Senior Services News

A Newsletter Published by the
N.J. Department of Human Services
Division of Aging Services

Volume 29 No. 02 **November 2026**

TO: Providers of Pharmaceutical Services – **For Action**
Health Maintenance Organizations – **For Information Only**

SUBJECT: Eligibility limits for calendar year 2027 for the Pharmaceutical Assistance to the Aged and Disabled (PAAD), Lifeline Utility Assistance (Lifeline), Hearing Aid Assistance to the Aged and Disabled (HAAAD), and Senior Gold Prescription Discount (Senior Gold) programs.

EFFECTIVE: January 1, 2027

PURPOSE: To notify providers, beneficiaries and the general public of the new income eligibility limits for calendar year 2027 for PAAD, Lifeline, HAAAD, and Senior Gold.

BACKGROUND: In accordance with N.J.S.A. 30:4D-21b, eligibility limits are adjusted each year to reflect the amount of the Social Security Cost of Living Adjustment (COLA).

The COLA for calendar year 2027 is 3.6%. Based on the COLA, the PAAD, Lifeline and HAAAD annual income limits will be less than **$56,921** for single persons and less than **$64,637** for married couples. The Senior Gold annual income limits will be between $**56,921** and $**66,921** for single persons and between $**64,637** and $**74,637** for married couples.

ACTION: Please post the attached notice in a location accessible to the general public. Direct any questions concerning eligibility requirements to the Division of Aging Services, Office of State Health Insurance for the Aged and Disabled, P.O. Box 715, Trenton, New Jersey 08625-0715. The toll-free hotline number is 1-800-792-9745.

RETAIN THIS NEWSLETTER FOR REFERENCE

State of New Jersey
Department of Human Services
Division of Aging Services

ATTENTION:

PHARMACEUTICAL ASSISTANCE TO THE AGED AND DISABLED (PAAD) AND SENIOR GOLD BENEFICIARIES

IMPORTANT NOTICE

EFFECTIVE JANUARY 1, 2027

The PAAD income eligibility limits for calendar year 2027 are:
Less than **$56,921** FOR A SINGLE PERSON
Less than **$64,637** FOR A MARRIED COUPLE

The SENIOR GOLD income eligibility limits for calendar year 2027 are:
Between $**56,921** - **$66,921** FOR SINGLE PERSONS
Between **$64,637** - **$74,637** FOR MARRIED COUPLES

TO APPLY, COMPLETE THE NJSAVE APPLICATION AVAILABLE ONLINE AT NJSave Application (https://www.nj.gov/humanservices/doas/services/l-p/njsave/) OR PRINT AND MAIL THE APPLICATION ALONG WITH SUPPORTING DOCUMENTS TO:

PAAD/SENIOR GOLD
P.O. BOX 715
TRENTON, NEW JERSEY 08625-0715

For additional information, please call 1-800-792-9745.