A GUIDE TO SAVINGS



AmeriHealth®

For Medicare beneficiaries: Programs and resources that can help you get the coverage you need



Get help with your expenses

As a Medicare beneficiary, you may be eligible for a variety of public benefits and other assistance programs to help you manage your health care expenses and take care of yourself affordably.

This brochure can help you take full advantage of all the resources available to you. Learn about the range of programs, see which ones you may qualify for, and find out how to apply for these benefits.

You can also view this information by visiting **amerihealthmedicare.com/moneysavings.**

Table of contents

Medical and prescription programs

New Jersey Pharmaceutical Assistance to the Aged and Disabled (PAAD) 2

New Jersey Senior Gold Prescription Discount Program 3

New Jersey Hearing Aid Assistance to the Aged and Disabled (HAAAD) 4

New Jersey Low-Income Subsidy Program (LIS) 5

NJ FamilyCare 6

New Jersey Veterans Affairs (VA) 7

The U.S. Department of Veterans Affairs — Aid and Attendance or Housebound Benefits 7

State Health Insurance Assistance Program (SHIP) 8

New Jersey Medicare Savings Program 8

New Jersey Project Medicine Drop 9

Medicare Prescription Payment Program 9

Other assistance programs

NJ TRANSIT Access Link 12

New Jersey EASE (Easy Access, Single Entry) 13

New Jersey Adult Protective Services 13

Nutrition

New Jersey's Supplemental Nutrition Assistance Program (NJ SNAP) 16

Senior Farmer's Market Nutrition Program (SFMNP) 16

Meals on Wheels 17

State of New Jersey Board of Public Utilities

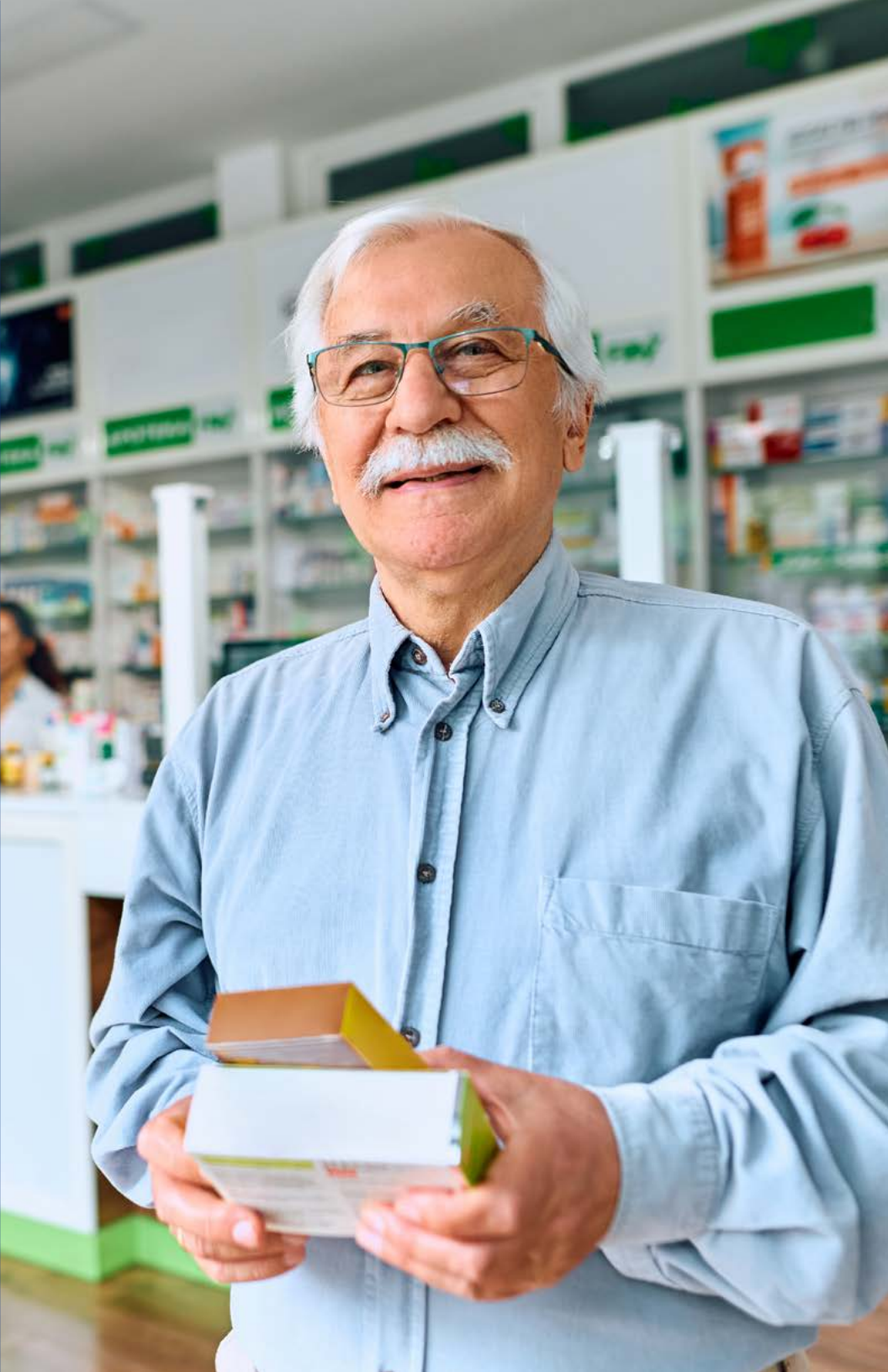
Comfort Partners 20
Low-Income Home Energy Assistance Program (LIHEAP) 20
Universal Service Fund (USF) 21
Winter Termination Program (WTP) 22
Lifeline Utility Assistance 22
NJ Shares 23

Contact information and resources

Area Agencies on Aging 26
State Health Insurance Assistance Programs (SHIP) Local Offices 27
County Welfare Agencies 28
County Boards of Social Services 30
County Adult Protective Services Offices 31
Meals on Wheels 32



MEDICAL AND PRESCRIPTION PROGRAMS



Medical and prescription programs

New Jersey Pharmaceutical Assistance to the Aged and Disabled (PAAD)

What the program covers

PAAD provides coverage for prescribed drugs, insulin, and insulin supplies.

Who is eligible?

PAAD beneficiaries must:

- Be a New Jersey resident
- Be 65 or older, or at least 18 and receiving Social Security Title II Disability benefits
- Have an annual income for 2026 of less than $54,943 if single or less than $62,390 if married
- Be enrolled in a Medicare Part D Prescription Drug Plan in New Jersey

Medicare Advantage participants must add a prescription benefit to their coverage, and PAAD will contribute up to the regional benchmark amount towards the prescription portion of their total premium.

PAAD will pay the monthly premium for certain standard basic Part D plans with a monthly premium at or below the regional benchmark. These plans will cover medically necessary prescription medications under Medicare Part D.

If a beneficiary self-enrolls in an enhanced plan at or below the regional benchmark premium amount, PAAD will pay the premium as long as the plan agrees to follow all the billing requirements.

The federal Medicare plan and/or PAAD will pay any costs above the PAAD copayment of $5 for each covered generic drug or $7 for each covered brand-name drug, including premiums. However, if a Medicare Part D plan does not pay for a medication because the drug is not on its formulary, PAAD beneficiaries will have to switch to a drug on their Part D plan's formulary or their doctor will have to request an exception due to medical necessity directly to their Part D plan.

How to apply

- Online: Go to **nj.gov/humanservices/doas/services/l-p/paad** and fill out the *NJSave* application.
- Phone: Call **1-800-792-9745**.

New Jersey Senior Gold Prescription Discount Program

What the program covers

Senior Gold assists members with prescribed drugs, insulin, and insulin supplies. It is a state-funded prescription program with a different copayment structure and income eligibility guidelines than those of PAAD (see previous page).

Who is eligible?

A Senior Gold member must:

- Be a New Jersey resident
- Be 65 or older, or 18 or older and receiving Social Security Title II Disability benefits
- Have an annual income for 2026 between $53,446 and $63,446 if single, or between $60,690 and $70,690 if married

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 did not enroll in Part D.

How to apply

- Online: Go to **nj.gov/humanservices/doas/services/q-z/senior-gold/** and fill out the *NJSave* application.
- Phone: Call **1-800-792-9745**.

New Jersey Hearing Aid Assistance to the Aged and Disabled (HAAAD)

What the program covers

HAAAD provides up to a $500 reimbursement for one hearing aid, or up to a $1,000 reimbursement for two hearing aids, to eligible beneficiaries.

Who is eligible?

HAAAD recipients must:

- Be currently enrolled in PAAD, or meet PAAD eligibility criteria; and
- Complete the *NJSave* application to verify their age or disability status, state residency, and annual income; annual income for 2026 must be less than $53,446 if single or less than $60,690 if married

Members who are enrolled in the PAAD or Lifeline program must complete a HAAAD application and submit:

- A receipt for the purchase of the hearing aid; and
- A written statement from a physician attesting to the medical necessity for obtaining a hearing aid

NOTE: Beneficiaries of the Senior Gold Prescription Discount Program are NOT eligible for HAAAD.

How to apply

- Online: Obtain an application at **nj.gov/humanservices/ddhh/services/hearingaid/haaad**.
- Phone: Call **1-800-792-9745**.

New Jersey Low-Income Subsidy Program (LIS)

What the program covers

Those who qualify can get the State of New Jersey to pay their Part D premium, lower their copay amount, and pay only that reduced copay amount throughout the year (i.e., they will have no donut hole). People on LIS also pay no late enrollment penalty. The average person on LIS saves $5,300 each year in prescription costs.

Who is eligible?

To be eligible, members must:

- Meet specific standards for financial income and resources.

How to apply

- Contact your local State Health Insurance Assistance Program (SHIP) (see page 27 for a county-by-county list of offices).
- You can also complete an *NJSave* application online at **nj-dhsas.my.site.com/njsave/quickstart** that screens and enrolls eligible individuals in up to ten different assistance programs, including a Low-Income Subsidy or Medicare Savings Program.
- Online: Go to **nj.gov/humanservices/doas/index.shtml**.
- Phone: Call **1-800-772-1213**.

NJ FamilyCare

What the program covers

- **NJ FamilyCare** is New Jersey's publicly funded health insurance program, which includes CHIP, Medicaid, and Medicaid expansion populations. That means qualified New Jersey residents of any age may be eligible for free or low-cost health care coverage that covers doctor visits, prescriptions, vision, dental care, mental health and substance use services, and even hospitalization.
- **The NJ FamilyCare Aged, Blind, Disabled (ABD) Program** provides medical coverage to individuals who are age 65 years or older as well as individuals determined blind or disabled by the Social Security Administration or by the State of New Jersey. These programs pay for hospital services, doctor visits, prescriptions, nursing home care, and other health care needs.

Who is eligible?

To be eligible for the NJ FamilyCare Aged, Blind, Disabled (ABD) Program, a person must:

- Be a resident of New Jersey
- Be a U.S. citizen or qualified immigrant
- Be 65 or older, blind, or permanently disabled; and
- Meet specific standards for financial income and resources

How to apply

- Online: Go to **njfamilycare.dhs.state.nj.us/apply.aspx**.
- In person: Visit your local County Board of Social Services (see page 30 for a county-by-county list of offices).
- Phone: Call **1-800-701-0710** (TTY/TDD: **711**).

New Jersey Veterans Affairs (VA)

What the program covers

The VA administers a variety of benefits and services that provide financial and other forms of assistance. Major benefits include veterans' compensation, veterans' pension, survivors' benefits, rehabilitation and employment assistance, education assistance, home loan guaranties, and life insurance coverage.

Who is eligible?

Veterans, their dependents, and survivors

How to apply

- Online: Go to **benefits.va.gov/BENEFITS/Applying.asp**.
- Phone: Call the regional office in Newark at **1-800-827-1000**.

The U.S. Department of Veterans Affairs — Aid and Attendance or Housebound Benefits

What the program covers

The tax-free Aid and Attendance or Housebound Benefits are designed to provide financial assistance to help offset the cost of long-term care in an assisted living facility or for in-home care.

Who is eligible?

Wartime veterans and their surviving spouses, age 65 or older.

How to apply

- Online: Go to **americanveteransaid.com**.
- Phone: Call **1-877-427-8065**.

State Health Insurance Assistance Program (SHIP)

What the program covers

SHIP provides free help to those who have problems with or questions about their health insurance. Volunteer counselors, trained in areas of health insurance coverage and benefits that affect Medicare beneficiaries, provide information and assistance for dealing with claims and evaluating health insurance needs. Counseling is free.

Who is eligible?

New Jersey Medicare beneficiaries

How to apply

- In person: Visit a local counseling site, or call the local county Office on Aging (see page 26 for a county-by-county list).
- Phone: Call **1-800-792-8820**.

NJ Medicare Savings Programs

What the programs cover

Medicare Savings Programs help people with limited income and assets pay for some (or all) of their Medicare Part A Part B premiums, deductibles, copayments, and coinsurance. If you are not eligible for full Medicaid, you may still qualify for one of these programs.

There are three Savings Program options. Depending on your assets and income, you may qualify for:

- **Qualified Medicare Beneficiary (QMB)** — helps pay for Part A premiums, Part B premiums, and deductibles, coinsurance, and copayments for services and items Medicare covers.
- **Specified Low-Income Medicare Beneficiary (SLMB)** program — pays Part B premiums.
- **Qualifying Individual (QI)** program — pays Part B premiums.

Who is eligible?

Beneficiaries must:

- Be New Jersey residents
- Meet specific standards for financial income and resources.

How to apply

- Online: Go to **nj-dhsas.my.site.com/njsave/quickstart**.
- In person: Contact your local county State Health Insurance Assistance Program (SHIP) (see page 27 for a county-by-county list).
- Phone: Call **1-800-792-8820**.

New Jersey Project Medicine Drop

Safely dispose of unneeded and expired medicine

Residents can visit drop boxes placed in the headquarters of local police departments seven days a week to drop off unneeded and expired medications — and keep them away from those at risk of abusing them. Solid pharmaceuticals, such as pills, capsules, patches, inhalers, and pet medications, are accepted. Syringes or liquids are not accepted.

Who is eligible?

All New Jersey residents

How to participate

- View the full list of locations at **njconsumeraffairs.gov/meddrop**.

Medicare Prescription Payment Program

What the program covers

This program can help Medicare beneficiaries with high drug costs or who are likely to reach the $2,100 annual maximum out-of-pocket threshold manage their prescription costs over the course of the plan year (January – December). Instead of paying for prescriptions at the point-of-sale (i.e., pharmacy), the beneficiary will pay their Part D plan a monthly payment to cover their drug costs. Participation in this program is voluntary and does not help you save money or reduce drug costs.

How to apply

- Contact your insurance plan for more information.



OTHER ASSISTANCE PROGRAMS



Other assistance programs

NJ TRANSIT Access Link

What the program covers

NJ TRANSIT Access Link is a statewide paratransit service that functions as a "shadow" service to NJ TRANSIT's fixed-route buses. It serves origins and destinations located within a three-quarter-mile buffer of existing bus routes. The system operates on a paid basis, with routes, hours of operation, and fares comparable to the standard bus network.

Who is eligible?

Eligibility is restricted and requires a telephone interview at a designated Assessment Agency office. To be eligible for Access Link, passengers must have a disability that makes it impossible to use the public bus network. Assessment also includes completion of a medical verification form.

How to apply

- Phone: Call **973-491-4224**.

New Jersey EASE (Easy Access, Single Entry)

What the program covers

NJ EASE is a toll-free telephone service that can help New Jersey residents learn about and apply for important programs and benefits. NJ EASE staff members are trained to provide answers and information on a wide variety of topics, including health care, insurance, home care services, long-term care options, transportation, social activities, and nutrition.

For more information

- Phone: Call **1-877-222-3737**.

New Jersey Adult Protective Services

What the program covers

Adult Protective Services staff intervenes in cases of abuse, neglect, exploitation, and abandonment for those at risk over age 60.

How to submit a report

- To report a suspected case of elder abuse, call your local Adult Protective Services number (see page 31 for a county-by-county list).



NUTRITION





Nutrition

New Jersey's Supplemental Nutrition Assistance Program (NJ SNAP)

What the program covers

NJ SNAP offers nutrition assistance to New Jersey individuals and families and provides economic benefits to communities.

Who is eligible?

Eligibility depends on several factors, such as income, household size, and resources.

How to apply

- Online: Go to **nj.gov/humanservices/njsnap/apply/app**.
- In person: Visit your local County Board of Social Services (see page 30 for a county-by-county list).
- Phone: Call the NJ SNAP Information Line at **1-800-687-9512**.

Senior Farmers' Market Nutrition Program (SFMNP)

What the program covers

The purpose of SFMNP is to provide unprepared, locally grown fresh fruits, vegetables, and herbs for the nutritional health of New Jersey's older adults, and to expand the awareness and use of local farmers' markets.

Who is eligible?

To be eligible to receive benefits, you must be 60 or older, and be at or below the federal income guidelines.

How to apply

- Contact your local Area Agencies on Aging where SFMNP is administered (see page 26 for a county-by-county list).

Meals on Wheels

What the program covers

Meals on Wheels delivers nutritious meals to recipients' homes. There is a minimal fee charged according to a sliding scale, which is based on the recipient's ability to pay.

Who is eligible?

Seniors who are homebound or who might be unable to cook for themselves.

How to apply

- Contact your local Meals on Wheels chapter (see page 32 for a county-by-county list).



STATE OF NEW JERSEY BOARD OF PUBLIC UTILITIES



State of New Jersey Board of Public Utilities

Comfort Partners

What the program covers

This program is designed to improve energy affordability for income-eligible households through direct installation of free energy-efficiency measures and education about steps everyone can take to save energy.

For more information

- Online: Go to **njcleanenergy.com/residential/cp**.
- Phone: Call **1-866-378-4345**.

Low-Income Home Energy Assistance Program (LIHEAP)

What the program covers

Administered by the New Jersey Department of Community Affairs, this program helps pay for heating costs and may cover certain medically necessary cooling expenses.

Who is eligible?

Applicant households must be responsible for their own home heating or cooling costs, either directly or included in the rent, and have household income at or below 60 percent of the New Jersey state median income.

For more information

- Online: Go to **nj.gov/dca/dhcr/offices/hea.shtml**.
- Phone: Call **1-800-510-3102**.

Universal Service Fund (USF)

What the program covers

The USF helps make energy bills more affordable by providing a monthly credit on eligible customers' natural gas and/or electric bills.

Who is eligible?

Qualifying households must have an annual household income at or below 60 percent of the New Jersey state median income.

For more information

- Online: Go to **nj.gov/dca/dcaid**.
- Phone: Call **1-866-240-1347**.

Winter Termination Program (WTP)

What the program covers

WTP was implemented to prevent service discontinuation for eligible residential customers receiving residential electric, sewer, and water service from a local authority, municipal utility, or rural electric cooperative from November 15 through March 15. Those enrolled in specific programs are protected by WTP.

For more information

- Online: Go to **dcaid.dca.nj.gov**.

Lifeline Utility Assistance

What the program covers

Lifeline provides a $225 energy benefit to seniors and those with disabilities who meet the PAAD eligibility requirements or who receive Social Security Income. The benefit is also available to customers who have electric and gas costs included in their rent.

For more information

- Online: Go to **nj.gov/humanservices/doas/services/l-p/lifeline-utility**.
- Phone: Call **1-800-792-9745**.

NJ SHARES

What the program covers

NJ SHARES provides assistance to households facing an emergency or a crisis situation. These unexpected circumstances may result in the household's inability to pay for vital services including, but not limited to, energy (gas, electric), water, communications, and housing resources.

Who is eligible?

To qualify, a person or family must:

- Be facing a financial crisis and not be eligible for welfare or other income-based energy assistance programs; and
- Have a history of good-faith payments of their utility bills

For more information

- Online: Go to **njshares.org**.
- Phone: Call **1-866-657-4273**.



CONTACT INFORMATION AND RESOURCES



Contact information and resources

Area Agencies on Aging

Atlantic County
Atlantic County Office on Aging
Shoreview Building, Office 217
101 South Shore Road
Northfield, NJ 08225
Phone: **609-645-5965**

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

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

Gloucester County
Gloucester County Division of Senior Services
115 Budd Boulevard
West Deptford, NJ 08096
Phone: **856-384-6900**

Mercer County
Mercer County Office on Aging
Mailing address: 640 South Broad Street
P.O. Box 8068
Trenton, NJ 08650-0068
Physical address: 2110 Hamilton Avenue
Hamilton, NJ 08619
Phone: **609-989-6661/6662**

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

Ocean County
Ocean County Office of Senior Services
1027 Hooper Avenue, Building #2
P.O. Box 2191
Toms River, NJ 08754-2191
Phone: **732-929-2091**

State Health Insurance Assistance Programs (SHIP) Local Offices

Atlantic County
Atlantic County Division of Intergenerational Services
101 South Shore Road
Northfield, NJ 08225
Phone: **1-888-426-9243**

Burlington County
Senior Citizens United Community Services, Inc. (SCUCS)
537 Nicholson Road
Audubon, NJ 08106
Phone: **856-456-1121**

Camden County
Camden County Division of Senior and Disabled Services
DiPiero Center, #426
512 Lakeland Road
Blackwood, NJ 08012
Phone: **856-858-3220**

State Health Insurance Assistance Programs (SHIP) Local Offices (continued)

Gloucester County
Senior Corps
Rowan College at Gloucester County
115 Budd Boulevard
West Deptford, NJ 08096
Phone: **856-468-1742**

Mercer County
Children's Home Society of New Jersey
635 South Clinton Avenue
Trenton, NJ 08611
Phone: **609-695-6274**, Ext. **215**

Middlesex County
Jewish Family Services of Middlesex County
219c Blackhorse Lane
North Brunswick, NJ 08902
Phone: **732-777-1940**, Ext. **1109**

Ocean County
Office of Senior Services
1027 Hooper Avenue, Building 2, 1st Floor
P.O. Box 2191
Toms River, NJ 08754-2191
Phone: **1-800-668-4899**

County Welfare Agencies

Atlantic County
Atlantic County Division of Intergenerational Services — ABD Medicaid
101 South Shore Road
Northfield, NJ 08225
Phone: **1-888-426-9243**

Burlington County
Burlington County Board of Social Services
Human Services Facility
795 Woodlane Road
Mount Holly, NJ 08060-3335
Phone: **609-261-1000**

Camden County
Camden County Board of Social Services
525 Market Street
Camden, NJ 08102-1255
Phone: **856-225-8800**

Gloucester County
Gloucester County Division of Social Services
400 Hollydell Drive
Sewell, NJ 08080
Phone: **856-582-9200**

Mercer County
Mercer County Board of Social Services
200 Woolverton Street, P.O. Box 1450
Trenton, NJ 08650-2099
Phone: **609-989-4320**

Middlesex County
Middlesex County Board of Social Services
181 How Lane, P.O. Box 509
New Brunswick, NJ 08903
Phone: **732-745-3500**

Ocean County
Ocean County Board of Social Services
1027 Hooper Ave., P.O. Box 547
Toms River, NJ 08754-0547
Phone: **732-349-1500**

County Boards of Social Services

Atlantic County
Department of Family and Community Development
1333 Atlantic Avenue
Atlantic City, NJ 08401-8297
Phone: **609-348-3001**

Burlington County
Burlington County Board of Social Services
Human Services Facility
795 Woodlane Road
Mount Holly, NJ 08060-3335
Phone: **609-261-1000**

Camden County
Camden County Board of Social Services
525 Market Street
Camden, NJ 08102-1255
Phone: **856-225-8800**

Gloucester County
Gloucester County Division of Social Services
400 Hollydell Drive
Sewell, NJ 08080
Phone: **856-582-9200**

Mercer County
Mercer County Board of Social Services
200 Woolverton Street
P.O. Box 1450
Trenton, NJ 08650-2099
Phone: **609-989-4320**

Middlesex County
Middlesex County Board of Social Services
181 How Lane
P.O. Box 509
New Brunswick, NJ 08903
Phone: **732-745-3500**

Ocean County
Ocean County Board of Social Services
1027 Hooper Avenue
P.O. Box 547
Toms River, NJ 08754-0547
Phone: **732-349-1500**

County Adult Protective Services Offices

Atlantic County
Atlantic County Division of Intergenerational Services
Shoreview Building
101 South Shore Road
Northfield, NJ 08225
Phone: **1-888-426-9243**

Burlington County
Burlington County Board of Social Services
795 Woodlane Road
Mt. Holly, NJ 08060
Phone: **609-261-1000**

Camden County
Camden County Board of Social Services
100 Woodcrest Road, Suite 161
Cherry Hill, NJ 08003
Phone: **856-225-8800**

Gloucester County
Gloucester County Division of Social Services
400 Holly Dell Drive
Sewell, NJ 08080
Phone: **856-582-9200**

Mercer County
Mercer County Board of Social Services
200 Woolverton Street
Trenton, NJ 08650
Phone: **609-989-4320**

County Adult Protective Services Offices (continued)

Middlesex County
75 Bayard Street
New Brunswick, NJ 08901
Phone: **732-745-4186**

Ocean County
Ocean County Board of Social Services
1027 Hooper Avenue
P.O. Box 547
Toms River, NJ 08754
Phone: **732-349-1500**

Meals on Wheels

Atlantic County
Inside Atlantic County: **1-888-426-9243**
Outside Atlantic County: **609-645-5965**

Burlington County
Phone: **609-702-7053**

Camden County
Phone: **856-374-MEAL (6325)**

Gloucester County
Phone: **856-384-6900**

Mercer County
Phone: **609-695-3483**

Middlesex County
Phone: **732-745-2062**

Ocean County
Phone: **609-978-6868**



For updated information regarding plan providers, visit our website at **amerihealthmedicare.com**, or call the Member Help Team at **1-866-569-5190** (TTY/TDD: **711**), seven days a week, 8 a.m. to 8 p.m. Please note that on weekends and federal holidays from February 15 through September 30, your call may be sent to voicemail.

If you are not yet a member and have questions, please call **1-833-758-3227** (TTY/TDD: **711**) seven days a week, 8 a.m. to 8 p.m.

AmeriHealth offers PPO Medicare Advantage plans with a Medicare contract. Enrollment in AmeriHealth PPO Medicare Advantage plans depends on contract renewal. AmeriHealth Medicare coverage issued by AmeriHealth Insurance Company of New Jersey.

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