

# NJ WorkAbility

The NJ WorkAbility program offers full Medicaid coverage to working disabled individuals whose income or assets would otherwise make them ineligible. As of February 1, 2024, NJ WorkAbility:

- Is open to people age 16 and over who have a disability determination
- No longer counts spouse's income when determining eligibility or premiums
- No longer limits eligibility based on assets
- No longer limits eligibility based on income. People with countable income over 250% of the Federal Poverty Level must agree to pay a premium. See chart below.

## NJ WorkAbility Premium Chart 2024

Tier Levels	Countable Income - % of Federal Poverty Level	Countable Annual Income	Equivalent Annual Earned Income, if no Unearned Income	Monthly Premium Amount
None	≤250%	≤\$37,650	≤\$76,332	None
Tier 1	251 – 350%	>\$37,650 – \$52,710	>\$76,332 – \$106,452	\$175
Tier 2	351 – 450%	>\$52,710 – \$67,770	>\$106,452 – \$136,572	\$350
Tier 3	451 – 550%	>\$67,770 – \$82,830	>\$136,572 – \$166,692	\$525
Tier 4	551 – 650%	>\$82,830 – \$97,890	>\$166,692 – \$196,812	\$700
Tier 5	651 – 750%	>\$97,890 – \$112,950	>\$196,812 – \$226,932	\$875
Tier 6	>750%	>\$112,950	>\$226,932	\$1050

**Important Note:** Portions of both earned and unearned income are not counted for the NJ WorkAbility program. Because everyone's situation is different, the only way to know for sure where they fall in the premium chart is to apply for a full eligibility determination using the [NJ FamilyCare Aged, Blind, Disabled Programs Application](#).

## Eligibility

In order to qualify for NJ WorkAbility, current and prospective Medicaid members must:

- Be at least 16 years old
- Be a New Jersey resident
- Be employed, either full or part time; and be able to show proof of employment
- Be determined as disabled by the Social Security Administration OR the Medical Review Team at the Division of Medical Assistance & Health Services, prior to age 65

## Determining if there will be a Premium Payment

People with countable income over 250% of the Federal Poverty Level **must agree to pay a premium**.

Unearned income includes but is not limited to: alimony, Social Security benefits, unemployment, workers' compensation, private or state temporary disability plan benefits, interest, investments, or trust payments.

Earned income includes but is not limited to: wages, self-employment earnings, paid sick leave, or commissions.

People *with no unearned income* may have to pay a premium if their gross earned income is more than **\$76,332 per year (2024)**.

For people who *have unearned income* (for example, in addition to wages they also receive alimony), the maximum earned income threshold to determine any premium payment will vary.

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# NJ WorkAbility

Health Coverage that works with you.

## To Apply

Visit the DHS Division of Medical Assistance & Health Services [NJ FamilyCare Aged, Blind, Disabled Programs](#) page for more information and to find ways to apply. Apply [online](#) or in-person at the [county office](#).

## Need More Information?

Speak with one of our highly trained Community Resource Specialists at 1-888-285-3036. We can answer any questions and provide guidance.

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