

# Senior Gold Prescription Discount Program

The Senior Gold Prescription Discount Program (Senior Gold) is a state-funded prescription program with a different co-payment structure and income eligibility guidelines than those of PAAD.

Senior Gold benefits help to make Medicare prescription drug coverage more affordable by reducing any other out-of-pocket costs associated with that coverage, such as deductibles, co-insurance, and the coverage gap known as the "donut hole."

Members receive assistance for prescribed legend drugs, insulin and insulin supplies.

Senior Gold does not pay for diabetic testing supplies (e.g., test strips and lancets). If Senior Gold beneficiaries have health insurance coverage, such as Medicare Part B that pays for diabetic testing supplies, a pharmacy must bill that insurance plan. Senior Gold will not pay for them.

Members pay a copayment of \$15 plus 50% of the remaining cost of each Senior Gold covered drug.

Once members reach annual out-of-pocket expenses exceeding \$2,000 for single persons or \$3,000 for married couples, they pay only a flat \$15 copayment per prescription for the balance of that eligibility period.

For additional information, call our toll free Hotline at [1-800-792-9745](tel:1-800-792-9745).

## [Eligibility](#)



- A Senior Gold beneficiary must be a New Jersey resident;
- A Senior Gold beneficiary must be 65 years of age or older, or at least 18 years of age and receiving Social Security Title Disability benefits;
- A Senior Gold beneficiary must have annual income for 2024 between \$52,142 and \$62,142 if single or between \$59,209 and \$69,209 if married.

### How Senior Gold interacts with Medicare Part D

On January 1, 2006, a new federal government program under Medicare began offering prescription drug coverage for the first time to everyone who has Medicare Part A and/or Part B. This coverage, known as Part D, is provided through private companies whose plans are approved by Medicare. All Medicare-eligible Senior Gold beneficiaries must participate in Medicare Part D. Senior Gold beneficiaries must pay the monthly premium directly to the Medicare Part D plan of their choice. They also are responsible for paying any late enrollment penalty imposed by Medicare for each month they were eligible to enroll in Medicare Part D but did not enroll.

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Department of Human Services  
222 South Warren Street  
PO Box 700  
Trenton, NJ 08625-0700