NEW JERSEY HUMAN SERVICES

DoAS
Division of Aging Services

2026 Program Guide

A comprehensive resource guide to Federal and State-funded programs that promote the well-being of seniors and adults with disabilities living in the community

The New Jersey Division of Aging Services (DoAS) within the New Jersey Department of Human Services administers a number of federal and state-funded programs that enable older adults to live in the community as long as possible with dignity, independence, and choice. DoAS creates a single point of access for older adults, people with disabilities, and caregivers regardless of NJ FamilyCare/ Medicaid eligibility.

State of New Jersey
Mikie Sherrill, *Governor*
Dr. Dale G. Caldwell, *Lieutenant Governor*

Department of Human Services
Dr. Stephen Cha, *Commissioner*

Aging and Disability Services
Kaylee McGuire, *Deputy Commissioner*

Division of Aging Services
Louise Rush, *Assistant Commissioner*
Melissa Chalker, *Deputy Director*

Table of Contents

NJSAVE BENEFITS 1
- NJSave 1
- Pharmaceutical Assistance to the Aged and Disabled (PAAD) 2
- Medicare Savings Programs (MSPs) 2
- Senior Gold Prescription Discount Program 3
- Lifeline Utility and Tenants Assistance 4
- Hearing Aid Assistance to the Aged and Disabled (HAAAD) 4

AIDS DRUG DISTRIBUTION PROGRAM (ADDP) 5

GET HELP 7
- Area Agencies on Aging/Aging and Disability Resource Connections (AAA/ADRCs) 7
- State Health Insurance Assistance Program (SHIP) 11
- Congregate Housing Services Program (CHSP) 11
- Managed Long Term Services and Supports (MLTSS) 12
- Program of All-Inclusive Care for the Elderly (PACE) 14
- The Office of Community Choice Options (OCCO) 15
- Clinical Eligibility for Long Term Services and Supports 16
- Money Follows the Person (MFP, also known as I Choose Home NJ) 17

HELP FOR CAREGIVERS 18
- Statewide Respite Care Program (SRCP) 18
- Jersey Assistance for Community Caregiving (JACC) 19
- Adult Day Health Services (ADHS) 21
- Alzheimer's Adult Day Services Program 22
- Social Day Centers 23

GUARDIANSHIP/SAFETY 25
- Office of the Public Guardian (OPG) 25
- Adult Protective Services (APS) 25

WELLNESS 30
- Project Healthy Bones 30
- A Matter of Balance 30
- The Otago Exercise Program 31
- Stress-Busting for Family Caregivers 32
- Take Control of Your Health 32
- Move Today 33
- HealthEASE 34
- GetSetUp 34

NJSAVE BENEFITS

NJSave

The Division of Aging Services uses **NJSave**, which is one application seniors and individuals with disabilities can use to get help paying Medicare premiums, prescription costs, and other living expenses. People can apply online or via a paper application. Both are available in English and Spanish.

NJSave enrolls eligible applicants into the following programs:

- Pharmaceutical Assistance to the Aged and Disabled (PAAD)
- Medicare Savings Programs (QMB, SLMB, QI)
- Senior Gold Prescription Discount Program
- Lifeline Utility and Tenants Assistance
- Hearing Aid Assistance to the Aged and Disabled (HAAAD)

The application is also used to screen individuals for numerous savings and assistance programs. If it looks like they may qualify, their data is forwarded for enrollment.

These programs include:

- Medicare Part D's Low Income Subsidy (LIS, also known as "Extra Help")
- Universal Service Fund (USF)
- Low Income Home Energy Assistance Program (LIHEAP)
- Supplemental Nutrition Assistance Program (SNAP)

Finally, individuals who qualify for PAAD *and* Lifeline Utility Assistance through NJSave may also be eligible for:

- Property Tax Freeze
- Reduced Motor Vehicle Fees

- Low-Cost Spaying/Neutering
- New Jersey Hearing Aid Project (NJHAP)

For more information and to apply for our programs, see the detailed descriptions below, call us at **1-800-792-9745**, or visit our website at **www.aging.nj.gov**.

Pharmaceutical Assistance to the Aged and Disabled (PAAD)

PAAD provides pharmaceutical assistance to low-income NJ residents 65 years of age or older or over age 18 and receiving Social Security Disability benefits. PAAD beneficiaries pay the Medicare Part D copay or the PAAD copay for each covered prescription, whichever is less. PAAD copays are $5 for generic drugs and $7 for brand name drugs. The program assists with many wraparound costs during the Part D deductible, coinsurance, and donut-hole phases. PAAD also pays Part D premiums and Part D late enrollment penalties for certain Part D plans. **All PAAD members must enroll in a Part D plan if Medicare eligible.**

The 2026 income guidelines for PAAD are as follows:

- Less than $54,943 for a *single* applicant
- Less than $62,390 for *married* applicants
- There is no limit on resources

Medicare Savings Programs (MSPs)

- **Qualified Medicare Beneficiary (QMB)**
- **Specified Low-Income Medicare Beneficiary (SLMB)**
- **Qualifying Individual (QI)**

MSPs pay your monthly Medicare Part B premium. QMB also provides assistance with Part A premiums, as well as deductibles, coinsurance, and copayments for services and items.

Participants must not exceed income or asset eligibility limits. For 2026, the income and asset limits are as follows:

- **QMB** - $15,960 for *single* individuals and $21,640 for *married* couples
- **SLMB** - $19,152 for *single* individuals and $25,968 for *married* couples
- **QI** - $21,546 for *single* individuals and $29,214 for *married* couples

For these programs, liquid assets may not exceed $9,950 for single individuals or $14,910 for married couples.

Senior Gold Prescription Discount Program

Senior Gold provides pharmaceutical assistance to NJ residents 65 years of age or older or over age 18 and receiving Social Security Disability benefits with income up to $10,000 more than the PAAD limits. Senior Gold copays are $15 plus 50% of the remaining cost of the drug. Once members reach out-of-pocket expenses exceeding $2,000 for single individuals or $3,000 for married couples, they pay only a flat $15 copayment per covered prescription for the balance of the eligibility period.

The 2026 income guidelines for Senior Gold are:

- Between $54,943 and $64,943 for a *single* applicant
- Between $62,390 and $72,390 for *married* applicants
- There is no limit on resources

In addition: All Medicare-eligible Senior Gold beneficiaries are 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.

Lifeline Utility and Tenants Assistance

Lifeline Utility and Tenants Assistance provides $225 annually to offset utility costs for eligible low-income aged and disabled beneficiaries. *Financial eligibility for Lifeline programs is the same as those for PAAD.*

Hearing Aid Assistance to the Aged and Disabled (HAAAD)

HAAAD provides a $500 reimbursement after the purchase of a hearing aid to eligible NJ residents with an annual maximum of $1,000 if the two hearing aids are purchased within the year.

You may be eligible for HAAAD if you meet the following requirements:

- You are a New Jersey resident
- You are age 65 or older or between ages 18 and 64 and receiving Social Security Disability benefits
- Your income for 2026 is less than $54,943 for a *single* applicant or less than $62,390 for *married* applicants

To apply, check off the box next to the HAAAD option on the NJSave application. A HAAAD application will then be mailed to you.

PAAD/SENIOR GOLD/LIFELINE/SLMB/HAAAD
Hotline and Information:
1-800-792-9745
www.nj.gov/humanservices/doas/services/l-p/njsave

AIDS DRUG DISTRIBUTION PROGRAM (ADDP)

ADDP provides pharmaceutical assistance to NJ residents who are HIV positive or who have AIDS and who meet income and residency requirements. To qualify for ADDP, you must meet the following criteria:

- You are a NJ resident for at least 30 days prior to the date of your application
- Your annual income *does not exceed* 500 percent (i.e., five times) of the federal poverty guideline for your household
- You must *present a letter from a physician* that certifies the medical necessity of receiving the covered medication(s). Also, you will need to *sign a consent form* that attests to the accuracy of the information and allows for verification. If you have other forms of reimbursement through private insurance, you may not be eligible for ADDP benefits unless you have received the maximum benefits allowable under the plan

The program covers a wide range of FDA-approved medications for treating individuals with HIV and AIDS. Your doctor or clinic will tell you which of the approved drugs are appropriate for you. You can get your medications free of charge from any Medicaid eligible pharmacy/pharmacist in New Jersey.

ADDP Income Guidelines 2026:

FPL as of March 2026	
Family Size	Income Level 500%
1	$79,800
2	$108,200
3	$136,600
4	$165,000
5	$193,400
Add $28,400 for every additional person in the household.	

To apply for ADDP benefits, please call **1 (877) 613-4533** to get an application, or contact your case manager.

GET HELP

Area Agencies on Aging/Aging and Disability Resource Connections (AAA/ADRCs)

New Jersey has 21 county-based Area Agencies on Aging (**AAA**), also known locally as the County Office on Aging or Office of Senior Services. AAAs are the primary local offices for directly providing or coordinating community-based services for older adults.

AAAs also serve as Aging & Disability Resource Connection (**ADRC**) agencies in their county, ensuring seniors, adults with disabilities, and caregivers have easy access to services, resources, and basic information (such as where is the local senior center). AAA/ADRCs provide information, assistance, outreach, screening, and options counseling to access services. They can assist with applying for programs such as prescription drug coverage or Medicaid.

Here are some of the services provided through the AAA/ADRC:

- **In Home Support** - Services such as Friendly Visiting, Telephone Reassurance, Home Repairs, and Housekeeping can help to keep an individual safe and remain living in their own homes.
- **Community Support** - Services such as Adult Day Services (both Medical and Social), Personal Care, Counseling, and Legal Assistance are available.
- **Transportation** - Both Fixed-Route and scheduled transportation provide rides for shopping, doctors' appointments, and other necessary destinations. Assisted Transportation is available for individuals with mobility issues.
- **Home Delivered and Congregate Meals** - Nutrition Services are among the most important services provided by AAA/ADRCs.
    - *Home delivered meals* are available to home-bound individuals age 60 and over who are unable to prepare meals for themselves and have no assistance from someone in their home. An added benefit of home delivered meal programs is that meal delivery drivers check in with the meal recipient during each meal delivery.
    - *Congregate meals* aim to keep older adults healthy and independent, offer opportunities for social engagement, and connect people with other vital supports and services. At least one nutritious meal, usually lunch, is served five or more days per week in a group setting at approximately 200 senior nutrition sites throughout the state.
    - *Nutrition Education and Counseling* is also provided to participants of both the Home Delivered and Congregate Nutrition Programs.

ADRC General Information:
1-877-222-3737

Below is a list of AAA/ADRC locations by county:

ATLANTIC

Atlantic County Office on Aging
101 South Shore Road
Shoreview Building, Office 217
Northfield, NJ 08225
Phone: 609-645-7700 x4347

BERGEN

Bergen County Division of Senior Services
One Bergen County Plaza,
2nd Floor
Hackensack, NJ 07601-7076
Phone: 201-336-7400

BURLINGTON

Burlington County Office on Aging
Physical: Human Services Facility
795 Woodlane Road
Westampton, NJ 08060
Mailing: PO Box 6000
Mount Holly, NJ 08060
Phone: 609-265-5069

Continued on next page

CAMDEN
Camden County Division of Senior and Disabled Services
512 Lakeland Avenue, 4th Floor
Blackwood, NJ 08012
Phone: 856-858-3220

CAPE MAY
Cape May County Department of Aging and Disability
Services Social Services Building
3801 Route 9 South
Rio Grande, NJ 08242
Phone: 609-886-2784/2785

CUMBERLAND
Cumberland County Office on Aging and Disabled
Administration Building
800 East Commerce Street
Bridgeton, NJ 08302
Phone: 856-453-2220

ESSEX
Essex County Division of Senior Services
465 Dr. Martin Luther King Jr. Blvd., Suite 102
Newark, NJ 07102
Phone: 973-395-8375

GLOUCESTER
Gloucester County Division of Senior Services
115 Budd Blvd.
West Deptford, NJ 08096
Phone: 856-384-6900

HUDSON
Hudson County Office on Aging/ADRC
830 Bergen Avenue, Suite 3B
Jersey City, NJ 07306
Phone: 201-369-4313

HUNTERDON
Hunterdon County Division of Senior, Disabilities and Veterans' Services
4 Gauntt Place, Building 1
PO Box 2900
Flemington, NJ 08822-2900
Phone: 908-788-1361/1362/1363

MERCER
Mercer County Office on Aging
Physical: 2210 Hamilton Avenue
Hamilton, NJ 08619
Mailing: 640 S. Broad Street,
PO Box 8068
Trenton, NJ 08650-0068
Phone: 609-989-6661/6662

MIDDLESEX
Middlesex County Office of Aging and Disabled Services
75 Bayard Street, 5th Floor
New Brunswick, NJ 08901
Phone: 732-745-3295

MONMOUTH
Monmouth County Division of Aging, Disabilities and Veterans Services
3000 Kozloski Road
Freehold, NJ 07728
Phone: 732-431-7450

MORRIS
Morris County Division on Aging, Disabilities and Community Programming
Physical: 340 West Hanover Avenue, Ground Floor
Morris Twp., NJ 07960
Mailing: PO Box 900
Morristown, NJ 07963-0900
Phone: 973-285-6848

OCEAN
Ocean County Office of Senior Services
1005 Hooper Avenue
PO Box 2191
Toms River, NJ 08754-2191
Phone: 732-929-2091

PASSAIC
Passaic County Department of Senior Services, Disabilities and Veterans' Affairs
930 Riverview Drive, Suite 200
Totowa, NJ 07512
Phone: 973-569-4060

SALEM
Salem County Office on Aging
110 Fifth Street, Suite 900
Salem, NJ 08079
Phone: 856-339-8622

SOMERSET
Somerset County Office on Aging and Disability Services
27 Warren Street, 1st Floor
PO Box 3000
Somerville, NJ 08876
Phone: 908-704-6346
888-747-1122 (toll-free)

SUSSEX
Sussex County Division of Senior Services
Sussex County Administration Building
1 Spring Street, 2nd Floor
Newton, NJ 07860
Phone: 973-579-0555

UNION
Union County Division on Aging
Administration Building
10 Elizabethtown Plaza,
4th Floor
Elizabeth, NJ 07207
Phone: 908-527-4870
888-280-8226 (toll-free)

WARREN
Warren County Division of Aging and Disability Services
1 Shotwell Drive
Belvidere, NJ 07823-1949
Phone: 908-475-6591

State Health Insurance Assistance Program (SHIP)

SHIP trains staff and volunteers in 21 counties to assist Medicare enrollees who have problems with or questions about their health insurance. Over 400 counselors provide assistance face-to-face and over the phone on issues related to Medicare enrollment, claims, and coverage choices. Information is provided on Medicare supplement policies, Part D Drug Plans, Medicare Advantage Health Plans, Long Term Care Insurance, Medicare coordination with employer health plans, or Medicaid. Educational presentations are also provided on Medicare topics for beneficiaries and service providers.

Volunteer counselors do not provide legal advice or sell, recommend, or endorse any specific insurance product, agent, insurance company, or plan. They provide information and assistance so that you can make your own decisions. Counseling is free of charge.

SHIP
State Health Insurance Assistance Program
Navigating Medicare

Contact **1-800-792-8820** for access to SHIP services in your area.
www.nj.gov/humanservices/doas/services/q-z/ship

Congregate Housing Services Program (CHSP)

CHSP provides supportive services to low-income elderly persons or adults with disabilities who live in selected affordable housing sites. These services may include daily meals provided in a group setting, housekeeping, personal assistance, laundry, shopping, and service coordination. Service subsidies are available on a sliding scale (based on disposable income) to assist tenants in meeting the full cost

of the program. There are 24 providers serving 48 buildings in 15 counties.

Many people benefit from the freedom and independence congregate housing affords them. Tenants can remain in their accustomed residence with dignity and freedom of choice because they are assisted with the daily tasks they can no longer complete by themselves as they age and their needs change.

CHSP provides at least one nutritionally balanced meal daily in a family style setting. Menus are approved by qualified nutritionists and can be prepared on site or purchased from an off-site caterer.

In addition to meals, the following services may be offered to participants who require them. Availability will vary with the building:

- Housekeeping
- Shopping
- Laundry
- Linen change
- Meal preparation
- Personal care (such as bathing and dressing)

Managed Long Term Services and Supports (MLTSS)

MLTSS expands home and community-based services, promotes community inclusion, and ensures quality and efficiency through the delivery of physical and behavioral health care along with activities of daily living. These services are available to individuals in their home, an assisted living facility, community residential services, or a nursing home. Services are provided through managed care organizations participating in the state's Medicaid program, NJ FamilyCare.

Depending on an individual's assessed need, the MLTSS plan may include:

- Respite
- Care Management
- Home and Vehicle Modifications
- Home Delivered Meals
- Personal Emergency Response Systems
- Community Residential Services
- Assisted Living
- Nursing Home Care

To qualify for MLTSS, an individual must meet the following requirements:

- New Jersey resident who is 65 or older, or under age 65 and determined blind or disabled by the Social Security Administration or the State of New Jersey.
- US citizen or qualified noncitizen.
- Require the level of care typically provided in a nursing home, which means help with activities of daily living, such as bathing, toileting, and mobility.
- Financial requirements for NJ FamilyCare (NJ's Medicaid program) with regards to monthly income and total liquid assets, and a five-year look back to ensure the guidelines for institutional Medicaid are also met.
- For children birth through 20 years old, they must meet the special care nursing facility criteria, which includes medically complex skilled nursing services on a 24-hour basis.

Applying for MLTSS:

For individuals 21 and older, contact your local County Area Agency on Aging/Aging and Disability Resource Connection (AAA/ADRC) to find out more information on services and resources in your area and to be clinically screened for MLTSS.

For children birth through 20 years old, contact the Division

of Disability Services (DDS) at **1-888-285-3036** (press **2** after prompt) to speak with an Information and Referral Specialist and be clinically screened for MLTSS.

There is another option known as the Program of All-Inclusive Care for the Elderly (PACE) program. There currently are six PACE organizations serving parts of 11 counties.

Program of All-Inclusive Care for the Elderly (PACE)

PACE is an innovative program that provides individuals age 55 and older comprehensive medical and social services coordinated and provided by an interdisciplinary team of professionals. The settings include a community-based center and in their homes, helping program participants delay or avoid long-term nursing home care. The team meets regularly with each participant and their representative in order to assess the participant's needs. A participant's care plan usually integrates some home care services from the program with several visits each week to the PACE center. The program serves as the hub for medical care, rehabilitation, social activities, and dining.

You may be eligible for PACE if you:

- Are 55 years of age or older
- Require nursing home level of care but are able to live safely in the community at the time of enrollment
- Reside in the service area of a PACE organization

PACE participants may disenroll from the program at any time and for any reason, and those with Medicare or Medicaid who disenroll will be assisted in returning to their former health care coverage.

PACE provides its participants with all services covered by Medicare and Medicaid. It provides all services deemed necessary by the interdisciplinary team that would allow

program participants to remain in the community.

Services provided by PACE include, but are not limited to:

- Primary care (including doctor, dental, and nursing services)
- Prescription drugs
- Adult day health care
- Home and personal care services
- Nutrition services
- Hospital and nursing home care if and when needed
- Transportation to and from the center and all off-site medical appointments

For more information on PACE, call the New Jersey Division of Aging Services toll-free at **1-800-792-8820** or contact the PACE agencies currently in operation:

- **Mercer and parts of Burlington Counties:**
  Capital Health LIFE: **609-599-5433**
- **Camden and parts of Burlington Counties:**
  Trinity Health LIFE New Jersey: **856-675-3675**
- **Hudson County:**
  Lutheran Senior LIFE: **877-543-3188**
- **Cumberland, Gloucester, and Salem Counties:**
  Inspira LIFE: **855-295-5433**
- **Monmouth County:**
  BoldAge PACE: **732-592-3400**
- **Ocean County:**
  BoldAge PACE: **732-716-4600**
- **Atlantic and Cape May Counties:**
  AtlantiCare LIFE Connection: **609-572-8588**

The Office of Community Choice Options (OCCO)

OCCO works to assure that senior citizens, persons with disabilities, and their families are aware of the choices they have when it comes to long-term care.

OCCO helps nursing facility residents and hospital patients

explore various community-based alternatives by providing information about in-home services, housing alternatives, and community programs. The program encourages participants to make well-informed decisions about what is best for their long-term care.

OCCO assigns counselors – registered nurses and social workers – to meet with nursing home residents and hospital patients and their families to:

- Assess health care needs to determine the level of care required and suggest appropriate service options
- Offer information about in-home services, housing providers, and community programs
- Financial and medical eligibility requirements
- Recommend services that will support dignity, choice, and independence

If you, or someone close to you, is in a hospital or nursing facility and would like to speak to a Community Choice counselor, please call **609-588-6675**.

Clinical Eligibility for Long Term Services and Supports

Individuals seeking financial assistance from Medicaid for long-term care services must meet the program's medical (clinical) and financial eligibility requirements. The steps necessary to attain clinical approval are commonly known as the Preadmission Screening (PAS) process.

The Clinical Eligibility process is administered statewide by The Office of Community Choice Options. Referrals are received from a variety of sources, including:

- Hospitals, including rehabilitation, psychiatric, and acute care;
- Nursing Facilities and Special Care Nursing Facilities;
- Assisted Living Residences, Comprehensive Personal Care Homes, and agencies offering Adult Family Care

and Assisted Living Programs; and
- The community, for individuals in need of long-term care services or their caregivers, through community agencies, including County Welfare Agencies and the County Offices on Aging/Area Agencies on Aging

Money Follows the Person (MFP, also known as I Choose Home NJ)

This program is a federal demonstration program focused on providing opportunities for individuals who are eligible for NJ FamilyCare and have been living in an institutional setting for more than 60 days to return to an independent community setting with necessary supports and services.

For more information, please contact:
1-855-HOME-005
www.ICHOOSEHOME.nj.gov

HELP FOR CAREGIVERS

Statewide Respite Care Program (SRCP)

SRCP gives a short-term or periodic break to family (or other uncompensated caregivers) from the demands of daily care for functionally impaired persons, including older adults. The sliding scale ranges from 0% to 25% of the cost of services, based on the care recipient's (and spouse's) income.

This program provides respite care services in order to relieve caregivers of the stress from providing daily care. This respite may be provided for a short time or once in a while. For example, services could be provided to:

- Allow the caregiver to take a vacation
- Cover care when a caregiver needs surgery or has an emergency
- Give the caregiver time to take care of themselves, run errands, etc.

You are a caregiver if you:

- Take care of someone who has a chronic illness or disease
- Manage medications or talk to doctors and nurses on someone's behalf
- Help bathe or dress someone who is frail or disabled
- Take care of household chores, meals, or bills for someone who cannot do these things alone

The person being cared for (the care recipient) must:

- Receive daily, basic care or daily supervision by an uncompensated caregiver (spouse, family, friend, etc.) who is age 18 or older
- Have functional impairments that require the care of another person, certified by the care recipient's licensed medical provider
- Be age 18 or older
- Reside in the community (not in a facility)

- Have documented evidence of eligibility according to income and asset guidelines
- Be a resident of the state of New Jersey
- Not currently participating in a Medicaid program (NJ FamilyCare, MLTSS, etc.), JACC, Alzheimer's Adult Day Services Program, or Congregate Housing Services Program. A participant can switch from JACC or the Alzheimer's Adult Day Services program and onto Statewide Respite

A care recipient must meet the following financial guidelines:

- *Single* person (unmarried or widowed): Maximum $2,982 monthly income in 2026 (gross, before deductions); maximum $40,000 in liquid assets
- *Married* person: Maximum $5,964 combined monthly income in 2026 (gross, before deductions); maximum $60,000 in combined liquid assets
- Liquid assets include cash, bank accounts, stocks/bonds, cash value of life insurance, and IRAs. Non-liquid assets such as cars and homes are not counted.

To get in touch with the Statewide Respite Care Program Coordinator in your county, call the Area Agency on Aging toll-free at **1-877-222-3737**.

Jersey Assistance for Community Caregiving (JACC)

JACC is a State-funded program that provides a broad array of in-home and community-based services to individuals age 60 and older who meet clinical and financial eligibility and who desire to remain in their homes. The JACC program is designed with the goal of diverting or delaying placement of the individual in a nursing facility. JACC aims to strengthen

participants' network of informal caregivers and to maximize autonomy by providing participants with the opportunity to direct their own care, including hiring their own providers, if desired.

With help from a care manager, JACC participants select services based on their needs, goals, and a monthly program budget. All JACC participants receive care management services. In addition to care management, JACC participants may also receive one or more of the following services:

- Respite Care
- Home Health Aide
- Environmental Accessibility Adaptations (Home Modifications)
- Personal Emergency Response Systems (PERS)
- Home-Delivered Meal Service
- Social Adult Day Center
- Adult Day Health Services
- Special Medical Equipment and Supplies
- Transportation
- Chore Services

Services are provided by qualified service providers or qualified participant-employed providers (PEPs). The PEP option allows a participant to direct their own care by hiring friends or family members. The ability to direct one's own care will be confirmed prior to the hiring of PEPs.

Eligibility Requirements:

- NJ resident 60 years of age or older
- Not currently participating in a Medicaid program (NJ FamilyCare, MLTSS, etc.)
- Reside in a home that they own or rent or live in an unlicensed home of a relative or friend
- No alternate means available to secure needed services or supports

- Determined to be clinically eligible for nursing facility level of care
- A United States citizen or a qualified immigrant

Financial Eligibility:

- Countable monthly income that is no more than $4,760 for a *single* individual or $6,433 for a *married* couple (in 2025); and
- Countable resources at or below $40,000 for a *single* individual or $60,000 for a *married* couple

There is a sliding scale copay for JACC. The copay is billed by a fiscal agent to the JACC participant.

To apply for JACC, call the county Area Agency on Aging toll-free at **1-877-222-3737**.

Adult Day Health Services (ADHS)

ADHS are centers where adults with medical or nursing care needs go during the day. Day centers provide at least one full meal, activities throughout the day, care by a registered nurse, transportation to and from the home, the companionship of peers, and personal care, such as assistance with walking and using the bathroom.

ADHS can be helpful (and enjoyable) for older adults who need assistance, younger adults with disabilities, and people living with Alzheimer's disease or other related disorders. ADHS also provides relief to caregivers who may work or need a break.

Each day center participates in different funding programs. Options may include NJ FamilyCare and MLTSS, Alzheimer's Adult Day Services Program, JACC, VA funding, Statewide Respite Care Program, long-term care insurance, and private pay.

To find ADHS in your area, use the search options here: **healthapps.state.nj.us/facilities/fsSearch.aspx**. Day center coverage areas are limited by travel time, not county borders.

To explore funding options, call the ADHS center directly or call the Area Agency on Aging toll-free at **1-877-222-3737**. If the person participates in MLTSS, contact the MLTSS care manager.

Alzheimer's Adult Day Services Program

This program partially subsidizes the purchase of adult day care services for persons with Alzheimer's disease or a related dementia. The division currently has letters of agreement with adult day care centers in 13 counties. Participants are not limited to the centers in their county of residence. Applications for this program are completed with the center. There is a generous sliding scale for subsidy.

Contracted centers provide:

- At least a five-hour program day
- At least one full meal (most provide a light breakfast and a full lunch)
- Programs and activities according to the participants' interests and adapted for their cognitive and physical abilities
- Transportation or assist with arranging transportation
- Support to families dealing with dementia
- Special training for staff on managing dementia

Eligibility Requirements:

- Have a diagnosis, documented by a licensed physician, of Alzheimer's disease or a related dementia
- Be age 18 or older
- Have daily, basic care or supervision by an uncompensated caregiver (spouse, family, friend,

etc.) who is age 18 or older
- Reside in the community (not in a facility)
- Have documented evidence of eligibility according to income and asset guidelines
- Be a resident of the state of New Jersey
- Not currently participating in a Medicaid program (NJ FamilyCare, MLTSS, etc.), JACC, Statewide Respite Care Program, or Congregate Housing Services Program. A participant can switch from JACC or Statewide Respite and onto the Alzheimer's Adult Day Services Program

Financial Guidelines:

- *Single* person (unmarried or widowed): Maximum $50,256 annual income; maximum $40,000 in liquid assets (in 2024)
- *Married* person: Maximum $58,632 combined annual income; maximum $60,000 in combined liquid assets (in 2024)
- Liquid assets include cash, bank accounts, stocks/bonds, cash value of life insurance, and IRAs. Non-liquid assets such as cars and homes are not counted.

Social Day Centers

The social day center ("social day") option is for individuals who do not need medical attention during the day, but may need supervision to ensure their safety and well-being. Social day emphasizes social and recreational activities in a group setting, with some health monitoring.

Day centers provide at least one full meal, activities throughout the day, the companionship of peers, and limited personal care.

Social day centers can be helpful (and enjoyable) for older adults who need assistance, younger adults with disabilities,

and people living with Alzheimer's disease or other related disorders. Social day also provides relief to caregivers who may work or need a break.

Each day center participates in different funding programs. Options may include funding through the county Area Agency on Aging, the Alzheimer's Adult Day Services Program, JACC, VA funding, Statewide Respite Care Program, long-term care insurance, MLTSS, and private pay.

To find a Social Day Center in your area, call your Area Agency on Aging toll-free at **1-877-222-3737.**

GUARDIANSHIP/SAFETY

Office of the Public Guardian (OPG)

OPG provides guardianship services to incapacitated adults age 60 and older. It is administratively situated in the Division of Aging Services. The Public Guardian is appointed by the Superior Court of New Jersey when no family or friends are willing or appropriate to serve as guardian. Once appointed, OPG can oversee medical, social, financial, legal, and all other aspects of the client's life on a 24/7 basis.

Contact information:

Helen C. Dodick, *Acting Public Guardian*
PO Box 812
Trenton, New Jersey 08625-0812
Tel.: 609-588-6500

Adult Protective Services (APS)

APS receives reports of suspected abuse, neglect, or exploitation of vulnerable adults ages 18 or older who reside in the community and are unable to protect themselves. A report to APS that meets state definitions/criteria will generate a thorough assessment, including a private face-to-face interview with the potentially at-risk adult, to determine if further intervention is necessary. APS works to stabilize these crisis situations using the least intrusive interventions while respecting each individual's right to self-determination. Protective services are voluntary but may be implemented involuntarily only by way of the courts if deemed necessary to safeguard an individual. All information generated by the investigation is confidential.

Mandated Reporters – Certain professionals, who have reasonable cause to believe that a vulnerable adult (who resides in the community) is the subject of abuse, neglect,

or exploitation, are required to report that information to the county APS office. Mandated reporters include:

- Health care professionals
- Law enforcement officers
- Firefighters
- Paramedics
- Emergency Medical Technicians

Eligibility – An individual who meets all of the following conditions is a vulnerable adult who may be in need of protective services:

- Age 18 years or older;
- Resides in the community;
- Due to physical or mental illness, disability or deficiency, lacks sufficient understanding or capacity to make, communicate, or carry out decisions concerning their well-being; AND
- Is believed to be the subject of abuse, neglect, or exploitation.

Where to report – Each county has a designated APS office. To report abuse, neglect, or exploitation of individuals residing in the community, contact the APS office in the county in which the victim resides.

Contact information for the county APS offices is as follows:

ATLANTIC

Atlantic County Division of Intergenerational Services
Shoreview Building
101 South Shore Road
Northfield, NJ 08225
Phone: 1-888-426-9243
609-645-5965
After Hours: Call local police or 911 in case of emergency
Out of State: 609-645-5965

BERGEN

Bergen County Board of Social Services
218 Route 17 North
Rochelle Park, NJ 07662
Phone: 201-368-4300
After Hours: 1-800-624-0275

Continued on next page

BURLINGTON
Burlington County Board of Social Services
795 Woodlane Road
Mt. Holly, NJ 08060
Phone: 609-518-4793
After Hours: Call local police or 911 in case of emergency

CAMDEN
Camden County Board of Social Services
101 Woodcrest Road, Suite 161
Cherry Hill, NJ 08003
Phone: 856-225-8178
After Hours: Call local police or 911 in case of emergency

CAPE MAY
Cape May Division on Aging and Disability Services
3801 Route 9 South, Unit 4
Rio Grande, NJ 08242
Phone: 609-886-2784, ask for Intake Social Worker
After Hours: Call local police or 911 in case of emergency

CUMBERLAND
Resources for Independent Living
614 East Landis Avenue, 1st Floor
Vineland, NJ 08360
Phone: 856-825-0255
After Hours: Call local police or 911 in case of emergency

ESSEX
FOCUS, Hispanic Center for Human Dev., Inc.
441-443 Broad Street
Newark, NJ 07102
Phone: 866-903-6287
After Hours: Call local police or 911 in case of emergency

GLOUCESTER
Gloucester County Division of Social Services
400 Holly Dell Drive
Sewell, NJ 08080
Phone: 856-582-9200
After Hours: Call local police or 211/911 in case of emergency

HUDSON
Hudson County Adult Protective Services, Inc.
6100 Adams Street
West New York, NJ 07093
Phone: 201-537-5631
After Hours: Call local police or 911 in case of emergency

HUNTERDON
Hunterdon County Division of Social Work Services
4 Gauntt Place
PO Box 2900
Flemington, NJ 08822-2900
Phone: 908-788-1300
Fax: 908-806-4202
After Hours: 908-782-4357

MERCER
Mercer County Board of Social Services
200 Woolverton Street
Trenton, NJ 08650
Phone: 609-989-4346
After Hours: Call local police or 911 in case of emergency

MIDDLESEX
Family and Children's Services
191 Bath Avenue
Long Branch, NJ 07740
Phone: 732-745-3635
After Hours: Call local police or 911 in case of emergency

MONMOUTH
Family and Children's Services
191 Bath Avenue
Long Branch, NJ 07740
Phone: 732-531-9191
After Hours: Call local police or 911 in case of emergency

MORRIS
Morris County Office on Aging, Disabilities and Community Programming
340 West Hanover Avenue
Morristown, NJ 07960
Phone: 973-326-7282
After Hours: 973-326-7282

OCEAN
Ocean County Board of Social Services
1005 Hooper Avenue
PO Box 547
Toms River, NJ 08753
Phone: 732-349-1500
After Hours: 211

PASSAIC
Passaic County Board of Social Services
80 Hamilton Street
Paterson, NJ 07505
Phone: 973-592-1954
After Hours: 800-315-4561

SALEM
Salem County Office of Aging and Disabilities
110 Fifth Street, Suite 900
Salem, NJ 08079
Phone: 856-339-8622
After Hours: 911 in case of emergency

SOMERSET
Somerset County Board of Social Services
73 East High Street
PO Box 936
Somerville, NJ 08876
Phone: 908-526-8800
After Hours: Call local police or 911 in case of emergency

Continued on next page

SUSSEX

Sussex County Division of Social Services
83 Spring Street, Suite 203
PO Box 218
Newton, NJ 07860
Phone: 973-383-3600
After Hours: Call local police or 911 in case of emergency

UNION

Catholic Charities of the Archdiocese of Newark (CCAN)
505 South Avenue E
Cranford, NJ 07016
Phone: 908-497-3902
After Hours: Call local police or 911 in case of emergency

WARREN

Warren County Division of Aging and Disability Services
1 Shotwell Drive
Belvidere, NJ 07823
Phone: 908-475-6591
After Hours: Call local police or 911 in case of emergency

WELLNESS

Project Healthy Bones

This exercise and education program for people with or at risk of osteoporosis includes exercises that target the body's larger muscle groups to improve strength, balance, and flexibility. The 24-week curriculum includes sessions on the importance of exercise, nutrition, safety, drug therapy, and lifestyle factors. Lead Coordinators from local health departments, county offices on aging, Retired and Senior Volunteer Programs (RSVPs), and other community-based organizations coordinate the program at the local level and oversee program delivery and training for peer leaders.

For information on how to find a class in your area, please call **609-564-2617/2582**.

A Matter of Balance

A Matter of Balance: Managing Concerns About Falls is a program designed to reduce the fear of falling and increase the activity levels of older adults who have this concern.

A Matter of Balance consists of eight two-hour sessions for groups of 10-12 participants. Sessions are held in community sites such as senior centers, senior housing, libraries, etc. The class utilizes a variety of activities to address physical, social, and cognitive factors affecting fear of falling and to learn fall prevention strategies. The activities include group discussion, problem-solving, skill building, assertiveness training, videotapes, sharing practical solutions, and exercise training.

During the class, participants learn to:

- view falls and fear of falling as controllable
- set realistic goals for increasing activity

- change their environment to reduce fall risk factors
- promote exercise to increase strength and balance

The program was designed to benefit older adults living in the community who:

- are concerned about falls
- have sustained a fall in the past
- restrict activities because of concerns about falling
- are interested in improving flexibility, balance, and strength
- are age 60 or older, mobile, and able to problem-solve

The program has proven successful in reducing the fear of falling by increasing participants' confidence that they can better manage fall risks and that they can take action to help reduce the risk of falling.

A Matter of Balance is currently available in selected counties. If your agency is interested in having staff trained as coaches, holding an A Matter of Balance class, or getting information on how to find a class in your area, call **609-564-2617/2582**.

The Otago Exercise Program

The Otago Exercise Program is an in-home exercise and walking program that has proven effective in reducing falls and related injury risk for participants by 35%. It is intended for individuals who do not want to or cannot attend a group exercise program or facility. Otago is overseen by a licensed physical therapist who can be aided by a physical therapist assistant(s) or nurse(s). The assigned professional visits each participant four times in the home over the first two months and again for a booster session at six months. There are also once-a-month phone contacts when no visits are planned. The exercises include strengthening exercises for lower leg muscles using ankle weights, balance and stability exercises, and active range of motion. Participants are expected to

exercise 30 minutes three times a week and walk outside the home twice a week as and when appropriate.

This program is currently very limited in NJ. For more information, call **609-564-2617/2582**.

Stress-Busting for Family Caregivers

The Stress-Busting for Family Caregivers is a nine-week program that consists of weekly, 90-minute sessions with a small group of caregivers. During these sessions, caregivers will learn many new skills, including information about the disease process, stress management techniques, and a variety of other content. These sessions also provide caregivers with an opportunity to share their experiences and learn from each other. It is designed to improve the quality of life for family caregivers who provide care for persons with Alzheimer's disease, other related dementias, and chronic illnesses. This program helps caregivers manage their stress and cope better with their lives.

For more information or to find a class in your area, call **609-564-2617/2582**.

Take Control of Your Health

Take Control of Your Health consists of peer-led programs that give people with chronic conditions or their caregivers the knowledge, skills, and confidence to take a more active role in their health care. Workshops are held for 2.5 hours once a week for six weeks and are provided at no or low cost. Workshops are offered periodically in all 21 New Jersey counties, and some workshops are conducted in other languages.

Participants learn strategies for managing symptoms, working with health care professionals, setting weekly goals, problem-solving, relaxing, handling difficult emotions, eating

well, and exercising safely and easily. Take Control of Your Health is evidence-based, meaning it has produced positive results for people who complete the program. Participants report the following benefits:

- Improvements in physical activity, stamina, and pain control
- Better communication with their health care providers
- Reduced doctor and hospital visits

There are three distinct programs in NJ:

- Chronic Disease Self-Management Program (CDSMP) for people with chronic conditions or their caregivers
- Diabetes Self-Management Program (DSMP) for people with type 2 diabetes
- Cancer Thriving and Surviving (CTS) for people who have recently completed cancer treatments

For more information, call **609-564-2617/2582**.

Move Today

Move Today is a 30–45-minute non-aerobic exercise class designed to improve flexibility, balance, and stamina. Participants assess their health, physical well-being, and intent to make behavior changes before and upon completion of the program. The exercises and guidelines are based on current nationally recognized standards and science.

Exercises can be done while sitting or standing. Classes are led by trained peer leaders and meet weekly or bi-weekly for 12 sessions. Program features include:

- A brief education component focusing on an exercise-related topic.
- Inexpensive exercise bands to gain maximum effect from resistance exercises.
- A major focus on good posture and falls prevention.
- An exercise intensity scale and a weekly exercise log to track participant activity.

- A self-assessment process for participants to assess their health, physical well-being, and intent for behavior change given both before and upon completion of the program.

For more information, call **609-564-2617/2582**.

HealthEASE

HealthEASE is an eight-session health education curriculum on health promotion and disease prevention/management. The eight sessions can be stand-alone or as a series. The modules are:

- Exercise and Getting Fit
- Serving Up Good Nutrition
- Bone Up On Your Health (osteoporosis awareness)
- Be Wise About Your Medications (medication management/substance abuse)
- Keeping Up The Beat (self-management techniques for cardiovascular disease)
- Maximizing Memory (maintaining memory/cognitive skills)
- Standing Tall Against Falls (fall prevention)
- Women's Health: The Big Three

For more information, call **609-564-2617/2582**.

GetSetUp

The Department of Human Services has partnered with GetSetUp, an interactive online learning community, to provide free, live virtual classes for New Jerseyans ages 60 and older. Classes are taught by peers who are experts in their field, and the site features social hours hosted by community members and special events with speakers who directly address areas of interest to older adults. Older New Jersey residents can choose from more than 500 available classes on a range of topics, such as aging in place, computers, budgeting, and mental fitness. Classes

are offered in English, Spanish, Hindi, and Mandarin and are available 24 hours a day.

To reach New Jersey's no-cost GetSetUp site, visit: **www.getsetup.io/partner/NJ**.

State of New Jersey
Mikie Sherrill, *Governor*
Dr. Dale G. Caldwell, *Lieutenant Governor*

Department of Human Services
Dr. Stephen Cha, *Commissioner*

Aging and Disability Services
Kaylee McGuire, *Deputy Commissioner*

Division of Aging Services
Louise Rush, *Assistant Commissioner*
Melissa Chalker, *Deputy Director*