



Income Eligibility and Cost

Medicaid Eligibility changes effective October 1, 2013

New federal rules change Medicaid eligibility by streamlining the populations we cover under NJ FamilyCare. NJ FamilyCare will now cover: children, pregnant women, parents/caretaker relatives, and single adults/childless couples. There are no changes in eligibility for anyone applying for the Aged, Blind or Disabled program or those in Long Term Care.

- **Children 18 and under** will continue to be eligible with higher incomes up to 350% FPL (\$83,475 for a family of four). Parents still need to renew the coverage each year.
- **Parents/Caretaker Relatives** with income up to 133% FPL (\$31,721 for a family of four) must have tax dependent children in their household in order to be eligible under this category. This is a new Medicaid Expansion eligibility group. Dependent children in the household must be insured also.
- **Adults without dependent children** among ages 19-64 with incomes up to 133% FPL (\$15,522 single/ \$20,921 couple) are considered to be another new Medicaid Eligibility Expansion Group.
 - **Pregnant Women up to 200% FPL (\$31,460 family of two)**. There are no changes.

New Income and Household Size Calculations

Beginning October 1, 2013, financial eligibility for individuals seeking eligibility for NJ FamilyCare will be based on their Modified Adjusted Gross Income or MAGI. This means the income and household size will be determined by their latest federal tax return which when filed, can be electronically verified. This new Tax Based Household size provides a simplified income calculation. Before, income was counted for parents/guardians and children up to age 21 that were living in the household and in some cases counted earned and unearned income separately.

Gross Income Guidelines as of July 1, 2014

Federal Poverty Level Range	Family Size One person	Family Size 2 people	Family Size 3 people	Family Size 4 people	Family Size 5 people	Family Size 6 people	Family Size 7 people		
	Maximum Annual/ Monthly Income	Maximum Annual/ Monthly Income	Maximum Annual/ Monthly Income	Maximum Annual/ Monthly Income	Maximum Annual/ Monthly Income	Maximum Annual/ Monthly Income	Maximum Annual/ Monthly Income	Premiums	Copayments
0 - 133%	\$15,522	\$20,921	\$26,321	\$31,721	\$37,121	\$42,521	\$47,920	No premium	No copay
	\$1,294	\$1,744	\$2,194	\$2,644	\$3,094	\$3,544	\$3,994		
0 - 142%	\$16,572	\$22,337	\$28,102	\$33,867	\$39,633	\$45,398	\$51,163	No premium	No copay
	\$1,381	\$1,862	\$2,342	\$2,823	\$3,303	\$3,784	\$4,264		
> 142 - 150%	\$17,505	\$23,595	\$29,685	\$35,755	\$41,865	\$47,955	\$54,045	No premium	No copay
	\$1,459	\$1,967	\$2,474	\$2,982	\$3,489	\$3,997	\$4,504		
> 150 - 200%	\$23,340	\$31,460	\$39,580	\$47,700	\$55,820	\$63,940	\$72,060	No premium	\$5 - \$10
	\$1,945	\$2,622	\$3,299	\$3,975	\$4,652	\$5,329	\$6,005		
> 200 - 250%	\$29,175	\$39,325	\$49,475	\$59,625	\$69,775	\$79,925	\$90,075	\$43.00 monthly per family	\$5 - \$35
	\$2,432	\$3,278	\$4,123	\$4,969	\$5,815	\$6,661	\$7,507		
> 250 - 300%	\$35,010	\$47,190	\$59,370	\$71,550	\$83,730	\$95,910	\$108,090	\$86.00 monthly per family	\$5 - \$35
	\$2,918	\$3,933	\$4,948	\$5,963	\$6,978	\$7,993	\$9,008		
> 300 - 350%	\$40,845	\$55,055	\$69,265	\$83,475	\$97,685	\$111,895	\$126,105	\$144.50 monthly per family	\$5 - \$35
	\$3,404	\$4,588	\$5,773	\$6,957	\$8,141	\$9,325	\$10,509		

Family size larger than 7 people call 1-800-701-0710 for guidelines.

- Children
- Adults