

# NJSave

Program	Benefit	Income Limits	Asset Limit (if any)
Senior Gold Prescription Discount	<ul style="list-style-type: none"> <li>Covered prescription drugs for \$15 plus 50% of remaining cost</li> <li>Catastrophic cap set at \$2,000 for a single person, \$3,000 for a couple. When cap is met, prescription co-pay set at \$15 per drug</li> </ul>	Annual income between \$52,142 and \$62,142 for an individual; between \$59,209 and \$69,209 for a couple	No resource limit
Pharmaceutical Assistance to the Aged and Disabled (PAAD)	<ul style="list-style-type: none"> <li>Covered generic drugs for \$5.00 co-pay; \$7.00 for name brands</li> <li>Payment of Medicare Part D premium, including late-enrollment penalty, if applicable</li> <li>Motor vehicle discount</li> <li>Pet spay/neuter program</li> </ul>	Annual income less than \$52,142 for an individual; less than \$59,209 for a couple	No resource limit
Lifeline Utility Assistance	<ul style="list-style-type: none"> <li>\$225 annual benefit applied directly to utility bill for utility customers or by check to tenants</li> </ul>	Same as PAAD (see above)	No resource limit
Hearing Assistance to the Aged and Disabled (HAAAD)	<ul style="list-style-type: none"> <li>\$500 reimbursement toward recent purchase of hearing aid, or \$1,000 for two, if eligible.</li> </ul>	Same as PAAD (see above)	No resource limit
NJ Hearing Aid Project (NJHAP)	<ul style="list-style-type: none"> <li>Free refurbished hearing aid, if eligible</li> </ul>	Same as PAAD (see above)	No resource limit

Program	Benefit	Income Limits	Asset Limit (if any)
Low Income Home Energy Assistance Program (LIHEAP)	<ul style="list-style-type: none"> <li>Pays portion of home heating and, if medically necessary, cooling costs</li> </ul>	Monthly income \$3,676/mo. Individual; \$4,807/mo. Couple (2023-24 heating season)	No resource limit
Universal Services Fund (USF)	<ul style="list-style-type: none"> <li>Caps gas and electric bills to no more than 4% of annual income</li> </ul>	Monthly income \$3,676/mo. Individual; \$4,807/mo. Couple (2023-24 heating season)	No resource limit
Low Income Subsidy (Extra Help)	<ul style="list-style-type: none"> <li>Covered generic drugs for \$4.50 co-pay; \$11.20 for name brands</li> <li>Payment of Medicare Part D premium, including late-enrollment penalty, if applicable</li> </ul>	Annual income less than \$22,590 for an individual; less than \$30,660 for a couple	Less than \$17,220 for an individual; less than \$34,360 for a couple
Medicare Savings Programs (MSPs): Qualified Medicare Beneficiary (QMB), Specified Low-Income Medicare Beneficiary (SLMB), Qualified Individual (QI)	<p>QMB:</p> <ul style="list-style-type: none"> <li>Payment of Medicare Part A and B premiums, deductibles, coinsurance, and copays for Medicare-covered services and items</li> </ul> <p>SLMB and QI-1:</p> <ul style="list-style-type: none"> <li>Payment of Medicare Part B premium, currently \$174.70 per month, or \$2,094.40 per year</li> </ul> <p>All three MSPs:</p> <ul style="list-style-type: none"> <li>Payment of any late enrollment penalty</li> </ul>	<p>Annual income:</p> <ul style="list-style-type: none"> <li>QMB: less than \$15,060 for an individual; less than \$20,448 for a couple</li> <li>SLMB: less than \$18,072 for an individual; less than \$24,528 for a couple</li> <li>QI: less than \$20,340 for an individual; less than \$27,600 for a couple</li> </ul>	All three MSPs: Less than \$9,430 for an individual; less than \$14,130 for a couple

- To apply, visit [www.aging.nj.gov](http://www.aging.nj.gov), or call 1-800-792-9745 or visit your local pharmacy for a paper application.
- For assistance completing the application see the video tutorial and written instructions posted at [www.aging.nj.gov](http://www.aging.nj.gov), call the NJ Division of Aging Services at 1-800-792-9745, or call your local Area Agency on Aging at 1-877-222-3737 or State Health Insurance Assistance Program (SHIP) at 1-800-792-8820.

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