

City of Clifton Older Adult Services (ADRC)
900 Clifton Avenue, Barn C-5
Clifton, NJ 07013
973-470-2234

NJ PAAD (Pharmaceutical Assistance to the Aged and Disabled Program)

- **Eligibility**

- Age 65 or older, or 18 or older and disabled; and
- A New Jersey resident; and
- Cannot have Medicaid or have insurance that provides prescription coverage equal to or better than PAAD; and
- Annual gross income for **2022** must be less than **\$38,769** for singles and less than **\$45,270** for married couples; and

- If you are eligible for Medicare, you must enroll in a Medicare Part D Prescription Drug Plan

- **Benefits**

- Drug cost will be no more than **\$5.00** per PAAD covered generic drug or **\$7.00** for PAAD covered brand-name drug.
- PAAD **will pay the monthly premium** for certain standard basic Part D plans with a monthly premium at or below the regional benchmark or standard basic plans or enhanced plans up to \$20 above the benchmark amount that have no deductible. It also will pay Part C premium – up to \$37.33 of drug benefit in any Medicare Advantage Plan.
- Part D deductible is paid by PAAD.
- Only Drugs approved by the Food and Drug Administration are covered. Drugs purchased outside the State of New Jersey are not covered.

- **Cost**

– There are no costs to participate.

NJ Senior Gold Prescription Discount Program

- **Eligibility**

- Age 65 or older, or 18 or older and disabled; and
- A New Jersey resident; and
- Cannot have insurance that provides prescription coverage equal to or better than Senior Gold; and
- Annual gross income for **2022** must be between **\$38,769** and **\$48,769** for singles and between **\$45,270** and **\$55,270** for married couples; and
- If Medicare-eligible, then you must enroll in a Medicare Part D Prescription Drug Plan

- **Benefits**

- Copayment for Senior Gold covered drugs is **\$15 plus 50% of the remaining cost of the prescription or actual drug cost, whichever is less**
- Once the beneficiary's annual out of pocket expenses reach catastrophic gap (\$2,000 for individuals and \$3,000 for married couples), the copayment is **\$15** (or the reasonable cost of the drug, whichever is less) for the balance of that eligibility period.
- Reducing costs for deductibles, co-insurance, and the coverage gap known as the "donut hole"
- Only Drugs approved by the Food and Drug Administration are covered. Drugs purchased outside the State of New Jersey are not covered.
- Person must pay full premium for a Part D Plan or Medicare Advantage Plan.

- **Cost**

– There are no costs to participate.

For Assistance or completion of application please call the office at 973-470-2234.