD (Aged, Blind, Disabled)

WHAT IT DOES	ELIGIBILITY REQUIREMENTS	HOW TO APPLY	COMMENTS
Full Medicaid coverage pays for physician in office, hospital or nursing home or other medical facility & full cost of prescribed drugs, eye glasses, dentists, podiatrist, mental health service, ambulance services, hospice, and home health care.	Persons 65 years of age or older, blind or permanently disabled who may not be eligible for SSI due to excess income. Maximum gross income: S- \$12,060 yr. (\$1,005/month) C-\$16,240 yr. (\$1,353/month) Maximum allowable resources for : Single: \$4,000; Couple: \$6,000	Board of Social Services 218 Route 17 N. Rochelle Park, New Jersey 07662 Tel: 201-368-4200 Hours: M-Fri. 8am to 4:30 pm (Tues. until 8:00 pm) www.bcbss.com	NJ Care Medicaid ABD <u>Single: \$1,005/mo. \$12,060 yr.</u> <u>\$4,000</u> <u>Couple: \$1,353/mo. \$16,240 yr.</u> <u>\$6,000</u> <u>Institutional Medicaid</u> <u>Max. Income Limit : \$2,205</u> <u>Max Resources: \$2,000</u> Medicaid District office at 973-977-4077

Managed Long Term Services and Support (M.L.T.S.S.)

WHAT IT DOES	ELIGIBILITY REQUIREMENTS	HOW TO APPLY	COMMENTS
M.L.T.S.S. uses NJ Family care MCO's (Managed Care Organization) to coordinate acute and primary health care services in the community and long term care facility.	<p>Must meet financial, clinical, age and/or disability requirements. Must be 65 years or older or 21 -64 yrs. old and determined disabled by SSA or by Disability Review Section-Division of the Medical Assistance and Health Services-NJDHS. Must be a U.S. Citizen or a Qualified Alien; M.L.T.S.S. Max. income S: \$2,205 Max. Resource: \$2,000 **The maximum assets can be higher for applicant that is married or for a married couple that are both applying.</p>	<p>For information and screening process call Division of Senior Services ADRC 201-336-7400 Financial screening: Board of Social Services at 201-368-7667 www.bcbss.com</p> <p>Managed Care Organizations: Amerigroup NJ 1-800-600-4441 Horizon NJ Health 1-877-765-4325 United Healthcare 1-800-941-4647 Wellcare 1-888-453-2534 Healthfirst for services prior to July 1, 2014 call 866-889-2523</p>	<p>Beginning July 1, 2014 participants in the Medicaid waiver programs: Global Options (GO); AIDS Community Care Alternative Program (ACCAP); Community Resource for People with Disabilities (CRPD) and Traumatic Brain Injury (TBI) were automatically enrolled in MLTSS program through their current MCO or health plan. www.nj.gov/humanservices/dmahs/home/mltss.html</p> <p>To enroll in a Medicaid MCO : 1-866-472-5338</p>

JERSEY ASSISTANCE FOR COMMUNITY CAREGIVING (J.A.C.C.)

WHAT IT DOES	ELIGIBILITY REQUIREMENTS	HOW TO APPLY	COMMENTS																					
JACC provides in-home services to seniors at risk of placement in a nursing facility. JACC services are designed to supplement help given by the person's caregiver.	<p>365% of Federal Poverty Level S-(\$3,668/mo.) C-(\$4,938/mo.) A New Jersey resident age 60 and older who: *Requires a nursing facility level of care but wishes to remain at home. * Is not financially eligible for Medicaid or Medicaid Waiver Services. *Has resources at or below \$40,000 for an individual or \$60,000 for a couple. * Meet requirements under Citizen/Non-Citizen Status</p>	<p>For information and screening process call Division of Senior Services/ADRC 201-336-7400</p>	<p>Participants in JACC share in the cost of their care on a sliding scale based on income. *Effective February 2017</p> <table border="1"> <thead> <tr> <th>Individual</th> <th>Couple</th> <th>Co-pay Amnt.</th> </tr> </thead> <tbody> <tr> <td>\$0-\$1,337</td> <td>\$0-\$1,799</td> <td>\$0.00</td> </tr> <tr> <td>\$1,338-\$1,759</td> <td>\$1,800-\$2,368</td> <td>\$15.00</td> </tr> <tr> <td>\$1,760-\$2,261</td> <td>\$2,369-\$3,044</td> <td>\$30.00</td> </tr> <tr> <td>\$2,262-\$2,764</td> <td>\$3,045-\$3,721</td> <td>\$60.00</td> </tr> <tr> <td>\$2,765-\$3,266</td> <td>\$3,722-\$4,397</td> <td>\$90.00</td> </tr> <tr> <td>\$3,267-\$3,668</td> <td>\$4,398-\$4,938</td> <td>\$120.00</td> </tr> </tbody> </table> <p>Cost cap in services not to exceed \$600/month; \$7,200 annually. There is currently a wait list for JACC. Standard medical deductions: Individual \$220 Couple \$424 <u>Monthly income limits</u> Individual-\$3,668 Couple- \$4,938</p>	Individual	Couple	Co-pay Amnt.	\$0-\$1,337	\$0-\$1,799	\$0.00	\$1,338-\$1,759	\$1,800-\$2,368	\$15.00	\$1,760-\$2,261	\$2,369-\$3,044	\$30.00	\$2,262-\$2,764	\$3,045-\$3,721	\$60.00	\$2,765-\$3,266	\$3,722-\$4,397	\$90.00	\$3,267-\$3,668	\$4,398-\$4,938	\$120.00
Individual	Couple	Co-pay Amnt.																						
\$0-\$1,337	\$0-\$1,799	\$0.00																						
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\$3,267-\$3,668	\$4,398-\$4,938	\$120.00																						

HOMESTEAD BENEFIT

WHAT IT DOES	ELIGIBILITY REQUIREMENTS	HOW TO APPLY	COMMENTS
Provides tax relief for homeowners	<p>You may be eligible for a 2014 New Jersey Homestead Benefit if you were a New Jersey resident and owned and occupied a home in New Jersey that was your principal residence on October 1, 2014. And property taxes for 2014 were paid on that home. Maximum income limits (Single/Married/Civil Union):</p> <ul style="list-style-type: none"> ▪ \$150,000 for homeowners age 65 or older, blind or disabled and ▪ \$75,000 for homeowners under age 65 and not blind or disabled. 	<p>File applications online OR by phone 877-658-2972</p> <p>NJ Homestead Benefit Hotline 888-238-1233</p>	<ul style="list-style-type: none"> • The filing deadline for 2014 Homestead Benefit Application deadline was November 30, 2016. Anticipated benefit payments will appear on May 2017 property tax bills. • Income does not include Social Security and any income that is not subject to NJ tax • For current eligibility update and due date please refer to NJ Division of Taxation -(Property Tax Relief) www.njtaxation.org

PROPERTY TAX REIMBURSEMENT (SENIOR FREEZE)

WHAT IT DOES	ELIGIBILITY REQUIREMENTS	HOW TO APPLY	COMMENTS
Provides tax relief for homeowners by reimbursing the difference between the amount of property taxes paid for the base year and the amount paid for the year you are applying. The base year is the year you first become eligible for the program and you must meet all requirements up to the year you claim reimbursement.	<p>Total annual income for PTR-1 (Single/Married/Civil Union) : 2015: \$87,007 or less, and 2016: \$87,007 or less AND</p> <ul style="list-style-type: none"> • Must be 65 years of age or older or on Social Security Disability • Resident of NJ continuously for last 10 years as a homeowner or renter • Owned and lived in NJ home for at least the last 3 years • Property taxes should be paid in full for base year and succeeding years • Meet income limits 	<p>File PTR-1 or PTR-2 application.</p> <p>Form PTR-1 are for first time applicants</p> <p>Form PTR-2 Personalized application that are mailed to those who met the eligibility requirements the previous year</p>	<p>PTR 2015/2016 applications are due by June 1, 2017 (deadline may be extended).</p> <p>Tax relief program may be subject to change according to the state budget. For current eligibility update and due date please refer to NJ Division of Taxation -(Property Tax Relief) www.njtaxation.org</p> <p>Download PTR-1 applications online or contact Division of Senior Services/ADRC for assistance 201-336-7400</p> <p>For those who have not received a PTR-2 application or for further assistance contact Property Tax Reimbursement Hotline 800-882-6597</p>

OTHER TAX RELIEF PROGRAMS

NJ Income Tax - Property Tax Deduction/Credit

Homeowners and tenants who pay property taxes, either directly or through rent, on their principal residence in New Jersey may qualify for either a deduction or a refundable credit on their New Jersey resident income tax return. The tax benefit varies depending on the amount of the taxpayer's taxable income, the amount of property taxes or rent paid, and filing status. Refer to the New Jersey Resident Income Tax Return instruction booklet ([Form NJ-1040](#)). For further information refer to www.state.nj.us/treasury/taxation/relief.shtml

Senior Citizens Annual Property Tax Deduction:

Annual deduction of up to \$250 from property tax for homeowners age 65 or older or disabled who meet residency requirements and have less than \$10,000 annual income, excluding Social Security income. This benefit is administered by the local municipality.

Veterans Deduction

Annual deduction of up to \$250 from taxes due on real or personal property paid to qualified war veterans and their unmarried surviving spouses. This benefit is administered by the local municipality.

Property Tax Exemption for Disabled Veteran

Full exemption from property taxes on a principal residence for certain totally and permanently disabled war veterans and their unmarried surviving spouses/surviving civil union partners/surviving domestic partners.

New Jersey Division of Taxation
PO Box 281
Trenton, NJ 08695-0281
General Tax information: 609-292-6400

Bergen County regional information center:
22-08 Route 208 South
Fair Lawn, New Jersey 07410
201-791-0500

Frail/Disabled : Person 60+ with Physical/Mental disability, including Alzheimers & Dementia, that restricts ADL's to the point of losing capacity to live alone or independently.

Vulnerable Client : Person 60+ (1) exposed to unfavorable environmental (living) conditions OR (2) person 60+ without social/economic resources to maintain adequate well-being: including low income (100%-200% federal poverty level) S (\$1,005- 2,010) C (\$1,353- \$2,706) OR (3) language barrier (1 st language other than English or illiteracy) OR (4) isolated (living alone), with no "informal support system" (helping family or friends)

Key Services Guide for Older Adults: www.co.bergen.nj.us
New Jersey Department of Health and Senior Services: www.state.nj.us/health

COUNTY OF BERGEN



James J. Tedesco III
County Executive

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