



PUBLIC BENEFITS COMPARISON CHART FOR NEW JERSEY RESIDENTS

	Public Benefit	Benefit	Income Limit	Resource Limit	PI Recovery Countable Income	PI Recovery Countable Resource	Deeming	Transfer of Asset Penalty	Lookback	Penalty Calculation	Special Needs Trust Needed?	Who Can Collect?	Who Determines Disability?
1.	Supplemental Security Income (SSI) <i>October 1, 2025 to September 30, 2026</i>	<u>Federal Monthly Benefit:</u> Individual: \$994 Couple: \$1,491 <u>State Monthly Supplement:</u> \$31.25	Less than benefit, but \$20 Disregard plus \$65 Earned Income Disregard plus 1/2 Earned Income Non-Countable	\$2,000	Yes	Yes	Yes Parent to Child and Spouse to Spouse	Yes	3 Years	Amount Transferred divided by Maximum Federal Benefit	Yes	Person with Disabilities	SSA
2.	Medicaid <i>October 1, 2025 to September 30, 2026 (except where noted)</i>	Medical Insurance and Services	<u>Waiver Programs:</u> \$2,982 in Income Cap States <u>NJ FamilyCare:</u> Eligibility based on FPL, income and household size. Monthly Maximum Income Level: Individual: \$1,836 Family of Four: \$9,763	<u>Waiver Programs:</u> \$2,000 limit <u>NJ FamilyCare:</u> Individual: \$4,000 limit Couple: \$6,000 limit <u>SSI-linked Medicaid:</u> Automatic with receipt of SSI	<u>Waiver Programs:</u> Yes <u>NJ FamilyCare:</u> No, but interest and dividends from recovery are considered income	<u>Waiver Programs:</u> Yes <u>NJ FamilyCare:</u> N/A	<u>Waiver Programs:</u> Spousal Deeming with minimum CSRA \$31,584 and maximum \$162,660 <u>NJ FamilyCare:</u> Yes, based on household income	<u>Long Term Care (LTC) Medicaid:</u> Yes <u>Waiver Programs:</u> Yes <u>NJ FamilyCare:</u> No	<u>LTC Medicaid:</u> 5 Years <u>NJ FamilyCare:</u> No <u>SSI-linked Medicaid:</u> 3 Years	<u>LTC Medicaid:</u> Amount transferred divided by State Divisor of \$420.67 per day (April 1, 2026 – March 30, 2027)	Yes	<u>LTC Medicaid:</u> Persons with Disabilities <u>NJ FamilyCare:</u> Based on household income	<u>LTC Medicaid:</u> Medicaid Agency <u>NJ FamilyCare:</u> Not required <u>SSI-linked Medicaid:</u> SSA

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3.	Social Security Disability Insurance (SSDI) <i>October 1, 2025 to September 30, 2026</i>	Monthly Cash Benefit Amount based on Primary Insurance Amount (PIA) formula The individual must be unable to engage in Substantial Gainful Activity (SGA).	<u>Earned income:</u> \$1,690 maximum for disabled applicant; \$2,830 maximum for blind applicant <u>Unearned income:</u> No limit	No Limit	No	No	No	No	No	No	No	Wage Earner with Disability under 65 Spouse Child under 19 Child disabled prior to age 22	SSA
4.	Medicare <i>October 1, 2025 to September 30, 2026</i>	Medical Insurance and Services	No Limit	No Limit	No	No	No	No	No	No	No	Non-disabled person over 65 SSDI recipient after 2 years	SSA, if under age 65
5.	Section 8 Housing <i>October 1, 2025 to September 30, 2026</i>	Subsidized Housing and Rental Assistance (Rent = 30% Income)	50-80% Median Area Income Varies by County	\$105,574 beginning July 1, 2025	No	Yes	Yes Household income and resources are counted	Yes	2 Years	Income Imputed on Transferred Assets for 2 Years	Yes	Household Meeting Financial Limits	SSA or Physician Certification to the PHA

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6.	Supplemental Nutrition Assistance Program (SNAP) <i>October 1, 2025 to September 30, 2026</i>	Food Voucher (formerly known as Food Stamps) \$298 - \$1,789 per month depending on family size and other factors	Depends on household size (typically 185% of Federal Poverty Level) If a household has someone age 60 or older or has a disability, the income limit may be higher income limits may be approved	If disabled or age 60+: \$4,500 If non-disabled: \$3,000	No	Yes	Yes Household income and resources are counted	Yes	3 Months	1-12 Months, Depending on Amount Transferred	Usually	Household Meeting Financial Limits	Not required
7.	Low-Income Home Energy Assistance Program (LIHEAP) & Universal Service Fund (USF) <i>October 1, 2025 to September 30, 2026</i>	<u>LIHEAP:</u> Home Heating and Medically Necessary Cooling Assistance <u>USF:</u> Natural Gas and Electricity Assistance	Depends on household size (e.g., \$4,167 for family of one; \$8,014 for family of four)	No Limit	Yes	N/A	There is deeming from one household member to another	No	No	No	No	Household Meeting Financial Limits	Not Required

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8.	Children's Health Insurance Program (CHIP) <i>October 1, 2025 to September 30, 2026</i>	Medical Insurance and Services	355% of the Federal Poverty Level (FPL)	No	No	N/A	Yes, based on household size	No	No	No	Possibly	Children under 19 A U.S. Citizen, a U.S. National or Qualified Alien. Must be uninsured and are not eligible for Medicaid A resident of the State providing the benefit	Not Required
9.	Disabled Adult Children (DAC) <i>October 1, 2025 to September 30, 2026</i>	Social Security Income Eligibility for Medicaid continues if DAC loses SSI. May be eligible for Medicare after 24 months of receiving DAC benefit	Substantial Gainful Activity (SGA) level. <u>Non-blind:</u> \$1,690 per month <u>Blind:</u> \$2,830 per month	<u>Individuals:</u> \$2,000 <u>Married Couples:</u> \$3,000	Yes	Yes	Yes 50% of the parent's Social Security payment while the parent is alive. 75% of the parent's Social Security benefit when the parent dies.	No	No	N/A	Yes	Child over age 18, unmarried, has a disability that began prior to age 22 whose parent is receiving Social Security Retirement or Disability Benefits or is deceased but was insured for benefits.	SSA

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10.	Group Home <i>July 1, 2025 to June 30, 2026</i>	Residential Housing	Depends on underlying Medicaid program	Depends on underlying Medicaid program	Depends on underlying Medicaid program	Depends on underlying Medicaid program	Depends on underlying Medicaid program	Depends on underlying Medicaid program	Depends on underlying Medicaid program	Depends on underlying Medicaid program	Depends on underlying Medicaid program	Individual with developmental disabilities, over age 21, a New Jersey resident.	DDD
11.	Temporary Assistance for Needy Families (TANF) NJ WorkAbility Recipient's Tax Year	Temporary Cash Assistance, Child Care Assistance, Short-Term Housing Support, and Employment and Training Services for Families with Children called "Work First New Jersey". Cash assistance and other programs are limited to 5 years. <i>Maximum benefit:</i> \$1,119 per month	250% of Federal Poverty Level (FPL)	\$2,000	Yes	Yes	Based on household size	Yes	1 Year	Uncompensated value of transferred asset by monthly standard of need rounded down. <i>Maximum penalty:</i> 1 Year	No	Must participate in work-related activities or an employment training program, except some people with disabilities may be exempt.	Not Required

12.	New Jersey Division of Developmental Disability (DDD) <i>July 1, 2025 to June 30, 2026</i>	Residential services, employment supports, community-based supports that promote community inclusion including education, supported employment, transportation and community transition services, personal care services, occupational, physical and speech therapy, assistive technology, respite services based on the personalized care plan. A family member may be a paid caregiver.	Depends on specific Medicaid program rules.	Depends on specific Medicaid program rules.	Yes	Yes	Depends on specific Medicaid program rules	Depends on specific Medicaid program rules	Depends on specific Medicaid program rules	Depends on specific Medicaid program rules	Usually	There are functional criteria for developmental disability.	SSA or State Medicaid Program
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13.	Psychiatric <i>July 1, 2025 to June 30, 2026</i>		Depends on underlying Medicaid program.	Depends on underlying Medicaid program.	Depends on underlying Medicaid program.	Depends on underlying Medicaid program.	Depends on underlying Medicaid program.	Depends on underlying Medicaid program.	Depends on underlying Medicaid program.	Depends on underlying Medicaid program.	Depends on underlying Medicaid program.	Depends on the underlying Medicaid program Individuals requiring either in-patient or out-patient psychiatric care.	Depends on the underlying Medicaid program
14.	Special Education	Provides assistance to educators and parents to improve outcomes for students with disabilities age 3 through 21	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A		Students with disabilities utilizing an IEP. Child must have 1 of the 13 listed disabilities under IDEA.	Disability is determined by a team of school district professionals.