



## It Really Happened! New Jersey Significantly Increased PAAD/ Senior Gold Income Guidelines



The income limits for the Pharmaceutical Assistance to the Aged & Disabled (PAAD) and Senior Gold increased by \$10,000 each – allowing an additional number of older residents to receive help with the cost of their medications and Medicare Part D premiums and deductibles. The increase was effective January 1, 2022.

The NJ Division of Aging Services has mailed a letter and forms to all current **Senior Gold** members informing them of the move to PAAD that started January 1<sup>st</sup>. Members need to complete 2 forms as part of this move – the application for Lifeline and a Medicare Part D Enrollment Assistance form which was included in the letter sent to beneficiaries.

A New Jersey resident may be eligible for PAAD if the following requirements are met:

- Must be a New Jersey resident;
- Are age 65 or older or between ages 18 and 64 and receiving Social Security Title II Disability benefits;
- Annual income for 2022 is less than \$38,769 if single or less than \$45,270 if married.

The Senior Gold Prescription Discount Program (**Senior Gold**) is a state-funded prescription program with a different co-payment structure and income eligibility guidelines than those of PAAD.

A New Jersey resident may be eligible for Senior Gold if the following requirements are met:

- Must be a New Jersey resident;
- Are age 65 or older or between ages 18 and 64 and receiving Social Security Disability benefits;
- Annual income for 2022 is between \$38,769 and \$48,769 if you are single or between \$45,270 and \$55,270 if you are married.

In addition: All Medicare-eligible Senior Gold beneficiaries are also required to enroll in a Medicare Part D Prescription Drug Plan of their choice. They will be responsible for paying the monthly premium directly to the Medicare Part D plan. They also will be responsible for paying any late enrollment penalty imposed by Medicare for each month they were eligible to enroll in Medicare Part D but did not enroll.

For more information on the PAAD and Senior Gold drug programs, or to obtain an application, call the Union County Division on Aging at 908 527 4870, toll free at 888 280 8226, or for Spanish 908 528 4863.

For information on programs and services for seniors call the Union County Division on Aging/ADRC toll free at 888 280 8226, 908 527 4870, or for Spanish call 908 527 4863



### Register for Emergency Alerts

Winter is here! Hopefully we will not have 'bad weather' but now is an excellent time for residents to sign up online for Union County First Alert by visiting [ucfirstalert.org](http://ucfirstalert.org).

This free service will enable you to receive emergency updates by text or email on your mobile devices. Keep up with local news reports by tuning in to your radio, television, or online weather reports. Residents with special needs and their families should sign up for [NJ Register Ready](http://NJRegisterReady), a state initiative that helps to identify people who may need additional assistance.

For more information call the Division on Aging  
908 537 4870 Spanish 908 527 4863  
Toll Free 1 888 280 8226

Receive Alerts  