



Adults with Autism Spectrum Disorders:

# A Guide to Services in New Jersey

Third Edition



Herbert D. Hinkle, Esq., Leslie Long,  
Valerie A. Powers Smith, Esq.

Adults with Autism Spectrum Disorders: A Guide to Services in New Jersey

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Herbert D. Hinkle, Esq.  
Leslie Long  
Valerie A. Powers Smith, Esq.

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Hinkle, Fingles & Prior, Attorneys at Law

The New Jersey Center for Outreach and Services for the Autism Community

COSAC  
1450 Parkside Ave., Ste. 22  
Ewing, NJ 08638  
800.4.AUTISM  
609.883.8100  
[www.njcosac.org](http://www.njcosac.org)

## Dear Friend:

This is the 3rd printing of the “Adults with Autism Spectrum Disorders: A Guide to Services in New Jersey.” Since its initial printing in May 2006, there have been significant steps forward for adults on the autism spectrum in New Jersey. Those steps include legislation for Emergency Responders to be trained to support people on the autism spectrum, the formation of a NJ Adults with Autism Task Force, which was convened by the Governor and transparency that has begun to occur in the adult service system in service delivery and funding. However, we still have a long road ahead with ensuring quality services that allow for choice and control for all New Jersey adults on the spectrum.

COSAC, soon to be doing business as Autism New Jersey, has received a great deal of positive feedback about the previous versions of this Guide. We continue to be encouraged by its usage by individuals, families and professionals in the autism community. This is one building block in creating a foundation of supports for the autism community in New Jersey. Please take it with you to a planning meeting, conference and other settings to assist you in your journey.

We look forward to working together as a community to support our common goal, a better quality of life for all adults on the autism spectrum in New Jersey.

Thank you.

Leslie Long  
Director, Public Policy & Systems Advocacy  
Autism New Jersey

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## Introduction

There are several sources of government-funded services for adults with autism spectrum disorders (ASDs) in New Jersey.

Local school districts are responsible for providing services to students with disabilities from age 3 through 21. Other funding sources assume the responsibility for services after an individual graduates from school.

Services for adults with ASDs and other developmental disabilities who are over the age of 21 are referred to as Adult Services.

### The New Jersey Division of Developmental Disabilities (DDD) offers:

- Case Management
- Residential Services & Supports
- Adult Day Programs & Vocational Services
- Family Support
- Professional Support Services

### Medicaid and Supplemental Security Income (SSI) offers:

- Long-Term Care
- Health Insurance and Prescription Drugs
- Income Assistance

### The New Jersey Division of Vocational Rehabilitative Services (DVRS) offers:

- Vocational Evaluation
- Vocational Counseling
- Job-Seeking Skills Training & Selective Job Placement
- Follow-Up Support Services
- Post-Employment Services
- Physical Restoration
- Job Coaching, Vocational, Professional, or On-the-Job Training
- Higher Education

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### To Do:

- Keep all documents received from DDD, as well as copies of your letters to DDD, on file for reference.
- While your child is still in school, ask your child study team case manager to gather adult service information and discuss it with you at an IEP meeting during your child's transition years, age 14 and older.

### You should know...

If you disagree with DDD's findings on eligibility, you may appeal through a formal appeals process.

## Part 1 The Division of Developmental Disabilities

The primary source of services for adults with ASDs is the New Jersey Department of Human Service's Division of Developmental Disabilities (DDD).

### ELIGIBILITY FOR DDD SERVICES

Eligibility for DDD is governed by state law dictating that a person must have a mental or physical impairment occurring before age 22 that results in substantial impairment in at least three of six major areas of life activity. These are: self-care; learning; mobility; receptive and expressive language; self-direction; and the capacity for independent living and economic self-sufficiency. Autism is specifically listed in the law. It is important to note that DDD eligibility is determined without regard to an individual's score on intelligence tests.

In 2007, the New Jersey Supreme Court found that an adult with Asperger's Disorder was eligible for DDD services, even though his family did not have professional documents to show that his developmental disability affected his functioning before age 22.

The decision will have an impact on individuals applying for DDD services after the age of 22, especially those with Asperger's Disorder and other "higher-functioning" disabilities, who may not have been diagnosed as a child or who did not receive services when younger. Prior to the decision, DDD's rules added a burden on families by requiring them to document that the individual's functional limitations occurred before age 22. The Supreme Court's decision struck down DDD's rules as too restrictive and contrary to state and federal law. As a result, DDD changed its rules.

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## APPLICATION PROCESS

To apply for DDD services, families should contact DDD to request an application (see Resources on page 18). Once an application has been submitted, DDD must send a response letter indicating its determination of eligibility. If specific services such as residential services are requested, families may receive a letter advising them of the status of the request.

## SERVICE RIGHTS

In the special education system, a student with a disability is entitled to services described in his/her Individual Education Program (IEP) immediately and regardless of cost. DDD is allowed to establish waiting lists for services. Therefore, even when an individual is eligible, DDD can require a person to wait for services. There are exceptions. For example, DDD must provide immediate residential services when an emergency exists.

In addition, there are entitlements to DDD services under certain conditions. Once DDD agrees to provide services – such as when an individual reaches the top of the priority waiting list – DDD must provide services which meet stringent legal standards. Under the New Jersey Developmental Disabilities Rights Act (N.J.S.A. 30:6D-1, et seq.), services must “maximize developmental potential and be delivered in a manner and setting least restrictive of personal liberty.” These legal standards apply to both day programs and residential services. Families should not simply accept whatever DDD offers.

A 1994 decision by the New Jersey Supreme Court illustrates how the law works:

*B.F. is a 21-year-old man with autism. School funding for his out-of-state residential placement was ending. DDD agreed to serve him, but for reasons of cost, proposed that he be placed in a state institution. The record demonstrated that B.F.*

### To Do:

- ☒ Invite DDD staff to IEP meetings so they can participate in the transition planning process.
- ☒ Families should insist that the Individual Habilitation Plan (IHP) or the Essential Life Plan (ELP) fully describes all of the services and supports an individual needs to achieve his/her full potential.
- ☒ When DDD offers a placement or service, examine it carefully to make sure it fully meets the needs of the individual. For example, a generic sheltered workshop program would not be appropriate for an individual with autism requiring a highly structured ABA-based program, nor would it be appropriate for someone who had previously worked more independently in the community.

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### You should know...

The IHP is a very important document used for planning and legal purposes, but, too often, it is viewed as a formality. Unfortunately, many IHPs are written such that they contain little information of importance or consequence.

Although the law governing DDD operates differently than that governing special education, eligible adults with developmental disabilities have certain service rights that impose mandatory responsibilities on DDD. It is, therefore, misleading to say there is no entitlement to services from DDD.

would regress in such a setting, and that it did not meet the requirements of the transition IEP DDD helped develop. The Supreme Court concluded that cost could not be a factor if the client would regress without proper services, and ordered DDD to fund the out-of-state placement.

### SERVICE PLANNING

**The Individual Habilitation Plan (IHP)** is a written document establishing goals and objectives intended to enable a person with a disability to maximize his or her developmental potential in the least restrictive environment.

State law requires that guardians, family members, DDD staff, service providers (e.g., day program or group home staff), and, to the extent possible, the person being served by DDD, work together to develop an annual IHP, regardless of whether the individual is currently receiving specialized services from DDD.

Federal law recognizes that families are the “primary decision makers regarding services.”

The IHP can be used as a long-range planning tool to guide the individual to a specific program. The IHP also can be used to obtain other types of services, such as respite care, family support cash stipends, summer camp stipends, and legal financial assistance for securing guardianship.

**The Essential Lifestyle Plan (ELP)** documents a plan of care and support which reflects the individual's strengths and preferences. This document, and the planning process that generates it, is generally considered to be more person-centered and strength-based than the traditional IHP document. It is used in place of the IHP when an individual chooses self-directed services, such as DDD's Real Life Choices Program (see page 9).

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## DDD SERVICES

**Case Management** assists in planning the services needed to meet the individual's needs. DDD assigns a case manager to each eligible person and his/her family to help identify, access and coordinate services. Sometimes, this person is also called a care coordinator or a support broker.

**Family Support** is a system of services, resources and other assistance for families caring for a relative, typically a child, with a developmental disability who is living at home. Services include in-home and out-of-home respite care, cash stipends to pay for such things as home modifications, assistive devices and recreation. The Family Support Act of 1993 expanded the list of services to include any service defined by the family. Funding is modest and subject to waiting lists.

**Contracted Professional and Support Services** can help meet acute and regular healthcare needs of individuals with developmental disabilities, including medical specialties and dentistry. Certain legal services, integrated therapies and additional case management also may be available.

**Professional Supports** include DDD's staff of psychologists, nurses, behavior management specialists and other professionals who can assist in meeting the social, medical, vocational and training needs of individuals. Services can include referrals, the development of behavior management plans and additional training to providers, families and staff.

**Guardianship Services** are available to protect the rights of an adult with a developmental disability and ensure that care and treatment are appropriate. DDD can refer an individual to the Bureau of Guardianship Services for a state-appointed guardian or for help with the process of appointing a family member to serve as guardian.

### To Do:

- ☑ Be sure your son or daughter is on the DDD waiting list for day programs well in advance of graduation from school. DDD regulations permit a student to be placed on a waiting list five years prior to graduation.
- ☑ Although case managers undergo training, their level of knowledge and experience varies widely. Ask your case manager about his or her experience with adults with autism spectrum disorders. Consider referring him or her to COSAC for free training and information.
- ☑ When making guardianship arrangements, consider family members first, and talk to them in advance about assuming this role.

### You should know...

Adult training services are typically center based.

Some extended employment programs take place in community settings.

Sheltered workshops provide job-related evaluation, training and counseling.

DDD is offering Real Life Choices for day services to youth as they transition from the school system.

## DDD DAY AND VOCATIONAL SERVICES

Adult Day and Vocational Services are designed to provide an opportunity for adults with developmental disabilities to earn wages or become part of their community through work, volunteerism and social participation.

### Services include:

**Supported Employment Services** are designed to help an individual obtain and maintain competitive employment in the community. The individual receives on-the-job training from a job coach until proficiency is achieved. Follow-up or support services are provided as long as necessary.

**Adult Training Services** help individuals with developmental disabilities by providing instruction in basic vocational, personal, social and community-living skills.

**Crew Labor Programs** train individuals with developmental disabilities to work as part of a supervised, mobile crew that specializes in service-oriented work, such as maintenance and landscaping.

**Extended Employment**, sometimes called **Sheltered Employment**, provides long-term employment within programs that specialize in contract work such as packaging products, stuffing envelopes and collating literature. Employees are usually paid per piece or at a rate below minimum wage. DDD selectively provides funding for individuals who need extended employment and also for those who do not meet the Division of Vocational Rehabilitation Services criteria for continued workshop employment (see DVRS, page 12).

## DDD RESIDENTIAL SERVICES AND SUPPORTS

DDD funds most residential programs and related supports for adults with ASDs in New Jersey. There are a variety of community-

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based residential options for those in emergent need of housing or who can no longer live with family.

**Sponsor Families** offer an individual care in the home of a trained caregiver, who provides twenty-four-hour care and assistance and other support services as needed. Services are supervised by the DDD case manager.

**Family Care Homes** offer services similar to those offered by sponsor families. They provide room, board and supervision to adults with developmental disabilities who are more independent.

**Group Homes** are arranged households of six or fewer unrelated individuals with developmental disabilities. Training, support and twenty-four-hour supervision are provided by a trained house manager and staff members who work in shifts.

**Supervised Apartments** are occupied by one or two individuals and are monitored by a trained staff person, who regularly visits and also may live in the same apartment complex. In unique cases, a supervised apartment may have live-in staff.

**Supportive Living** is an arrangement in which an individual living alone or with a roommate receives support services, such as training and tutoring, and has access to twenty-four-hour, on-call assistance.

**Independent Living Arrangements** can be planned to permit the least restrictive housing. Individuals can receive regular visits from their case manager, agency staff or others, as well as receive emergency assistance. These arrangements are not licensed by DDD.

**Private Homes** are an option for individuals who can draw from personal or familial resources to live alone or with others. Individuals also can pool funds with others to purchase or rent a house. Support services, typically arranged through Real Life Choices (see Self-Directed Services, page 9), are funded by DDD.

### You should know...

The law requires that DDD services be designed to maximize developmental potential in the least restrictive manner (N.J.S.A. 30:6D-9).

Usually, group homes are considered for those individuals who need more support and supervision in the areas of independence and self-sufficiency.

Usually, supervised apartments are considered for those individuals who are able to live independently, with support from 24-hour staff living separately, but nearby.

Most group homes and supervised apartments are operated by community-based nonprofit organizations under contract from DDD.

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### You should know...

Many individuals with autism spectrum disorders living in private homes use resources from self-directed services (Real Life Choices) to pay for the supports they need.

Nationwide, the use of developmental centers and other institutions is being phased out.

DDD uses Self-Directed Services for special education students who are aging out of the school system, to provide day programs, job and volunteer supports and vocational services.

Families who agree to accept Self-Directed services can opt for traditional services if they prefer. Their status on the waiting list is not affected.

**Full Home Ownership** is an option for individuals and/or families with sufficient resources. Funding from the Housing, Mortgage and Finance Agency (HMFA) can be tapped to purchase a home. Support services can be arranged through Real Life Choices (see Self-Directed Services, below).

**Developmental Centers** are large, state-operated institutions. Hundreds of people live together in a self-contained, campus-like facility, where they receive training, medical care and therapy.

### SELF-DIRECTED SERVICES

Self-Directed Services are selected and managed by the individual with a disability and his or her family, with help from a support coordinator. In Self-Directed Services, families are given an individual budget and can purchase the services they need from a list of approved providers.

Real Life Choices (RLC) is the name given to New Jersey's self-directed services. It is an option for any adult with a developmental disability when he or she reaches the top of DDD's priority waiting list for residential services. The individual is assessed and then assigned to one of four levels of monetary support, depending on the level of support needed, ranging from \$14,000 to \$63,000. These funds can be used to purchase services described in an individual budget, which is approved annually by DDD. For individuals with significant disabilities, the budget amounts often are insufficient to fully meet the individual's needs and other resources are needed.

### DDD'S WAITING LISTS FOR RESIDENTIAL SERVICES

DDD's regulations allow the agency to assign people to waiting lists when services are not immediately available. At the time of this printing, more than 8,000 people with developmental disabilities were on DDD's Community Services Waiting List for residential services.

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The Community Services Residential Waiting List has three categories.

“Priority” means any ONE of the following situations:

- Both parents are 55-years-old or older; or
- The individual is living with someone other than the parent, who is no longer willing to provide care; or
- There is a risk of abuse, neglect or exploitation; or
- One parent has a chronic condition that significantly limits his/her ability to care for the person; or
- The person’s health or safety is at risk because of behavior or physical needs.

The Priority category is the only waiting list category that actually places people.

“Priority-deferred” means that an individual wants residential services, but does not meet the “Priority” criteria.

The “General” category serves as a registry for individuals who do not need residential services in the near future.

### **DDD Waiting List for Day Programs**

DDD uses a waiting list for adult day services. DDD regulations permit an individual to be on a waiting list for five years prior to graduation from school. For individuals still on a waiting list upon graduation at age 21, it may be illegal for DDD to refuse immediate services, particularly if serious regression is likely. In recent years, DDD has served most students exiting school through Self-Directed day services. DDD may require some individuals to first work with DVRS (see page 12) prior to serving them.

### **You should know...**

Anyone applying for DDD eligibility also must request other benefits for which he or she may be eligible – primarily Medicaid and Supplemental Security Income (SSI).

DDD will provide residential services for a person in an emergency situation if he or she is seriously at risk or is homeless. By law, he or she must be served immediately.

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### To Do:

- ☒ Waiting lists exist for most DDD services; therefore, it is important to make sure that your child, regardless of age, is in the appropriate waiting list category.
- ☒ Your request to have your son or daughter included on the waiting list should be made in writing, dated and sent using the postal service's delivery confirmation requesting a return receipt.

### DDD Financial Contributions

DDD requires individuals who receive DDD residential services or supports to contribute approximately 75% of their Social Security benefits and other unearned income, as well as 30% of their wages, to the cost of their care.

DDD allows individuals to retain more than 25% of unearned income to pay for guardianship and “extraordinary needs,” such as excess shelter costs, “unavoidable” medical costs, replacement costs for personal items, an irrevocable funeral trust and costs of moving into an independent living arrangement.

DDD also will seek reimbursement for residential services from an individual's assets. Parental income, by law, is not subject to collection unless the individual is under age 18 and in a residential program funded by DDD, and both parents are under age 55.

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## Part 2

### Division of Vocational Rehabilitation Services

Work-related support services in New Jersey are provided by the Division of Vocational Rehabilitation Services (DVRS). These services are limited to employment and employment-related training leading toward successful employment and are time-limited in duration. They are designed for those individuals who are not likely to need on-going support.

#### ELIGIBILITY FOR DVRS SERVICES

To be eligible, an individual must have a physical or mental impairment that is a substantial impediment to employment.

#### APPLICATION PROCESS

Individuals interested in vocational rehabilitation services must complete an application available through one of the DVRS local offices throughout the state (see Resources, page 18).

A DVRS counselor will arrange an intake appointment within 14 days. Eligibility for DVRS is determined within 60 days of the intake interview.

#### SERVICE PLANNING

DVRS offers vocational evaluation services to determine strengths, interests and support needs of the individual, as well as any assistive technology the individual needs to be successfully employed.

DVRS uses an Individualized Plan for Employment (IPE) outlining the necessary services and supports for the individual.

The evaluation must be completed prior to the development of the service plan.

#### To Do:

■ DVRS involvement should begin while a student is still participating in special education services. Therefore, parents should request that the Child Study Team case manager contact DVRS during the student's transition years.

■ Funding for long-term follow-up support services should be explored when writing the Individualized Plan for Employment (IPE). If an individual is eligible for services through the Division of Developmental Disabilities (DDD), he or she can receive follow-up support services through a DDD-funded provider agency.

### You should know...

People with ASDs have been and continue to be successfully employed in the community through supported employment services using DDD and DVRS funding.

DDD and DVRS have inter-agency agreements intended to ensure the most effective exchange of information and resources.

DVRS is required to consider all individuals seeking employment regardless of the severity of their disability.

An effective, comprehensive assessment increases the chance of identifying the right kind of job.

### DVRS SERVICES

**Vocational Rehabilitation Counselors** help individuals and their families understand available services and develop and implement an Individualized Plan for Employment (IPE).

**Individual Counseling & Guidance** can help individuals and their families understand the local job market as well as the skills and competencies needed for successful employment.

**Job-seeking Skills Training & Selective Job Placement** can be provided by the DVRS counselor or through a DVRS-approved Community Rehabilitation Program (CRP).

**Follow-up Support Services** can help ensure an individual's continued employment once he or she is successfully employed or working in a competitive job in the community.

**Physical Restoration Services** are intended to help the individual become more employable and include corrective surgery or therapeutic treatments, prosthetic and orthotic devices, diagnosis and treatment for mental and emotional disorders, eye glasses and visual services, interpreter services, transportation (after all options have been explored), telecommunications, sensory and other technological aids and devices and other areas that, if not corrected, could be impediments to employment.

**Job Coaching, Vocational and On-the-Job Training** are provided by a DVRS-approved community rehabilitation provider and designed to help the individual secure and maintain a competitive job based on his or her preferences, strengths and support needs.

**Funding for higher education (post-secondary education and training)** can be considered after all efforts have been made to secure grant assistance or other funding.

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### DVRS WAITING LISTS

DVRS may institute waiting lists. If an individual is on a waiting list, DVRS must prioritize services for individuals with the most severe disabilities.

### FINANCIAL CONTRIBUTION FOR DVRS SERVICES

Individuals must complete a Financial Need Assessment form, prior to the IPE conference, in order to determine if they can offer any financial contributions for services. DVRS may waive financial participation if the individual has extraordinary medical and disability-related expenses or other unusual circumstances that significantly affect the quality of family life.

The following DVRS services are not based on economic need:

-  Assessments
-  Counseling
-  Placement
-  On-the-Job Training
-  Supported Employment
-  Work-Adjustment Training
-  Job Coaching

### You should know...

In the event a support need arises, DVRS can provide short-term, post-employment services even if an individual's case is closed.

Long-term follow-along services provide communication among employers, the community, the person with a disability and a job coach to help ensure that appropriate supports are in place.

Both DDD and DVRS contract with provider organizations to deliver services.

### You should know...

Many parents and well-intentioned relatives may open bank accounts or purchase savings bonds in the name of a minor with a disability, only to realize that at age eighteen their child is not eligible for Medicaid or SSI because savings are in excess of \$2,000.

COSAC recommends that families establish a special needs trust in order to protect assets and ensure continued eligibility for important Medicaid benefits.

## Part 3 Medicaid

### MEDICAID SERVICES

Medicaid is a federal funding system administered in New Jersey by the Division of Medical Assistance & Health Services (DMAHS). Medicaid pays for a wide array of services for individuals with disabilities and their families and provides government-funded health insurance, including prescription coverage and personal care services for children and adults with disabilities and limited financial resources.

Medicaid also provides government funding for long-term services and supports including institutional care, and, increasingly, community-based services such as group homes and self-directed services. These community-based services are funded through a waiver known as the Community Care Waiver (CCW).

In New Jersey, the CCW is the primary funding source for adult services through DDD. The CCW allows the state to use federal and state funding for flexible, person-centered services. The CCW is for individuals with developmental disabilities who would otherwise require an institutional level of care, but who can be served at home.

The CCW funds case management, respite care, habilitation (including pre-vocational, educational and supported employment services), home and vehicle accessibility adaptations, personal emergency response systems, therapies and other individual supports.

Even if a person has private health insurance, Medicaid may pay for services that most private insurance plans do not cover, such as private duty nursing, medical supplies or even residential placement.

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In order to maximize federal funding, DDD requires all participants to maintain Medicaid eligibility.

### **MEDICAID ELIGIBILITY**

Eligibility for Medicaid is based on assessment of both disability and financial resources. Most adults who are DDD-eligible will meet the Medicaid definition of disability.

Medicaid has stringent asset and earnings guidelines. Generally, Medicaid eligibility depends upon a person's satisfying the requirements for the federal Supplemental Security Income (SSI) program (see page 17). Medicaid-funded Waivers permitting higher monthly earnings may apply in some circumstances. With the exception of these Waiver programs, the income and resources of parents of children under age 18 are considered.

### **SERVICE RIGHTS**

Under Medicaid regulations, a state cannot limit access to covered medical services simply because the cost of service exceeds the state budget. In New Jersey, certain Medicaid-funded Waiver programs limit the number of participants.

### **WAITING LISTS**

Once eligible for Medicaid, a person must receive services and cannot be placed on a waiting list.

### **FINANCIAL CONTRIBUTIONS FOR SERVICES**

If an individual acquires assets or resources, such as in the case of inheritance or employment earnings, he or she may become ineligible and, therefore, required to reimburse Medicaid up to 100% of benefits correctly paid on their behalf.

### **To Do:**

- ☒ Advise family members and loved ones planning to leave money to your child with autism to direct any gifts into a special needs trust.
- ☒ If the person with autism has modestly-valued assets in excess of \$2,000 in his or her name, spend them or reimburse family for expenses already incurred.
- ☒ Inheritance and lifetime gifts should be made to a special needs trust and not directly to the individual with autism.

### You should know...

There are Medicaid-funded Waivers and work incentive programs that allow an individual to remain on SSI and Medicaid and still have earnings in excess of the minimum monthly allowable requirements. Families should directly inquire with SSI and Medicaid about these programs.

For information on Social Security Work Incentive Programs, contact NJWINS (see Resources on page 18).

## Part 4 Supplemental Security Income

### Supplemental Security Income

Supplemental Security Income (SSI) is a program of monthly cash benefits available to many people with significant disabilities and limited income. The SSI benefit usually ranges between \$450 and \$650 per month. A person qualifying for SSI also will qualify for Medicaid.

### SSI Eligibility

In most cases, to qualify for SSI a person with a disability can have no more than approximately \$800 in monthly income and no more than \$2,000 in countable resources. Countable resources are the person's property other than certain exempt resources, such as the house one lives in and one car. The person also must have a disability that prevents gainful employment.

When the person is under age eighteen and living at home, family income and resources will be counted. However, once the applicant turns eighteen, family resources will not be counted, even if the applicant continues living at home. Once eighteen, only the income and resources of the applicant are considered. For this reason, most people with disabilities qualify for the first time at age eighteen.

There are several additional ways to qualify for Medicaid, even if the applicant cannot meet the SSI income and resource tests. For example, an applicant losing SSI simply because he or she is collecting regular Social Security benefits as an adult disabled dependent of a deceased or retired parent will continue to receive Medicaid benefits, as long as the Social Security Administration registers the applicant as a Disabled Adult Child (DAC). Also, applicants whose income places them slightly over the Medicaid limit may still be eligible under alternative eligibility criteria.

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## Part 5 Resources

**Your first call should be to COSAC. We can help you get started.**

**800.4.AUTISM  
609.883.8100  
[www.njcosac.org](http://www.njcosac.org)**

### **GOVERNMENT OFFICES AND RESOURCES**

New Jersey Division of Developmental Disabilities  
800.832.9173  
[www.state.nj.us/humanservices/ddd/index.html](http://www.state.nj.us/humanservices/ddd/index.html)

New Jersey Division of Vocational Rehabilitation Services  
609.292.5987  
<http://lwd.dol.state.nj.us/labor/dvrs/DVRIndex.html>

Division of Disability Services  
888.285.3036  
[www.state.nj.us/humanservices/dds](http://www.state.nj.us/humanservices/dds)

Social Security Administration  
800.772.1213  
[www.socialsecurity.gov](http://www.socialsecurity.gov)

Center for Medicare & Medicaid Services  
877.267.2323  
[www.cms.hhs.gov](http://www.cms.hhs.gov)

New Jersey Work Incentive Network Support (NJWINS)  
Provides current information about how work can impact your Social Security benefits.  
866.WINS4NJ  
[www.njwins.org](http://www.njwins.org)

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New Jersey Council on Developmental Disabilities

609.292.3745

800.792.8858

[www.njcdd.org](http://www.njcdd.org)

The Elizabeth M. Boggs Center on Developmental Disabilities

732.235.2688

[www.rwjms.umdj.edu/boggscenter](http://www.rwjms.umdj.edu/boggscenter)

Disability Rights New Jersey

New Jersey's designated protection and advocacy system for people with disabilities.

800.922.7233

[www.drnj.org](http://www.drnj.org)

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**Notes:**

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## About the Authors

**Leslie Long** is the Director of Public Policy and Systems Advocacy at COSAC. She previously served as DDD's Statewide Coordinator of Adult Services for the Division of Developmental Disabilities. Formerly, she was Statewide Coordinator for Technical Assistance for The Arc of New Jersey and Director of The Arc of New Jersey's Project HIRE.

**Herbert D. Hinkle, Esq.**, has continuously represented people with disabilities and the elderly since 1974. He served as Director of the New Jersey Division of Advocacy for the Developmentally Disabled for ten years. Mr. Hinkle has served on the Board of Directors for a variety of nonprofit organizations, including United Cerebral Palsy Associations, The Arc of New Jersey, COSAC, Easter Seals, the Alzheimer's Association and NAMI NJ. He has argued precedent-setting disability rights cases in Pennsylvania and New Jersey, including five cases before the New Jersey Supreme Court. He has been a consultant to Rutgers University's Robert Wood Johnson Medical School and the New Jersey Commission on Bioethics and is a widely published author and lecturer. His work has been cited in the Wall Street Journal. He holds a JD from Rutgers University and a Master's in Taxation from Temple University. He is a member of the New Jersey and Pennsylvania Bar, the Association of American Trial Lawyers and the National Academy of Elder Law Attorneys.

**Valerie A. Powers Smith, Esq.**, has focused her legal career on representing people with disabilities and their families. She has concentrated her work on healthcare law and has vigorously advocated for families and people with disabilities to gain medically necessary care from private insurance companies, Medicaid and other health insurance providers. Valerie also practices in the areas of guardianship, estate planning and administration, special needs trusts and government disability services. She has written extensively on a variety of disability law topics and has co-authored several publications. She lectures frequently for disability groups throughout Pennsylvania and New Jersey. Valerie was appointed by Former Governor Codey to the New Jersey Medical Assistance Advisory Council. She serves on the advisory council of Family Voices and is a former member of the Board of Directors for the Bucks County, Pennsylvania ARC. She also is a member of the Board of Directors of Caregivers of New Jersey and Easter Seals of Pennsylvania. Valerie holds a JD from Widener University School of Law and is a member of the New Jersey and Pennsylvania Bars.

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### **Hinkle Fingles & Prior, Attorneys at Law**

The attorneys at Hinkle, Fingles & Prior have more than 75 years of combined experience providing expert counsel and legal services to families of people with disabilities and seniors. The firm's attorneys have argued many of the precedent-setting cases affecting people with disabilities.

Hinkle, Fingles & Prior is a multi-state practice with offices in Lawrenceville, Marlton and Florham Park, New Jersey and in Bala Cynwyd and Plymouth Meeting, Pennsylvania.

2651 Main Street  
Lawrenceville, NJ 08648  
609.896.4200  
Fax: 609.895.9524  
[www.hinkle1.com](http://www.hinkle1.com)