

## Navigating NJ WorkAbility: A Frequently Asked Questions guide for Professionals to Educate Clients

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### Introduction

- NJ WorkAbility is a program that allows disabled individuals who are employed to have the opportunity to be insured under Medicaid if they are unable to otherwise
- The goal of this project is to educate professionals like case managers and support coordinators that would refer clients to WorkAbility, so that they may be able to better provide insights for a resource that will help those who may qualify to have access to this resource
- The document created is a Frequently Asked Questions guide to introduce the intended audience to information such as what WorkAbility is, who is eligible for the program, what WorkAbility coverage would include, how to maintain coverage, etc.

### Contents

- The document is comprised of the following:

Frequently Asked Questions about NJ WorkAbility

- 1. Q: What is NJ WorkAbility?**

**A:** NJ WorkAbility is a program that is run through the New Jersey Department of Human Services' Division of Disability Services that allows disabled individuals, who are working, to have the opportunity to have full Medicaid coverage. WorkAbility gives the opportunity to be insured to those who may not otherwise qualify for Medicaid due to income level.
- 2. Q: What are the eligibility criteria for WorkAbility?**

**A:** To qualify for WorkAbility, someone must first have a permanent disability, as decided upon by the Social Security Administration or by the Medical Review Team at the Division of Medical Assistance & Health Services. Individuals also must be aged 16-64 and must be employed (with proof of employment), either full-time or part-time. A single individual must have unearned income that does not exceed \$1,215 per month and a married individual's unearned income go over \$1,644 per month. If there is no unearned income, a single individual's gross earned income cannot go over \$73,932 per year/ \$6,161 per month. A married individual's gross earned income cannot exceed \$99,636 per year/ \$8,303 per month. It is important to note that assets do not consist of a car used for work and medical transport, a home, a 401K account, and an IRA retirement account.
- 3. Q: How would somebody maintain eligibility for WorkAbility coverage?**
- 4. Q: What does coverage under WorkAbility include?**

**A:** Having WorkAbility allows individuals to be insured through Medicaid. This coverage will allow those insured to have access to medical care equipment, medications, transportation to and from medical services, medical services, healthcare services, and personal care assistant services.
- 5. Q: How does someone apply for WorkAbility?**

**A:** To apply for WorkAbility, an applicant can go to the NJ FamilyCare Aged, Blind, and Disabled program [page](#) under the Department of Human Services' Division of Medical Assistance & Health Services to read more about the program. The NJ FamilyCare Aged, Blind, and Disabled Application can be submitted online, mailed, and can be done in-person at the applicant's county office.
- 6. Q: Where would someone go for assistance with a WorkAbility application?**

**A:** Individuals can call their County Welfare Agency for assistance with their application or 1 (800) 356-1561. Additionally, people can talk with an Information and Referral Specialist by calling 1 (888) 285-3036.
- 7. Q: What are the resources available for WorkAbility applications?**

**A:** There are brochures on WorkAbility and on the NJ FamilyCare Aged, Blind, and Disabled Programs available. Additionally, individuals can read and use the Aged, Blind, and Disabled (ABD) [checklist](#) to see what they need for their application.

### Discussion

- WorkAbility will give people the opportunity to become insured who might not otherwise be eligible to receive full Medicaid coverage due to income level and will even be available for 12 months to those who have lost employment through no fault of their own
- Once insured through the program, individuals will be able to keep coverage if they stay within the eligibility requirements
- WorkAbility recently (April 2023) made changes to and expanded its eligibility so educating others about the program will be rather helpful
- The document aims to hopefully give professionals some insights and resources to discern whether WorkAbility will be an appropriate fit for their clients