



## State of New Jersey

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### 2020 New Jersey WorkAbility Guidelines

NJ WorkAbility offers people with disabilities who are working, and whose income would otherwise make them ineligible for Medicaid, the opportunity to receive full Medicaid coverage.

#### Eligibility Criteria

- Age 16-64
- Working full or part-time with proof of employment
- Determined as disabled by the Social Security Administration OR the Disability Review Team at the Division of Medical Assistance & Health Services
- Income and asset eligibility as described below

#### Total Earned Income Potential

Includes but is not limited to: wages, self-employment earnings, workers' compensation, paid sick leave, private or state temporary disability plan benefits or commissions.

- **If you have *no unearned income*:**
  - Individual gross earned income may not exceed \$64,596 per year/ \$5,383 per month.
  - An eligible couple's gross earned income may not exceed \$86,988 per year/ \$7,249 per month.
- **If you *have unearned income*** (for example, in addition to your wages you also receive alimony), the maximum earned income threshold will vary.

#### Unearned Income Threshold

Includes but is not limited to: alimony, Social Security Survivors' Benefits through a parent or spouse's work history, unemployment, interest, investments, or trust payments.

- An individual's unearned income may not exceed \$1,064 per month.
- An eligible couple's unearned income may not exceed \$1,437 per month.

#### Asset Threshold:

Assets do not include primary home, a car used for work or medical transportation, or 401K/IRA retirement accounts.

- \$20,000 for an eligible individual
- \$30,000 for an eligible couple

**Important Note:** Portions of both earned and unearned income are not counted when determining eligibility for Workability. Please apply for a full eligibility determination using the NJ FamilyCare Aged, Blind, Disabled Programs Application.