

Governor Phil Murphy

ICYMI: Human Services Announces Expanded Income Eligibility Limits for Prescription Drug Assistance Programs, Efforts to Get More Eligible New Jerseyans to Apply for Savings

02/1/2024

Efforts Include the New “NJSAVE Navigator Program” to Promote, Educate on NJSave Programs & Provide Application Assistance

TRENTON – Human Services Commissioner Sarah Adelman today announced that income limits for the Pharmaceutical Assistance to the Aged and Disabled (PAAD) and the Senior Gold Prescription Discount drug assistance programs have increased by \$10,000, making more older adults and individuals with disabilities eligible to save on prescription drug prices. This increase is funded through Governor Murphy’s FY2024 Budget and was included in a series of changes following the enactment of [legislation](https://urldefense.com/v3/https://t.e2ma.net/click/f1750k/nrddit/b6won7_!!J30X0ZrnC1oQtBA!LhEkkhxLNztzBethoyjlbsCS3PsWhRVN-sR1IMykmon8EVkxgWIJqiNLI8_2JssmKIZvWpuyUS1WjnHSuKQHkZwSmX-$) ([https://urldefense.com/v3/https://t.e2ma.net/click/f1750k/nrddit/b6won7_!!J30X0ZrnC1oQtBA!LhEkkhxLNztzBethoyjlbsCS3PsWhRVN-sR1IMykmon8EVkxgWIJqiNLI8_2JssmKIZvWpuyUS1WjnHSuKQHkZwSmX-\\$](https://urldefense.com/v3/https://t.e2ma.net/click/f1750k/nrddit/b6won7_!!J30X0ZrnC1oQtBA!LhEkkhxLNztzBethoyjlbsCS3PsWhRVN-sR1IMykmon8EVkxgWIJqiNLI8_2JssmKIZvWpuyUS1WjnHSuKQHkZwSmX-$)) to expand prescription drug savings for older adults.

“By expanding income eligibility for prescription drug assistance, hearing aid assistance, and utility assistance programs for older adults, we are delivering much-needed relief to families throughout our state,” said **Governor Phil Murphy**. “No one should have to face the difficult choice to skip or ration their medications, and this program expansion will make a real difference in the lives of New Jerseyans as we continue to make prescription drugs more affordable and accessible.”

“Prescription drug costs can really add up, especially if you are on a fixed income. Expanding the income eligibility for these programs means more people in need of support can apply for these savings. We encourage anyone who thinks they are eligible, or knows someone who may be eligible, to visit aging.nj.gov to learn more about the different assistance programs available. Eligible residents can apply online for all of them at once at njsave.org,” said **Commissioner Adelman**.

The latest income limit increase is part of a larger effort by the State to reach and enroll more people who are eligible for the PAAD and Senior Gold programs, and raise awareness that people can apply for these and other assistance programs using the [NJSave application](https://urldefense.com/v3/https://t.e2ma.net/click/f1750k/nrddit/ryxon7_!!J30X0ZrnC1oQtBA!LhEkkhxLNztzBethoyjlbsCS3PsWhRVN-sR1IMykmon8EVkxgWIJqiNLI8_2JssmKIZvWpuyUS1WjnHSuKQHkZwSmX-$) ([https://urldefense.com/v3/https://t.e2ma.net/click/f1750k/nrddit/ryxon7_!!J30X0ZrnC1oQtBA!LhEkkhxLNztzBethoyjlbsCS3PsWhRVN-sR1IMykmon8EVkxgWIJqiNLI8_2JssmKIZvWpuyUS1WjnHSuKQHkZwSmX-\\$](https://urldefense.com/v3/https://t.e2ma.net/click/f1750k/nrddit/ryxon7_!!J30X0ZrnC1oQtBA!LhEkkhxLNztzBethoyjlbsCS3PsWhRVN-sR1IMykmon8EVkxgWIJqiNLI8_2JssmKIZvWpuyUS1WjnHSuKQHkZwSmX-$)).

“The NJSave application will check your eligibility for PAAD, Senior Gold, and other assistance programs that can help you save on prescription costs, as well as Medicare premiums, utilities and other living expenses. By raising awareness about the resourcefulness of the NJSave application and increasing application assistance we hope more eligible people will apply so they can start saving,” said **Deputy Commissioner for Aging and Disability Services Kaylee McGuire**.

The [NJSave application](https://urldefense.com/v3/https://t.e2ma.net/click/f1750k/nrddit/7qyon7_!!J30X0ZrnC1oQtBA!LhEkkhxLNztzBethoyjlbsCS3PsWhRVN-sR1IMykmon8EVkxgWIJqiNLI8_2JssmKIZvWpuyUS1WjnHSuKQHkZwSmX-$) ([https://urldefense.com/v3/https://t.e2ma.net/click/f1750k/nrddit/7qyon7_!!J30X0ZrnC1oQtBA!LhEkkhxLNztzBethoyjlbsCS3PsWhRVN-sR1IMykmon8EVkxgWIJqiNLI8_2JssmKIZvWpuyUS1WjnHSuKQHkZwSmX-\\$](https://urldefense.com/v3/https://t.e2ma.net/click/f1750k/nrddit/7qyon7_!!J30X0ZrnC1oQtBA!LhEkkhxLNztzBethoyjlbsCS3PsWhRVN-sR1IMykmon8EVkxgWIJqiNLI8_2JssmKIZvWpuyUS1WjnHSuKQHkZwSmX-$)) screens applicants for eligibility to programs that can assist in lowering the cost of prescriptions, Medicare and hearing aids, as well as offering additional help with utilities, food, and prescriptions through other state and federal programs.

The PAAD and Senior Gold Prescription Discount programs are available to residents 65 and older and those with disabilities. PAAD cuts drug prices to \$5 for covered generic drugs and \$7 for covered name brands. Senior Gold cuts prices in half after a \$15 copay for covered prescriptions. The [PAAD program](https://urldefense.com/v3/https://t.e2ma.net/click/f1750k/nrddit/njzon7_!!J30X0ZrnC1oQtBA!LhEkkhxLNztzBethoyjlbsCS3PsWhRVN-sR1IMykmon8EVkxgWIJqiNLI8_2JssmKIZvWpuyUS1WjnHSuKQHkZwSmX-$) ([https://urldefense.com/v3/https://t.e2ma.net/click/f1750k/nrddit/njzon7_!!J30X0ZrnC1oQtBA!LhEkkhxLNztzBethoyjlbsCS3PsWhRVN-sR1IMykmon8EVkxgWIJqiNLI8_2JssmKIZvWpuyUS1WjnHSuKQHkZwSmX-\\$](https://urldefense.com/v3/https://t.e2ma.net/click/f1750k/nrddit/njzon7_!!J30X0ZrnC1oQtBA!LhEkkhxLNztzBethoyjlbsCS3PsWhRVN-sR1IMykmon8EVkxgWIJqiNLI8_2JssmKIZvWpuyUS1WjnHSuKQHkZwSmX-$)) income limits are now \$52,142 if single and \$59,209 for a couple. The [Senior](https://urldefense.com/v3/https://t.e2ma.net/click/f1750k/nrddit/3b0on7_!!J30X0ZrnC1oQtBA!LhEkkhxLNztzBethoyjlbsCS3PsWhRVN-sR1IMykmon8EVkxgWIJqiNLI8_2JssmKIZvWpuyUS1WjnHSuKQHkZwSmX-$) ([https://urldefense.com/v3/https://t.e2ma.net/click/f1750k/nrddit/3b0on7_!!J30X0ZrnC1oQtBA!LhEkkhxLNztzBethoyjlbsCS3PsWhRVN-sR1IMykmon8EVkxgWIJqiNLI8_2JssmKIZvWpuyUS1WjnHSuKQHkZwSmX-\\$](https://urldefense.com/v3/https://t.e2ma.net/click/f1750k/nrddit/3b0on7_!!J30X0ZrnC1oQtBA!LhEkkhxLNztzBethoyjlbsCS3PsWhRVN-sR1IMykmon8EVkxgWIJqiNLI8_2JssmKIZvWpuyUS1WjnHSuKQHkZwSmX-$)) Gold Prescription Discount program limits are now \$62,142 if single and \$69,209 if married. Assets are not considered in determining eligibility for either program.

Income limits for the [Lifeline Utility Assistance program](#)

 Back to top

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In addition, the Department is making available grants totaling \$6.9 million to community organizations to help raise public awareness of the NJSave programs and assist potentially eligible individuals with the application process. A request for proposals for the NJSave Navigators Program was issued this month. Selected organizations will provide outreach, education and application assistance for older adults and individuals with disabilities, particularly among underserved and hard-to-reach populations.

The Department is also working with a vendor on a statewide advertising campaign to promote the benefits of the NJSave application. The campaign is expected to launch next month.

"We are working to remove barriers that keep people from applying and are ramping up our outreach efforts. We will soon have navigators available to help people apply because we know the need is there," **said Division of Aging Services Assistant Commissioner Louise Rush.**

The Department has created new PAAD and Senior Gold promotional materials. By this April every retail pharmacy in the state will display these materials in accordance with the new law, P.L.2023, c.79. This new law mandates all retail pharmacies to present signage at point of sale, allowing older adults and disabled individuals to explore about potential prescription drug savings.

"Today marks a significant step toward making prescription drugs more affordable for more families across our state," **said Shabnam Salih, Director of the Office of Health Care Affordability and Transparency.** "By expanding the income eligibility for the PAAD and Senior Gold prescription assistance programs, many older residents will now qualify for the first time for prescription savings. I am thrilled to see this important increase take effect, building on our broader commitment to making health care more affordable for New Jersey residents across provider, insurance, and prescription drug costs."

"The high costs of prescription drugs can be a significant financial obstacle in the lives of senior citizens who typically live on fixed incomes and those who live with disabilities," **said Senate President Nick Scutari.** "By expanding eligibility for the prescription drug assistance programs, we are making much needed medications more affordable for more people."

"We listened to seniors and set priorities to deliver on the issues that matter most," **said Assembly Speaker Craig Coughlin.** "Increased assistance for prescription drugs will save lives and ease financial burdens. These improved and expanded programs will cover more New Jerseyans and help thousands of families meet their health care needs."

"Senior citizens and the disabled face affordability challenges that can be compounded by the high cost of prescription drugs," **said Senator Paul Sarlo, chairman of the Senate Budget Committee.** "The budget that we enacted to expand eligibility for PAAD and Senior Gold will help relieve their financial burdens and allow them to live healthier lives with the medications they need."

"By increasing the income limits by \$10,000 for both PAAD and Senior Gold, we are empowering more seniors to lead healthier lives without being burdened by the high costs of prescription medication," **said Assembly Budget Committee Chairwoman Eliana Pintor Marin.** "I commend the sponsors on this transformative legislation that not only offers financial relief, but also symbolizes our collective responsibility to support the well-being of those who have contributed so much to our communities."

"Deep worries about being able to afford prescription medicines is a common refrain I hear from my constituents, especially senior citizens living on a fixed income," **said Senator Vitale, Chair of the Health, Human Services and Senior Citizens Committee.** "Expanding access to these drug assistance programs will help more seniors get the medication they need when they need it, from life-saving therapies to medications many residents take to maintain their health."

"This legislation paves the way for more NJ seniors to benefit from prescription drug savings, signaling a commitment to their health, happiness, and prosperity," **said Assemblyman Chris Tully.** "Increasing the income limits for PAAD and Senior Gold reinforces the belief that healthcare is a fundamental right and ensures that our aging residents can navigate their life with dignity and greater access to essential medications."

The Department has also expanded reimbursement options for first-time PAAD and Senior Gold enrollees to boost program enrollment. The Department will reimburse new enrollees for prescription drug purchases made before they were enrolled. By law, new enrollees will be reimbursed for the amount they would have saved on prescription drug purchases had they been enrolled in PAAD and Senior Gold at the time those purchases were made. Reimbursements will be available for prescription drug purchases made between 30 days before the individual's completed application (including all needed documentation) was received by the Department, and the date the person was determined eligible by the Department. New enrollees became eligible for this extended reimbursement period in November 2023.

"More than two out of three New Jersey voters 50 and older are concerned they won't be able to afford the medications they need in the future," **said Chris Widelo, AARP New Jersey State Director.** "We commend Governor Murphy and the NJ Legislature for taking steps to address the outrageous cost of prescription drugs. One of the things we hear most from our members is the frustration and desperation that comes from trying to afford their medications. By expanding access to these two critical prescription drug assistance programs, more older New Jerseyans will have peace of mind knowing the drugs they need to stay healthy – and often stay alive – will

be more affordable.”

Eligible individuals can apply now through the [NJSave online application](https://urldefense.com/v3/https://t.e2ma.net/click/fl750k/nrddit/fp2on7_!!J30X0ZrnC1oQtbA!LhEkkhXLNztzBethoyjlbsCS3PsWhRVN-sR1IMykmon8EVkxgWlJqiNLI8_2JssmKIZvWpuyUS1WjnHSuKQH21LMHo$) ([https://urldefense.com/v3/https://t.e2ma.net/click/fl750k/nrddit/fp2on7_!!J30X0ZrnC1oQtbA!LhEkkhXLNztzBethoyjlbsCS3PsWhRVN-sR1IMykmon8EVkxgWlJqiNLI8_2JssmKIZvWpuyUS1WjnHSuKQH21LMHo\\$](https://urldefense.com/v3/https://t.e2ma.net/click/fl750k/nrddit/fp2on7_!!J30X0ZrnC1oQtbA!LhEkkhXLNztzBethoyjlbsCS3PsWhRVN-sR1IMykmon8EVkxgWlJqiNLI8_2JssmKIZvWpuyUS1WjnHSuKQH21LMHo$)), download an application from the [NJSave webpage](https://urldefense.com/v3/https://t.e2ma.net/click/fl750k/nrddit/vh3on7_!!J30X0ZrnC1oQtbA!LhEkkhXLNztzBethoyjlbsCS3PsWhRVN-sR1IMykmon8EVkxgWlJqiNLI8_2JssmKIZvWpuyUS1WjnHSuKQHyoCj3GZ$) ([https://urldefense.com/v3/https://t.e2ma.net/click/fl750k/nrddit/vh3on7_!!J30X0ZrnC1oQtbA!LhEkkhXLNztzBethoyjlbsCS3PsWhRVN-sR1IMykmon8EVkxgWlJqiNLI8_2JssmKIZvWpuyUS1WjnHSuKQHyoCj3GZ\\$](https://urldefense.com/v3/https://t.e2ma.net/click/fl750k/nrddit/vh3on7_!!J30X0ZrnC1oQtbA!LhEkkhXLNztzBethoyjlbsCS3PsWhRVN-sR1IMykmon8EVkxgWlJqiNLI8_2JssmKIZvWpuyUS1WjnHSuKQHyoCj3GZ$)), text NJSAVE to 844-755-3803 to receive a link to the application or ask for a paper application by calling 1-866-NJSAVE-5. Online and paper applications are available in English and Spanish.

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[Economy & Jobs \(/governor/initiatives/#Economy\)](#)

[Education \(/governor/initiatives/#Education\)](#)

[Environment \(/governor/initiatives/#Environment\)](#)

[Health \(/governor/initiatives/#Health\)](#)

[Law & Justice \(/governor/initiatives/#Justice\)](#)

[Transportation \(/governor/initiatives/#Transportation\)](#)

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[Executive Orders \(/infobank/eo/056murphy/approved/eo_archive.html\)](#)

[Administrative Orders \(/governor/news/ao/approved/ao_archive.shtml\)](#)

[Direct Appointments \(/governor/news/appointments\)](#)

[Advice and Consent Appointments \(/governor/news/acappointments\)](#)

[Statements on Legislation \(/governor/news/statements/approved/statements_archive.shtml\)](/governor/news/statements/approved/statements_archive.shtml)

[Administration Reports \(/governor/news/adminreports/approved/archive.shtml\)](/governor/news/adminreports/approved/archive.shtml)

[Transition Reports \(/governor/news/reports/approved/reports_archive.shtml\)](/governor/news/reports/approved/reports_archive.shtml)

[Press Kits \(/governor/news/press\)](/governor/news/press)

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