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The Centers for Medicare and Medicaid  
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State of New Jersey  
*Jon S. Corzine, Governor*

Department of Human Services  
*Clarke Bruno, Acting Commissioner*



# NEW JERSEY

DEPARTMENT OF HUMAN SERVICES, DIVISION OF DISABILITY SERVICES



## NJ WorkAbility Frequently Asked Questions (FAQs)



**Q:** What is NJ WorkAbility (NJW)?

**A:** NJ WorkAbility is a state and federally funded program that provides Medicaid health benefits, at a higher income eligibility level than ever before, to people with disabilities who are working.

**Q:** Who is eligible for NJ WorkAbility?

**A:** A person must be between the ages of 16 and 64, employed full or part time, and have a permanent physical or mental disability.

**Q:** Will I qualify if I am self-employed?

**A:** Yes, self-employed individuals with disabilities are also covered; you just need to provide documentation of self-employment and income.

**Q:** What does NJ WorkAbility cover?

**A:** NJ WorkAbility covers all the medical and healthcare services available through Medicaid. These may include, but are not limited to, durable medical equipment, outpatient counseling, medical transportation, dental and vision care, personal care services, pharmaceuticals and other medical services.

**Q:** How does WorkAbility apply to a seasonal employee?

**A:** When the employee is not working, he/she is ineligible for any month where there is no employment (unless receiving paid sick leave, temporary disability payments or workers' compensation). If the person does not report stopping work as required, and continues to receive benefits during that period, that individual will have incorrectly received benefits which will be subject to recovery.

**Q:** If an SSI beneficiary works and exhausts all SSI work deductions (ending their cash benefits), do they have to accept and then exceed 1619B benefits before going on the WorkAbility program?

**A:** If a person is still actively receiving SSI, we recommend they utilize the SSI 1619B program. If an applicant's SSI eligibility is already terminated, we do not require them return to SSA; however, we do ask for their letter of termination to clarify that termination was due to earnings or work activity (as opposed to termination because of no longer being medically disabled). We accept the SSA disability determination rather than completing another determination through the DMAHS Disability Review team. If SSA says you are no longer disabled, we have to abide by that decision for one year before the person can re-apply.



**Q:** What is the application process for felons/ people with criminal records?

**A:** The application process would include a disability determination that the County Board of Social Services (CBSS) would request through the state using records and forms from the correctional facility. Additionally, if the facility has submitted an application through the Social Security Administration (SSA) then the County/ State cannot process a concurrent disability determination. If there has been a SSA disability denial, the state is bound to honor that decision for one year.

**Q:** Is Unemployment Insurance considered earned or unearned income?

**A:** Unemployment insurance benefits are considered unearned income.

**Q:** If I am under 18 years of age, working part time and living with parents or family, is my family's income considered?

**A:** Eligibility will be determined by the County of Board Social Services. A parent's income would be deemed to the applicant for those under age 18. The deemed amount is treated as countable unearned income.

**Q:** How much can you earn and still be covered by NJ WorkAbility?

**A:** You can earn as much as \$49,020 (gross) annually and still be fully eligible for Medicaid coverage through NJ WorkAbility.

**Q:** Do you have to be receiving benefits, such as Social Security Disability Income (SSDI) or Supplemental Security Income (SSI)?

**A:** No, as long as you are working and have a permanent disability (which can be determined by the County Board of Social Services & the Division of Medical Assistance & Health Services Disability Review Team).

**Q:** What happens if the Social Security Administration (SSA) determined I am not disabled?

**A:** Your application can be reviewed to see if that decision can be appealed, or if you would be subject to the one year re-application rule.

**Q:** Does working mean I am automatically considered not to be disabled?

**A:** No, for this program your disability status is evaluated without consideration of your work activity. You are assessed as an individual who is working despite a permanent disability.



**Q:** **If my spouse is not disabled, would their income be counted for my eligibility?**

**A:** Yes, the income of an ineligible spouse is evaluated by the process of “deeming” a portion of the income to the spouse applying for eligibility. It is counted as unearned income.

**Q:** **Where do I apply?**

**A:** If you are interested in applying, call toll free 1-888-285-3036, option 2 for initial screening and information. Applications are taken and eligibility determination is made at your County Board of Social Services (CBSS).

**Q:** **How do I find out what services are covered? How do I find doctors/providers that participate?**

**A:** Contact the Medical Assistance Customer Center (MACC) to find services/doctors/providers. To locate the MACC in your area call, 1-800-356-1561. If you are enrolled in a medicaid managed care program, you would contact that HMO.

**Q:** **What happens when I’m not working?**

**A:** This needs to be reported to your CBSS to determine if your status permits continuation of benefits, or if your eligibility needs to be suspended to avoid possible repayment of incorrectly paid benefits.

**Q:** **Can I use my employer health insurance?**

**A:** Yes, benefits will be coordinated, with Medicaid being the final or last payer.

**Q:** **Will the NJW benefits cover my entire family?**

**A:** No, only the eligible individual or eligible couple.

**Q:** **Can someone on WorkAbility choose a Medicaid HMO or must they be on fee-for-service?**

**A:** NJ WorkAbility clients may receive fee-for-service or enroll in one of the Medicaid HMOs. In fact, we have been encouraging WorkAbility clients to use HMO services to assure greater access to care. Remember, NJ WorkAbility is just another route to Medicaid eligibility - it is not a special program.

**Q:** **Is there a rule regarding eligibility for felons or people who have been convicted of a crime?**

**A:** Prisoners must no longer be under the jurisdiction of the correctional facility and meet all other eligibility requirements of assistance programs. Many correctional institutions already work with County Boards of Social Service for transitional screening and/or applications for programs that can be effective upon release.