



**COUNTY OF BERGEN  
DEPARTMENT OF HUMAN SERVICES  
DIVISION OF SENIOR SERVICES/ADRC**

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**Quick Guide to State, Federal and County Programs for Older Adults**  
**May 2026**

**PHARMACEUTICAL ASSISTANCE TO THE AGED AND DISABLED (PAAD)**

WHAT IT DOES	ELIGIBILITY REQUIREMENTS	HOW TO APPLY	COMMENTS
Prescription drug co-pay is \$5.00 for generic drug & \$7.00 for brand name drug. Medicare beneficiaries must also enroll in a Medicare Part D drug plan with monthly premium not above the regional benchmark. Medicare Advantage participants must add prescription to their coverage. PAAD pays up to the regional benchmark amount.	<p>Must be NJ resident for at least 30 days. Must be 65 or older OR receiving Social Security Disability.</p> <p>Gross annual income limit is <b>less</b> than:</p> <p><u>Single</u>: \$54,943 (\$4,579 month) <u>Married</u>: \$62,390 (\$5,199 month)</p> <p><i>(no resource limit)</i></p>	<p>Online application: <a href="https://nj-dhsas.my.site.com/njsave/quickstart">https://nj-dhsas.my.site.com/njsave/quickstart</a></p> <p>PAAD 1-800-792-9745 <a href="http://www.aging.nj.gov">www.aging.nj.gov</a></p> <p>Mail paper applications to: PAAD Revenue Processing Center PO Box 637 Trenton, NJ 08646-0637</p>	<p>Some programs, including PAAD and Lifeline, offer discounts on motor vehicle fees and spaying/neutering</p> <p>Low-Cost Spaying/Neutering: <a href="https://www.nj.gov/health/vph/pop-control/">https://www.nj.gov/health/vph/pop-control/</a></p> <p>Reduced Motor Vehicle Fees: <a href="https://www.nj.gov/mvc/vehicles/regfees.htm">https://www.nj.gov/mvc/vehicles/regfees.htm</a></p>

**SENIOR GOLD PRESCRIPTION DISCOUNT PROGRAM**

WHAT IT DOES	ELIGIBILITY REQUIREMENTS	HOW TO APPLY	COMMENTS
Prescription drug co-pay is \$15 plus 50% of the remaining cost of the prescription drug. Medicare beneficiaries must enroll in a Medicare Part D or Medicare Advantage with prescription coverage. Senior Gold <u>does not</u> pay for Medicare Part D or MA-PD costs.	<p>Must be a NJ resident for at least 30 days, 65 years or older OR receiving SSD.</p> <p>Gross annual income <b>between</b>:</p> <p><u>Single</u>: \$54,943 and \$64,943 (\$4,579 - \$5,412 month) <u>Married</u>: \$62,390 and \$72,390 (\$5,199 - \$6,032 month)</p> <p><i>(no resource limit)</i></p>	<p>Online application: <a href="https://nj-dhsas.my.site.com/njsave/quickstart">https://nj-dhsas.my.site.com/njsave/quickstart</a></p> <p>PAAD 1-800-792-9745 <a href="http://www.aging.nj.gov">www.aging.nj.gov</a></p> <p>Mail paper applications to: Revenue Processing Center PO Box 637 Trenton, NJ 08646-0637</p>	<p>Pay a flat co-pay of \$15 after reaching a catastrophic cap (maximum out-of-pocket): <u>Single</u>: \$2,000 <u>Married</u>: \$3,000</p>

H:/tt/ADRC/QG/4-2026 \*NOTE: Gross income includes Social Security & other monthly income. Resources may include bank accounts, retirement accounts, stocks, and anything else that can be easily converted to cash.

### MEDICARE PRESCRIPTION DRUG BENEFIT

WHAT IT DOES	ELIGIBILITY REQUIREMENTS	HOW TO APPLY	COMMENTS
<p>Medicare Part D Stand-Alone Prescription Drug Coverage is optional prescription drug coverage that works with Original Medicare (Parts A and B). It is offered by private insurance companies, and you pay a monthly premium, copays, and an annual deductible.</p>	<p>Must be enrolled in Medicare Part A or Part B. If you don't enroll in Medicare Part D when first eligible, you may face a late enrollment penalty unless you already have creditable prescription drug coverage.</p> <p>Dual eligible beneficiaries (Medicare and Medicaid), and PAAD participants are eligible for the premium-free benchmark plans. These plans will not charge a late enrollment penalty. This also includes coverage for the gap limits, deductible, and other plan benefits.</p> <p>Regional benchmark premium for Medicare Part D plans is \$54.17 Medicare Part D deductible: \$615/yr.</p>	<p>The Annual Open Enrollment Period for Medicare Part D is from Oct.15 -Dec 17 each year. During this time, you can review, change, or enroll in a new Part D plan. Medicare Part D plans run on a calendar year.</p> <p>There is a (SEP) Special Enrollment Period to switch to a stand-alone Part D plans earlier if you have Medicaid, Medicare Savings Program or Extra Help and in certain circumstances.</p> <p>Verify if your current prescription drug coverage is creditable before enrolling in a Part D plan. If you have a Medicare Advantage Plan (MA) with drug coverage, you should not enroll in a stand-alone Part D plan.</p>	<p>The Coverage Gap, also known as the “donut hole,” is eliminated as of 2025. After meeting your deductible, your plan will cover about 75% of the retail price of the drug. Once your out-of-pocket costs reach \$2,000, you will enter catastrophic coverage. In this phase, you will pay \$0 for covered drugs, and the plan will pay 100% of the costs for the rest of the year.</p> <p>Medicare Prescription Payment Plan (MPPP) offers an option to sign up for a payment plan for Part D out-of-pocket costs. The plan sends monthly bills for the cost share with no fees or interest.</p> <p>Bergen County SHIP Medicare counseling program: 201-336-7413 Medicare: 1-800-MEDICARE (1-800-633-4227) <a href="http://www.medicare.gov">www.medicare.gov</a></p>

### MEDICARE COSTS

WHAT IT DOES	ELIGIBILITY REQUIREMENTS	PART A COSTS	PART B COSTS/COMMENTS
<p><b>Medicare Part A:</b> Hospital insurance helps pay for inpatient hospital care and certain follow-up services</p> <p><b>Medicare Part B:</b> Medical insurance helps pay for physician services, outpatient hospital care and other medical services</p> <p><b>Medicare Part C:</b> Medicare Advantage Plans, HMO's, PPO's All Medicare covered health care services through a provider network plan.</p>	<p>Medicare is a federal health insurance program for people 65 and older, as well as certain younger individuals with disabilities or end-stage renal disease. Eligibility is based on Social Security benefits on own or spouse's employment. It typically covers 80% of approved medical costs after deductible and other expenses.</p> <p><a href="http://www.medicare.gov">www.medicare.gov</a></p>	<p><b>Part A Hospital Deductibles and Co-Payment per benefit period:</b> \$1,736 deductible 1-60 days \$0 61-90 days \$434 per day 91-150 is \$868 per day</p> <p><b>Part A Co-pay in Skilled Nursing Facility:</b> Days 1-20: \$0 Days 21- 100: \$217</p> <p><b>Part A monthly premium:</b> 40 or more quarters: \$0 30-39 quarters: \$311/month &lt;30 quarters: \$565/month</p>	<p><b>Part B Medical Insurance:</b> Standard monthly premium \$202.90 Part B premiums are higher based on income related monthly-adjusted amount (IRMAA).</p> <p><b>Part B annual deductible:</b> \$283.00</p> <p><b>Medicare Rights Center (appeals):</b> 1-800-333-4114 <a href="http://www.medicarerights.org">www.medicarerights.org</a></p> <p><b>Senior Medicare Patrol (SMP):</b> Report Medicare fraud, such as unsolicited calls from anyone that claims to be from Medicare 1-877-767-4359 <a href="http://www.smpresource.org">www.smpresource.org</a></p>

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

**QUALIFIED MEDICARE BENEFICIARY (QMB-ONLY)**

WHAT IT DOES	ELIGIBILITY REQUIREMENTS	HOW TO APPLY	COMMENTS
Pays for Medicare Part A & B premiums, deductibles, coinsurance, and copayments, Part D & Medicare Advantage plan drug premium up to benchmark amount \$54.17	<p><u>Single</u>: \$1,330/mo. <u>Married</u>: \$1,804/mo.</p> <p><b>QMB-Only</b> Resources: Single: \$9,950 Married: \$14,910</p> <p><b>QMB-Plus</b> Resources: Single: \$4,000 Married: \$6,000</p>	<p><b>QMB Only:</b> Apply online: <a href="https://nj-dhsas.my.site.com/njsave/quickstart">https://nj-dhsas.my.site.com/njsave/quickstart</a></p> <p>Division of Aging Services: 1-800-792-9745</p> <p><b>QMB Plus:</b> Medicaid ABD application or contact Board of Social Services: 201-368-4200</p>	<i>QMB income disregard:</i> Add \$20/month OR \$240/annual to 100% FPL (Federal Poverty Level)

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

WHAT IT DOES	ELIGIBILITY REQUIREMENTS	HOW TO APPLY	COMMENTS
<p><b>SLMB</b> Pays for Medicare Part B premium, Part D and Medicare Advantage plan drug premium up to benchmark amount \$54.17</p>	<p><u>Single</u>: Income between: \$1,330/mo. AND \$1,596/mo. <u>Married</u>: Income between: \$1,804/mo. AND \$2,165/mo.</p> <p><u>Resources</u>: Single: \$9,950 Married: \$14,910</p>	<p>Division of Aging Services 1-800-792-9745</p> <p>Apply online for SLMB: <a href="https://nj-dhsas.my.site.com/njsave/quickstart">https://nj-dhsas.my.site.com/njsave/quickstart</a></p>	<p><b>SLMB</b> income is between 100% to 120% FPL + income disregard.</p> <p><i>SLMB income disregard:</i> Add \$20/month OR \$240/annual to 120% FPL (Federal Poverty Level)</p>
<p><b>SLMB-QI-1</b> Pays for Medicare Part B premium, Part D and Medicare Advantage plan drug premium up to benchmark amount \$54.17</p>	<p><u>Single</u>: Income between: \$1,596/mo. AND \$1,796/mo. <u>Married</u>: Income between: \$2,165/mo. AND \$2,435/mo.</p> <p><u>Resources</u>: Single: \$9,950 Married: \$14,910</p>		<p><b>SLMB-QI-1</b> income is between 120% to 135% FPL + income disregard</p> <p><i>SLMB-QI-1 income disregard:</i> Add \$20/month OR \$240/annual to 135% FPL (Federal Poverty Level)</p>

## SOCIAL SECURITY

WHAT IT DOES	ELIGIBILITY REQUIREMENTS	HOW TO APPLY	COMMENTS
<p>Social Security is a federal program that is a source of income based on percentage of lifetime earnings. It also provides disability income to qualified individuals (SSDI) and benefit payments to surviving spouse and children.</p>	<p>Payment is based on how much you earned throughout your working career. Most people need 40 credits or 10 years of work, to qualify for benefits. You can receive Social Security retirement benefits as early as age 62 with a reduced benefit. Full retirement age is 67 for those born in 1960 or later. Delayed retirement credit will increase up to age 70.</p>	<p>Apply for retirement benefits online <a href="http://www.ssa.gov">www.ssa.gov</a> or in person at local Social Security office.</p> <p>Social Security Administration Continental Plaza 401 Hackensack Ave, 2FL Hackensack, NJ 07601</p> <p>Office Hours: Mon-Fri. 9-4PM 1-866-964-4680</p> <p><u>Social Security hotline:</u> 1-800-772-1213 TTY 1-800-325-0778 Hours: Mon.-Fri. 7AM-7PM</p>	<p>Access online services by creating a <i>my Social Security Account</i>:</p> <ul style="list-style-type: none"> <li>• Social Security benefit verification letter</li> <li>• Request replacement Social Security card and Medicare card</li> <li>• Change of address</li> <li>• Estimate your personalized retirement benefit</li> <li>• Set up or change direct deposit</li> </ul> <p>And more....</p> <p><b>In year 2026, the Cost-of-Living Adjustment (COLA) is a 2.8 % increase in benefit.</b></p>

## SUPPLEMENTAL SECURITY INCOME (SSI)

WHAT IT DOES	PAYMENT	HOW TO APPLY	COMMENTS
<p>Provides payments to persons who have limited income and resources and are 65 or older, blind or disabled. Must be citizen or meet non-citizen requirements. Payments are determined by income, living situation, things you own, and other factors such as support from other household members.</p>	<p>The payment below is a combined <b>Federal and State</b> maximum payment that is based on an individual or a married couple living alone or with others in own household.</p> <p><u>Single</u>: \$994/month <u>Married</u>: \$1,491/month</p> <p>Resources must be less than: <u>Single</u>: \$2,000 <u>Married</u>: \$3,000</p>	<p>Social Security Administration Continental Plaza 401 Hackensack Ave, 2FL Hackensack, NJ 07601</p> <p>Office Hours: Mon-Fri. 9-4PM 1-866-964-4680 <a href="http://www.ssa.gov">www.ssa.gov</a></p> <p><u>Social Security hotline:</u> 1-800-772-1213 TTY 1-800-325-0778 Hours: Mon.-Fri. 7AM-7PM</p>	<p>The amount of countable income determines monthly payment amount (certain exclusions are applied).</p> <p>There are resources that are also excluded such as home that one resides in, one vehicle per household, life insurance policies with a face value of \$1,500 or less, burial funds that are valued at \$1,500 or less. Other resource exclusions may also be considered.</p>

**HEARING AID ASSISTANCE TO THE AGED AND DISABLED (HAAAD)**

WHAT IT DOES	ELIGIBILITY REQUIREMENTS	HOW TO APPLY	COMMENTS
<p>Reimbursement towards custom fitted ear level or body worn electronic device to enhance communication. Reimbursement of \$500 towards the purchase of a hearing aid or \$1,000 for two hearing aids. Cost of the hearing aid(s) must be equal to or greater than the reimbursement amount.</p>	<p>Age 65+ OR receiving Social Security Disability.</p> <p>Gross income limits are <b>less</b> than: <u>Single</u>: \$54,943 (\$4,578 month) <u>Married</u>: \$62,390 (\$5,244 month)</p> <p>(no asset limit)</p>	<p>If currently enrolled in PAAD or Lifeline then complete a HAAAD application and submit a hearing aid receipt and a physician statement for medical necessity.</p> <p>If <u>NOT</u> enrolled in PAAD or Lifeline, then verify eligibility by completing a NJ SAVE application.</p> <p><a href="https://www.nj.gov/humanservices/ddhh/services/hearingaid/haaad/">https://www.nj.gov/humanservices/ddhh/services/hearingaid/haaad/</a></p>	<p>Hearing aid receipt should be dated on or after approval for PAAD/Lifeline. Medicaid recipients and individuals with full hearing aid coverage through health insurance or retirement benefits are <u>not</u> eligible. Individuals with partial coverage can receive supplementary payment.</p> <p align="center">HAAAD PO BOX 715 Trenton, NJ 08625-0715 1-800-792-9745</p>

**HEARING AID PROJECT**

WHAT IT DOES	ELIGIBILITY REQUIREMENTS	HOW TO APPLY	COMMENTS
<p>Free refurbished hearing aids</p>	<p>Age 65+ or have a hearing loss and are disabled receiving Social Security Disability Income SSD</p> <p>Gross income limits are <b>less</b> than: <u>Single</u>: \$54,943 (\$4,578 month) <u>Married</u>: \$62,390 (\$5,244 month)</p> <p>(no asset limit)</p>	<p>Division of the Deaf and Hard of Hearing PO Box 074 Trenton, NJ 08625-0074</p> <p>800-792-8339 Toll Free in NJ 609-588-2648 609-503-4862 Videophone 609-588-2528 Fax <a href="mailto:DDHH.communications2@dhs.state.nj.gov">DDHH.communications2@dhs.state.nj.gov</a></p>	<p>Applications available online: <a href="https://www.nj.gov/humanservices/ddhh/services/hearingaid/project/">https://www.nj.gov/humanservices/ddhh/services/hearingaid/project/</a></p> <p>NJHAP application Form A (enrolled in PAAD)</p> <p>NJHAP application Form B (not enrolled in PAAD)</p>

**NJ SUPPLEMENTAL NUTRITION ASSISTANCE PROGRAM (FOOD STAMPS)**

WHAT IT DOES	ELIGIBILITY REQUIREMENTS	HOW TO APPLY	COMMENTS
<p>Provides supplemental food allowance. Food stamps is used to purchase food at authorized retail stores. Families First Electronic Benefits Transfer card (EBT card) are issued to recipients, which works similar to a debit card.</p>	<p>October 2025 to September 2026  <b>Household size:</b>                      (1) \$2,413/month                      (2) \$3,261/month</p> <p>Resources <u>may</u> count to determine eligibility in <u>certain cases</u>. Countable resource limits for 60 years of age and older is \$4,500.</p> <p>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. Medical expenses over \$35 per month is deducted from income. You can own a home and qualify. Retirement and pension funds are not counted depending on withdrawal activity. Licensed vehicles may count as a resource unless used under certain exclusions and may be subject to an equity test.</p>	<p>Apply online: <a href="http://www.mynjhelps.gov/home">www.mynjhelps.gov/home</a></p> <p>Printable application available online: <a href="https://bcbss.com/snap-food-stamps/">https://bcbss.com/snap-food-stamps/</a></p> <p><u>Apply in person:</u>                      Board of Social Services                      218 Route 17 N.                      Rochelle Park, New Jersey 07662                      Tel: 201-368-4200                      Hours: M-Fri. 8 am to 4:30</p> <p>Contact SNAP Navigators to receive assistance with the application process:  <a href="http://Community Food Bank of NJ">Community Food Bank of NJ</a>                      1-908-838-4831  <a href="mailto:SNAPOutreach@cfnj.org">SNAPOutreach@cfnj.org</a></p>	<p>Once application is submitted then an eligibility interview is typically completed over the phone.</p> <p><u>Contact BL unit:</u> New and ongoing SNAP applications for GA/SNAP clients over 60, 201-368-4340                      Fax: 201-368-4337  <a href="mailto:bl@bcbss.com">bl@bcbss.com</a></p> <p>Forms to report changes in circumstance: <a href="https://bcbss.com/report-change/">https://bcbss.com/report-change/</a></p> <p>The minimum monthly SNAP benefit in New Jersey is \$95. National Public Health Emergency (PHE) expired on May 11, 2023.</p> <p>New Jersey EBT hotline: 1-800-997-3333</p>

**LIFELINE UTILITY ASSISTANCE PROGRAM**

WHAT IT DOES	ELIGIBILITY REQUIREMENTS	HOW TO APPLY	COMMENTS
<p>Annual credit of \$225 on gas and electric bill.</p>	<p>Must be 65 or older OR receiving Social Security Disability.</p> <p>Gross annual income limit is less than  <u>Single:</u> \$54,943 (\$4,579 month)  <u>Married:</u> \$62,390 (\$5,199 month)</p>	<p>Online application: <a href="https://nj-dhsas.my.site.com/njsave/quickstart">https://nj-dhsas.my.site.com/njsave/quickstart</a></p> <p>Printable applications available online <a href="http://www.aging.nj.gov">www.aging.nj.gov</a></p> <p>PAAD/Lifeline: 1-800-792-9745                      Or call Division of Senior Services/ADRC: 201- 336-7400</p>	<p><b><u>Tenants Lifeline Assistance Program:</u></b> Eligible tenants receive a \$225 credit by check if utilities are included in their rent.</p> <p><b><u>Special Utility Supplement:</u></b> SSI recipients receive a supplement of up to \$18.75/month that is automatically included in their SSI checks. SSI recipients should <u>not</u> file an application.</p>

**LOW-INCOME HOME ENERGY ASSISTANCE PROGRAM (LIHEAP)**

WHAT IT DOES	ELIGIBILITY REQUIREMENTS	HOW TO APPLY	COMMENTS
<p><b><u>Universal Service Fund (USF)</u></b>                      Receive monthly credits on utility bill for gas &amp; electric which is based on household income and consumption. USF applications are accepted all year. If eligible, there is an automatic enrollment by utility company for the <i>Fresh Start Program</i>. Fresh start provides additional assistance and forgiveness for overdue balances of \$60 or more. USF recipients will only be eligible for the Fresh Start Program once every five years.</p> <p><b><u>Heating:</u></b>                      Must be responsible for directly paying your own heat. This also applies to heat included in rent.</p> <p><b><u>Cooling</u></b>                      Benefit is \$300 and applicant must have a medical condition that requires the use of any cooling device.</p> <p><b><u>Weatherization:</u></b>                      The weatherization program provides savings through home energy efficiency assessment and upgrades. Customers may receive energy smart products, insulation upgrades in walls, ceilings, attics and air sealing of windows and doors.</p>	<p><b><u>Heating, Cooling, Winter Termination, Weatherization and Universal Service Fund:</u></b>                      Gross income limits for a <b>household</b> size:                      (1) \$50,005 yr. (\$4,167/mo.)                      (2) \$65,392 yr. (\$5,449/mo.)</p> <ul style="list-style-type: none"> <li>• The application period is based on a first come first serve basis from October 1, 2025 to June 30, 2026.</li> <li>• Entire household is counted for all programs.</li> <li>• Those who live in public housing and/or receive rental assistance are not eligible for assistance unless they pay for their own heating costs directly to the fuel supplier.</li> </ul>	<p><b>Greater Bergen Community Action Inc.</b>                      (GBCA, Inc.)                      392 Main Street                      Hackensack, NJ 07601                      or                      529 Midland Avenue                      Garfield, NJ 07026                      Phone: 201-488-5100 Ext: 7044                      Email: <a href="mailto:liheap@greaterbergen.org">liheap@greaterbergen.org</a>                      Website: <a href="http://www.greaterbergen.org/liheap">www.greaterbergen.org/liheap</a></p> <p><b>Lightup Your World Inc. (LUYW)</b>                      Mailing Address:                      1317 Route 73, Suite 109                      Mount Laurel, NJ 08054                      Email: <a href="mailto:info@lightupyourworldinc.org">info@lightupyourworldinc.org</a>                      Phone: 856-817-2460                      Website: <a href="http://www.lightupyourworldinc.org">www.lightupyourworldinc.org</a></p> <p>Apply online through the State of NJ website: <a href="http://dcaid.dca.nj.gov/">http://dcaid.dca.nj.gov/</a></p>	<p><b><u>PSE&amp;G Customer Service Center</u></b>                      214 Hudson Street                      Hackensack                      1-800-436-7734</p> <p><b><u>PSE&amp;G Collection Department:</u></b>                      1-800-357-2262</p> <p><b><u>NJ Board of Public Utilities</u></b>                      44 S. Clinton Avenue                      Trenton, NJ 08625                      (800) 624-0241  <a href="http://www.nj.gov/bpu/">www.nj.gov/bpu/</a></p> <p><b><u>GBCA Headquarters:</u></b>                      392 Main Street,                      Hackensack, NJ 07601                      201-968-0200                      Email: <a href="mailto:info@greaterbergen.org">info@greaterbergen.org</a></p> <p><b><u>Weatherization Assistance:</u></b>                      61 Voorhis Lane                      Hackensack, NJ 07601                      (973) 910-2500, Ext. 7122 or 7011                      201-488-5100, Ext 5                      Email: <a href="http://www.GreaterBergen.org">www.GreaterBergen.org</a></p> <p><b><u>Lead Safe Home</u></b>                      201-488-5100, Ext. 6</p> <p><b><u>Winter Termination:</u></b> November 15 to March 15                      Contact utility company and request WTP protection.</p>

**COMFORT PARTNERS**

WHAT IT DOES	ELIGIBILITY REQUIREMENTS	HOW TO APPLY	COMMENTS
<p>Energy conservation program to lower natural gas &amp; electric bills through energy education and installation of energy saving home improvements. Program representatives will work with each household to evaluate current level of energy efficiency to reduce household energy consumption.</p>	<p><b>Household</b> income limits: (1) \$39,125/yr. (\$3,260/mo.) (2) \$52,875/yr. (\$4,406/mo.)</p> <p>Households that do not meet income guidelines can also apply if they receive benefits from the following programs: LIHEAP, Lifeline, PAAD, Section 8 Housing, SSI, TANF, USF, Medicaid, SNAP (Food Stamps) or GA.</p>	<p>Call 1-866-378-4345 or visit online: <a href="http://www.njcleanenergy.com">www.njcleanenergy.com</a></p>	<p><u>Energy efficiency upgrades:</u> water saving devices, light bulbs, pipe insulation, insulation, weather-stripping, caulking, appliances, water heaters and heating and cooling equipment. <u>Health &amp; Safety:</u> Carbon monoxide and smoke detectors, mold and moisture remediation, minor roof repairs, plumbing and dryer venting, gas leak repair</p>

**NJ SHARES**

WHAT IT DOES	ELIGIBILITY REQUIREMENTS	HOW TO APPLY	COMMENTS
<p>Financial assistance during unexpected circumstances and temporary financial crisis. Programs assist with energy (gas/electric), sewer, water, and telephone (Verizon NJ Communications Lifeline Program).</p>	<p><b><u>NJBPU PAGE &amp; NJ SHARES SMART UTILITY</u></b> Income limits for <u>household</u> size: 1-\$6,945/mo. 2-\$9,082/mo.</p>	<p>Apply online: <a href="http://www.njshares.org">http://www.njshares.org</a> Call: 1-866-657-4273</p> <p>Paper applications and required documentation can be sent as follows: Email: <a href="mailto:info@sharesnation.org">info@sharesnation.org</a> Fax: 609-883-6364 Mail: 203 Main Street, Ste. B, PMB #396, Flemington, NJ 08822</p>	<p>Applicants must demonstrate a temporary financial need and a history of good-faith payments. A "good faith" payment of up to \$100 may be required within 90 days prior to applying. Households receiving other benefit programs (LIHEAP/USF) and still need assistance may qualify. Those who are over-income for LIHEAP/USF, may be eligible for NJ SHARES Energy Assistance. Applications are accepted year-round (while funds are available).</p> <p>Check website for notice of when the <i>NJ SMART Program</i> (mortgage assistance, rent, taxes) will resume accepting applications.</p>

**LIFELINE (PHONE)**

WHAT IT DOES	ELIGIBILITY REQUIREMENTS	HOW TO APPLY	COMMENTS
Free smartphone and wireless phone service (free data, free monthly minutes and unlimited texting).	<p>Eligibility based on <b>household</b> income below 135% FPL OR if enrolled in programs below:                      1-\$21,546/yr. (\$1,796/mo.)                      2-\$29,214/yr. (\$2,435/mo.)</p> <p>Receive benefits from one of these programs: Medicaid, SNAP (Food Stamps), SSI, Federal Public Housing, Veterans Pension and Survivor's benefit, tribal specific programs</p>	<p>Apply online through the following providers:</p> <p><a href="#">Assurance Wireless</a> 1-888-321-5880</p> <p><a href="#">Safe link Wireless</a> 1-800-723-3546</p>	<p>To inquire about other phone discounts call:</p> <p>NJ SHARES: 1-866-657-4273</p> <p>USAC Lifeline Support Center: 1-800-234-9473 <a href="http://www.lifelinesupport.org">www.lifelinesupport.org</a></p>

**STATEWIDE RESPITE CARE PROGRAM**

WHAT IT DOES	ELIGIBILITY REQUIREMENTS	HOW TO APPLY	COMMENTS
Provides support and periodic break "Respite" to an unpaid caregiver that includes spouse, family members, neighbor, friend who are responsible for basic daily care. The program offers care recipients services such as home care, companion care, adult day care, campership, or a short term stay in a long term care facility. There is also a <i>Caregiver Directed Option</i> that reimburses the caregiver for services and items.	<p><u>Maximum income and resources:</u>                      Single: \$35,784 yr. (\$2,982/month)                      Resources: \$40,000;                      Married: \$71,568 yr. (\$5,964/month)                      Resources: \$60,000</p> <p>Care recipients are either a frail elderly adult or disabled individual that is 18 or over and resides in the community. Individuals must have a caregiver that provides daily care. The care recipient must not be on Medicaid or receiving home care services through other programs such as JACC, MLTSS, VA Aid &amp; Attendance, etc.</p>	<p>Bergen County Division on Disability Services/Statewide Respite</p> <p>201-336-6511</p>	<p>Sliding scale ranges from 0% to 25% of the cost of services, based on the care recipient's (and spouse's) income.</p>

**Managed Long Term Services and Support (MLTSS)**

WHAT IT DOES	ELIGIBILITY REQUIREMENTS	HOW TO APPLY	COMMENTS
<p>Medicaid waiver program that provides access to a range of services at home in the community or in a long term care facility.</p> <ul style="list-style-type: none"> <li>*Home Care</li> <li>*NJ Family Care Plan A</li> <li>*Care Management</li> <li>*Home &amp; Car Modifications</li> <li>*Home Delivered Meals</li> <li>*Respite</li> <li>*Personal Emergency Response</li> <li>*Mental Health</li> <li>*Assisted Living</li> <li>*Nursing home</li> <li>*Paid Caregiver</li> </ul>	<p>Must meet financial &amp; clinical (nursing facility level of care) guidelines. Must meet age (65 or older) OR disability requirements (determined disabled by the Social Security Administration or the State of New Jersey). Must be a U.S. Citizen or meet immigration status.</p> <p><b><u>MLTSS</u></b>                      Monthly income limit: \$2,982/month                      Countable resource limit: \$2,000</p> <p>If income exceeds \$2,982 then there is the option to set up a Qualified Income Trust (QIT).  <a href="https://www.nj.gov/humanservices/dmahs/clients/mtrusts.html">https://www.nj.gov/humanservices/dmahs/clients/mtrusts.html</a></p> <p>Community Spouse Resource Allowance (CSRA) allows a greater portion of the couple's assets to be protected for the non-applicant spouse. The minimum CSRA is \$32,532 and the maximum CSRA is \$162,660.</p>	<p>For information and screening process call Division of Senior Services/ADRC: 201-336-7400</p> <p>Financial screening process:                      Board of Social Services                      201-368-4200  <a href="http://www.bcbss.com">www.bcbss.com</a></p> <p>Board of Social Services                      218 Route 17 North                      Rochelle Park, NJ 07662                      8 am thru 4:30 pm weekdays</p>	<p>Managed Care Organization (MCO's) administers and coordinates MLTSS services.</p> <p><u>Managed Care Organizations:</u>  <b><u>Aetna Better Health</u></b>                      1-855-232-3596  <b><u>WellPoint</u></b>                      1-855-661-1996  <b><u>Horizon NJ Health</u></b>                      1-844-444-4410  <b><u>United Healthcare</u></b>                      1-800-941-4647  <b><u>Fidelis Care</u></b>                      1-855-642-6185</p> <p>Enroll in a Medicaid MCO contact NJ Family Care :                      1-866-472-5338                      1-800-701-0710</p> <p><u>BG Unit:</u> (Institutional Medicaid)                      201-368-7667 Fax: 201-368-4772</p>

**New Jersey Family Care ABD (Aged, Blind, Disabled)**

WHAT IT DOES	ELIGIBILITY REQUIREMENTS	HOW TO APPLY	COMMENTS
<p>Provides health insurance for low income individual 65 years of age and over, blind or disabled. Program pays for hospital services, healthcare needs, doctor visits, prescriptions.</p>	<p>Persons 65 years of age or older, blind or permanently disabled who may not be eligible for SSI.</p> <p>Maximum gross income:                      Single: \$15,660 yr. (\$1,330/month)                      Married: \$21,156 yr. (\$1,804/month)</p> <p>Maximum allowable resources for :                      Single: \$4,000;                      Married: \$6,000</p>	<p>Online applications are encouraged <a href="http://www.bcbss.com">www.bcbss.com</a>                      Printable applications are also available on this site.</p> <p>Mail completed Medicaid ABD application with copies of required verification or place in agency drop box.</p> <p>Board of Social Services                      218 Route 17 North                      Rochelle Park, NJ 07662                      8 am thru 4:30 pm weekdays</p>	<p>NJ Family Care: 1-800-701-0710</p> <p>Medical Assistance Customer Center:                      862-338-9890</p> <p>Bergen County Board of Social Services                      Tel: 201-368-4200</p> <p>Report changes in circumstance  <a href="https://bcbss.com/report-change/">https://bcbss.com/report-change/</a></p> <p><u>AA Unit:</u> New and Ongoing ABD Medicaid                      201-368-7693 Fax: 201-368-4337</p>

**JERSEY ASSISTANCE FOR COMMUNITY CAREGIVING (JACC)**

<b>WHAT IT DOES</b>	<b>ELIGIBILITY REQUIREMENTS</b>	<b>HOW TO APPLY</b>	<b>COMMENTS</b>
<p>JACC program provides home care and other community based services to seniors at risk of placement in a nursing facility. JACC is designed to supplement the cost and assistance that is provided by the caregiver. The service package provided is based on a clinical assessment of the JACC participants' activities of daily living (ADL) needs, collaboration with a care manager to set up a care plan, availability of services and funding.</p> <p>JACC participants' have the option to choose their own service providers such as a family member to become the paid caregiver.</p>	<p>New Jersey resident age 60 and older that:</p> <ul style="list-style-type: none"> <li>• Requires a nursing facility level of care and choose to remain at home.</li> <li>• Cannot be participating in other state funded programs such as Medicaid or Medicaid Waiver Services</li> <li>• Meets immigration status and financial guidelines</li> </ul> <p><u>Single:</u> \$4,855/month Maximum resources: \$40,000</p> <p><u>Married:</u> \$6,582/month Maximum resources: \$60,000</p>	<p>Division of Senior Services/ADRC: 201-336-7400 for information and an initial screening.</p>	<p>JACC participants may be required to contribute to the cost of their services. The co-pay obligation is based on the participant's income applied to a sliding scale.</p> <p>Below is the monthly income sliding scale.</p> <p><b><u>Standard Medical Deductions:</u></b> Individual: \$286 Couple: \$554</p> <p>JACC services are limited to: \$1,156 per month plus care management.</p> <p>The Bergen County JACC program currently has a wait list.</p>

**PROPERTY TAX RELIEF PROGRAMS**

WHAT IT DOES	ELIGIBILITY REQUIREMENTS	HOW TO APPLY	COMMENTS
<p><b><u>PROPERTY TAX REIMBURSEMENT (SENIOR FREEZE)</u></b> Provides tax relief for homeowners. The “Senior Freeze” program reimburses eligible senior citizens and disabled persons for property tax or mobile home park site fee increases on their principal residence. The program covers the property tax that is increased after you become eligible, effectively “freezing” your tax amount at a base level.</p>	<ul style="list-style-type: none"> <li>• Born in 1960 or earlier, or received permanent Social Security disability or Railroad Retirement disability in 2025.</li> <li>• Owned and lived in your home since December 31, 2022 through December 31, 2025.</li> <li>• Property is subject to taxes</li> <li>• Meet the total combined income limits:  (Single/Married/Civil Union): <u>2024: \$168,268</u> <u>2025: \$172,475</u></li> </ul>	<p>A single combined Property Tax Relief application (PAS-1 Form) will be mailed to eligible residents. This single application allows you to apply for the PTR (Senior Freeze), ANCHOR, and Stay NJ programs simultaneously.</p> <p>Print application and online filing: <a href="https://www.nj.gov/treasury/taxation/relief.shtml">https://www.nj.gov/treasury/taxation/relief.shtml</a></p> <p>Application deadline is November 2, 2026.</p>	<ul style="list-style-type: none"> <li>• For those with life tenancy, a copy of an official document must be included with application. Life Tenancy means you are considered the owner of the property.</li> <li>• There is a one-time exception for income increase in order to retain the base year.</li> <li>• <b>Senior Freeze</b> payments are issued on a payment schedule depending on when you apply. The earliest payment will be issued July 15, 2026</li> </ul>
<p><b><u>Affordable New Jersey Communities for Homeowners and Renters (ANCHOR)</u></b> Provides property tax relief for eligible homeowners and renters.</p>	<ul style="list-style-type: none"> <li>• NJ resident who owned, occupied and taxes were paid on <u>principal</u> residence on October 1, 2025.</li> <li>• Homeowner’s income in 2025 was \$250,000 or less.</li> <li>• NJ resident renters should have name on lease, paid rent and gross income was \$150,000 or less.</li> </ul>	<p>A single combined Property Tax Relief application (PAS-1 Form) will be mailed to eligible residents. This single application allows you to apply for the PTR (Senior Freeze), ANCHOR, and Stay NJ programs simultaneously.</p> <p><a href="https://www.nj.gov/treasury/taxation/anchor/">https://www.nj.gov/treasury/taxation/anchor/</a></p> <p>Application deadline is November 2, 2026.</p>	<p>Gross income can be located on your NJ-1040 Line 29 tax return. If you were not required to file a 2025 New Jersey Income Tax return, report zero as your gross income</p> <p><b>ANCHOR</b> payments will start September 15 and continue on a rolling basis, with most applicants receiving payment within 90 days, unless additional information is required.</p>
<p><b><u>Stay NJ Property Tax Credit</u></b> Provides property tax relief for eligible homeowners aged 65 and older. It reimburses 50% of property tax bills, up to \$13,000, with a 2025 benefit cap of \$6,500.</p>	<ul style="list-style-type: none"> <li>• Born in 1960 or earlier.</li> <li>• Owned and lived in the home for the entire year of 2024</li> <li>• Income below \$500,000</li> <li>• Not available for mobile homeowners</li> </ul>	<p>A single combined Property Tax Relief application (PAS-1 Form) will be mailed to eligible residents. This single application allows you to apply for the PTR (Senior Freeze), ANCHOR, and Stay NJ programs simultaneously.</p> <p><a href="https://www.nj.gov/treasury/taxation/staynj/index.shtml">https://www.nj.gov/treasury/taxation/staynj/index.shtml</a></p> <p>Property Tax Relief Hotline: <a href="tel:1-888-238-1233">1-888-238-1233</a></p> <p>Application deadline is November 2, 2026.</p>	<ul style="list-style-type: none"> <li>• Benefits are calculated after ANCHOR and Senior Freeze benefits.</li> <li>• <b>Stay NJ</b> payments will be made quarterly beginning in 2026. Payments are subject to the Fiscal Year 2026 &amp; Year 2027 State Budget.</li> </ul>

**For inquires and assistance with property tax relief:**

- Hotline 1-888-238-1233
- Schedule telephone assistance: <https://www.nj.gov/treasury/taxation/contact.shtml>
- In person tax assistance, visit regional taxation office:  
Fair Lawn Regional Information Center  
NJ Division of Taxation  
22-08 Route 208 South, Fairlawn, NJ 07410

**Additional property tax benefits:**

**Senior Citizens or Disabled Persons Property Tax Deduction:**

Annual deduction of up to \$250 from property tax for homeowners that are age 65 or older or disabled who meet residency requirements and surviving spouse may also qualify.

**Veterans Deduction:**

Annual deduction of up to \$250 from property taxes due for qualified war veterans. This deduction also applies to the unmarried surviving spouse/civil union/domestic partner. There is also full exemption from property taxes on a principal residence for total and permanently disabled war veterans.

Program guidelines and forms for deductions, exemptions and abatements are available online: <https://www.nj.gov/treasury/taxation/lpt/lpt-deductions.shtml>

**What is Frail/Disabled and Vulnerable?**

**Frail/Disabled:**

Person 60+ with Physical/Mental disability including Dementia & Alzheimer's, 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 that includes low income (**up to 100%-200% Federal Poverty Level: \$15,960-\$31,920 for a household of one**) OR (3) language barrier (1<sup>st</sup> language other than English or illiteracy) OR (4) isolated (living alone), with no "informal support system" (helping family or friends).

COUNTY OF BERGEN



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*County Executive*

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