



**A job should free your
potential, not limit it.**

NJ WorkAbility

Health Coverage that works with you.

Now you can achieve even more

If you're someone with a permanent disability, you're used to overcoming obstacles. With *NJ WorkAbility*, you've got one less hurdle to clear. You're free to go for that job, aim for that raise, and get your career in gear without having to worry about losing your Medicaid coverage.

NJ WorkAbility has expanded to cover more individuals with disabilities

The *NJ WorkAbility* expansion:

- Expands eligibility to those 65 and older, who have had a disability determination
- No longer limits eligibility based on income
- No longer counts spouse's income when determining eligibility or premiums
- No longer limits eligibility based on assets

Earn up to approximately \$76,000 annually, and pay no premiums

With *NJ WorkAbility*, you can earn as much as *\$76,332 per year, be fully eligible for Medicaid, and not be required to pay a premium for your *NJ WorkAbility* Medicaid benefits.

Individuals with countable income in excess of 250% of the Federal Poverty Level must agree to pay a premium.

And keep the health benefits you need most

NJ WorkAbility is a program that expands Medicaid eligibility so that employed individuals with disabilities can earn a living and still qualify for the necessary Medicaid benefits that support their ability to work.

Coverage includes:

- medications
- durable medical equipment
- personal care assistant services
- medical transportation
- medical and healthcare services

NJ WorkAbility is a state and federally funded program, and you can depend on it. As long as you remain eligible, you will not lose your benefits.

Who is eligible?

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



NJ WorkAbility Premium Chart*

Tier Levels	Countable Income - % of Federal Poverty Level	Individual's Annual Countable Income 2026	Equivalent Annual Earned Income, if no Unearned Income 2026	Monthly Premium Amount 2026
None	<250% Age 16-64 <250% Age 65+	<\$39,900	<\$80,820	None
Tier 1	251 - 350%	>\$39,900 - \$55,860	>\$80,820 - \$112,740	\$203
Tier 2	351 - 450%	>\$55,860 - \$71,820	>\$112,740 - \$144,660	\$406
Tier 3	451 - 550%	>\$71,820 - \$87,780	>\$144,660 - \$176,580	\$609
Tier 4	551 - 650%	>\$87,780 - \$103,740	>\$176,580 - \$208,500	\$812
Tier 5	651 - 750%	>\$103,740 - \$119,700	>\$208,500 - \$240,420	\$1,015
Tier 6	>750%	>\$119,700	>\$240,420	\$1,218

*Reflects 2026 figures

**With no unearned income.

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.

Questions? Call us.

We're here to help.

Division of Disability Services

1-888-285-3036

We look forward to hearing from you and helping you determine if ***NJ WorkAbility* can work for you!**

How to apply?

Apply online by completing the **NJ FamilyCare Aged, Blind, Disabled (ABD) Programs application** at: <https://njfc.force.com/abd/abdstart>

Don't have access to a computer? Contact your County Board of Social Services to request an application.

NEW JERSEY COUNTY SOCIAL SERVICE AGENCIES

ATLANTIC COUNTY	(609) 348-3001
BERGEN COUNTY	(201) 368-4200
BURLINGTON COUNTY	(609) 261-1000
CAMDEN COUNTY	(856) 225-8800
CAPE MAY COUNTY	(609) 886-6200
CUMBERLAND COUNTY	(856) 691-4600
ESSEX COUNTY	(973) 395-8000
GLOUCESTER COUNTY	(856) 582-9200
HUDSON COUNTY	(201) 420-3000
HUNTERDON COUNTY	(908) 788-1300
MERCER COUNTY	(609) 989-4320
MIDDLESEX COUNTY	(732) 745-3500
MONMOUTH COUNTY	(732) 431-6000
MORRIS COUNTY	(973) 326-7800
OCEAN COUNTY	(732) 349-1500
PASSAIC COUNTY	(973) 881-0100
SALEM COUNTY	(856) 299-7200
SOMERSET COUNTY	(908) 526-8800
SUSSEX COUNTY	(973) 383-3600
UNION COUNTY	(908) 965-2700
WARREN COUNTY	(908) 475-6301



State of New Jersey

Mikie Sherrill, *Governor*

Dr. Dale G. Caldwell, *Lt. Governor*



Department of Human Services

Dr. Stephen Cha, *Commissioner*

NEW JERSEY HUMAN SERVICES



Division of Disability Services

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www.nj.gov/humanservices/dds/home