

NJSave Programs

NJSave is an online application to help low-income older adults and individuals with disabilities save money on Medicare premiums, prescription costs, and other living expenses. Click on the Apply Online button below to access the application.

[Apply Online](#)[Español](#)

Video & Print Instructions & Help Completing the Application

[NJSave Video Tutorial](#) - This video, posted on the New Jersey Department of Human Services' YouTube channel, goes through the application screen-by-screen.

[NJSave Instructions](#) - These written instructions also go through the application screen-by-screen.

For help completing the application, contact your county-based [Area Agency on Aging \(AAA\)](#) or [State Health Insurance Assistance Program \(SHIP\)](#), or call [1-800-792-9745](tel:1-800-792-9745).

Programs Accessed Through NJSave

NJSave enrolls eligible applicants into the following programs:

- [Pharmaceutical Assistance to the Aged and Disabled \(PAAD\)](#).
- [Senior Gold Prescription Discount Program](#)
- [Lifeline Utility Assistance](#)
- [Medicare Savings Programs \(QMB, SLMB & QI\)](#)
- [Medicare Part D's Low Income Subsidy \(LIS, also known as "Extra Help"\)](#).
- [Hearing Aid Assistance to the Aged and Disabled \(HAAAD\)](#).

The application is also used to screen individuals for numerous savings and assistance programs. If it looks like they may qualify, their data is forwarded on for enrollment. These programs include:

- [Universal Service Fund \(USF\)](#).
- [Low-Income Heating and Energy Assistance Program \(LIHEAP\)](#).
- [Supplemental Nutrition Assistance Program \(SNAP\)](#).

Finally, individuals who qualify for PAAD and Lifeline Utility Assistance through NJSave may also be eligible for:

- [Property Tax Freeze](#)
- [Reduced Motor Vehicle Fees](#)
- [Low-Cost Spaying/Neutering](#)
- [NJ Hearing Aid Project](#)

Additional Information/Forms

- [How PAAD and Senior Gold Work with Medicare Part D](#)
- [Maintaining PAAD, Senior Gold, Lifeline and HAAAD Eligibility](#)
- [Pharmaceutical Assistance for Individuals in Need of HIV or AIDS-specific Medication through the AIDS Drug Distribution Program \(ADDP\)](#)
- [DoAS Notice of Privacy Practices Regarding Program Beneficiaries' Personal Health Information](#)
- [Notificación sobre prácticas de privacidad](#)
- [Information for Pharmacies through NJMMIS](#)

- [NJSave Paper Application](#) - English
- [NJSave Paper Application](#) - Spanish
- [NJSave Paper Application Instructions](#)
- [Affidavit of Separation](#)

NJSave Promotional Materials

[Press Release](#)

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