

New 2023 Income Limits for PAAD and Senior Gold

You may be eligible for **PAAD** 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 Title II Disability benefits; and
- Your income for 2023 is less than \$42,142 if single or less than \$49,209 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.

You may be eligible for Senior Gold 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 annual income for 2023 is between \$42,142 and \$52,142 if you are single or between \$49,209 and \$59,209 if you are married.

NJ Medicare Savings Programs

- Must be a New Jersey Resident
- Participants are not financially eligible for the New Jersey Care program under NJ Medicaid

Qualified Medicare Beneficiary (QMB)

- Program helps pay for Part A premiums, Part B premiums, and deductibles, coinsurance, and copayments for services and items Medicare covers.
- Must not exceed income or asset eligibility limits. For 2023, income and asset limits are as follows:
 - Income: \$14,580 for singles and \$19,728 for married couples
 - Assets: \$9,090 for singles and \$13,630 for married couples

Specified Low-Income Medicare Beneficiary (SLMB)

- Program pays Medicare Part B premiums.
- Must not exceed income or asset eligibility limits. For 2023, income and asset limits are as follows:
 - Income: \$17,496 for singles and \$23,664 for married couples
 - Assets: \$9,090 for singles and \$13,630 for married couples

Qualifying Individual (QI)

- Program pays Medicare Part B premiums
- Must not exceed income or asset eligibility limits. For 2023, income and asset limits are as follows:
 - Income: \$19,692 for singles and \$26,628 for married couples
 - Assets: \$9,090 for singles and \$13,630 for married couples

You can apply for QMB, SLMB, or QI through our [NJSave](#) online or paper application.

You may also call our toll free Hotline at 1-800-792-9745.