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## Pharmaceutical Assistance to the Aged & Disabled (PAAD)

The Pharmaceutical Assistance to the Aged and Disabled (**PAAD**) program is a state-funded program that helps eligible seniors and individuals with disabilities save money on their prescription drug costs.

You may be eligible for **PAAD** if you meet the following requirements:

- ▶ You are a New Jersey resident;
- ▶ You are age 65 or older or between ages 18 and 64 and receiving Social Security Title II Disability benefits; and
- ▶ Your income for 2023 is less than \$42,142 if single or less than \$49,209 if married.
- ▶ Medicare-eligible PAAD beneficiaries are also required to enroll in a Medicare Part D Prescription Drug Plan. PAAD will pay the monthly premium for certain standard basic Part D plans with a monthly premium at or below the regional benchmark. These plans will cover medically necessary prescription medications under Medicare Part D. If a beneficiary self-enrolls in an enhanced plan at or below the regional benchmark premium amount, PAAD will pay the premium as long as the plan agrees to follow all the billing requirements.
- ▶ The federal Medicare Plan and/or PAAD will pay any costs above the PAAD copayment of \$5 for each covered generic drug or \$7 for each covered brand name drug, including premiums. However, if a Medicare Part D plan does not pay for a medication because the drug is not on its formulary, PAAD beneficiaries will have to switch to a drug on their Part D plan's formulary, or their doctor will have to request an exception due to medical necessity directly to their Part D plan. Medicare Advantage participants must add a prescription benefit to their coverage, and PAAD will contribute up to the regional benchmark amount towards the prescription portion of their total premium.

For more information call toll free **1-800-792-9745**.

**To learn more about how PAAD interacts with Medicare Part D**  
[Click Here](#)

### NJSave

To apply, use the NJSave online application.



[APPLY ONLINE](#)


### Additional Program Information

▶ Stress-Busting Program for Family Caregivers
▶ Tai Ji Quan: Moving for Better Balance
▶ Take Control of Your Health
▶ Getting Answers
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- ▶ PAAD provides coverage for prescribed legend drugs, insulin and insulin supplies, and needles and syringes for injectable medicines used for the treatment of multiple sclerosis. The PAAD co-payment will be \$5 for each PAAD covered generic drug prescription and \$7 for each PAAD covered brand name drug prescription. PAAD beneficiaries may pay less for generic drugs if their Medicare prescription drug plan charges them less than the \$5 PAAD co-payment for generics.
- ▶ PAAD does not pay for diabetic testing supplies (e.g., test strips and lancets). If PAAD beneficiaries have health insurance coverage, such as Medicare Part B that pays for diabetic testing supplies a pharmacy must bill that insurance plan. PAAD will not pay for them.
- ▶ Only drugs approved by the Food and Drug Administration are covered. Drugs purchased outside the State of New Jersey are not covered, nor is any pharmaceutical product whose manufacturer has not agreed to provide rebates to the State of New Jersey.
- ▶ If you have health insurance or retirement benefits that provide prescription coverage equal to or better than PAAD, or if you are receiving Medicaid, you would NOT be eligible. However, you are eligible if your health insurance or retirement plan offers limited or partial coverage.
- ▶ Some PAAD beneficiaries must reapply every year, although most beneficiaries must only submit a renewal application every two years.
- ▶ Approximately four months before your PAAD card expires, you should receive a PAAD renewal form. Complete this form and return it by mail. Call the PAAD toll-free number (1-800-792-9745) if you have not received a renewal form at least two months before your card expires.
- ▶ The PAAD and Senior Gold programs are required by law to provide generic substitutions for brand name drugs that have approved generics available. Generic drugs are less costly substitutes with the same active ingredients as drugs sold under a brand name. In order for a PAAD or Senior Gold cardholder to receive the brand name version instead of the approved generic when PAAD or Senior Gold is the primary payer for a prescription, the prescribing physician must request Prior Authorization. However, certain brand name drugs with a narrow therapeutic index or a lower cost per unit than the generic may be excluded from the Prior Authorization process.
- ▶ Initial prescriptions are limited to a 34-day supply when PAAD is the primary payer. Subsequent refills may be dispensed up to a 34-day supply or 100 unit doses, whichever is greater. This regulation prevents the waste of medication should the initial prescription prove to be inappropriate to the beneficiary and allows persons on maintenance drugs to receive up to 100 unit doses for subsequent refills.
- ▶ The State of New Jersey has established an enhanced Drug Utilization Review (DUR) component for the PAAD program to safeguard against harmful drug / drug interactions, doses that are too small to too large, over-extended drug therapy or drug duplication. This will not prevent beneficiaries from obtaining medicine that your doctor believes to be medically necessary.
- ▶ For those without computer access, a [paper application](#) is also available.



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