

2025 - VERSION 2

# NEW JERSEY SPECIAL NEEDS RESOURCE BOOK

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This book seeks to provide an overview of State and Federal Resources in the NJ Special Needs Community.



[WWW.SUPPORTIVEFINANCIAL.COM](http://WWW.SUPPORTIVEFINANCIAL.COM)

# AUTHOR



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Nick is the Founder of Supportive Financial, LLC, a New Jersey Registered Investment Advisor. His focus lies in assisting Special Needs Families in effectively managing their investments, navigating state and federal resources, and planning for the future.

The motivation to establish his firm came when Nick's father passed away in 2023. This event inspired him into creating a platform to support families with special needs. Nick, alongside his mother, embarked on a journey within the Federal & New Jersey systems to secure benefits for his brother, Vincent, who is diagnosed with Autism.



NJ SPECIAL NEEDS RESOURCE BOOK

# WHAT YOU'LL LEARN

This resource book aims to offer information to assist in achieving your family's goals and educate you as to the many resources that are available in our community.

It covers topics such as Social Security decisions, transitioning to Adulthood, Estate Planning, ABLE Accounts, Guardianship, and more.

Additionally, the book offers links to various non-profit support organizations across the state for additional details and guidance.

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**PART 1**

## **EARLY INTERVENTION & SCHOOL**

Parents understand the importance of addressing their child's needs at the earliest opportunity.

**PART 2**

## **MEDICAID, SSI, SSDI AND ABLE ACCOUNTS**

We review benefits and account types at both the state and federal level.

**PART 3**

## **GUARDIANSHIP & SPECIAL NEEDS TRUSTS**

Guardianship and special needs trusts provide vital support and protection for individuals with disabilities.

**PART 4**

## **DDD & PPP**

We touch on two of New Jersey's primary support programs after age 18 and 21.

**PART 5**

## **RESOURCES & ORGANIZATIONS**

A list of some of the most important organizations and resources available.

# PART 1: EARLY INTERVENTION & SCHOOL

Early intervention and special education are crucial for children's holistic development. These interventions address unique needs early, supporting lifelong learning and success. Tailored programs empower children to overcome challenges, enhancing cognitive, academic, social, and emotional skills for meaningful integration.



## NOTES:

New Jersey is abundant in great resources, but the challenge lies in knowing where to locate them and with whom to connect. This resource book aims to provide assistance in this regard.

## ***NJ EARLY INTERVENTION SYSTEM (BIRTH - 3)***

The New Jersey Early Intervention System is administered through the New Jersey Department of Health. (NJDOH)

**<https://www.nj.gov/health/fhs/eis/>**

The Early Intervention System Phone Number is **888-653-4463**.



**Families with concerns about the development of children under 3 years old can turn to the Early Intervention System**

### **Regional Early Intervention Collaboratives (REICs)**

New Jersey provides direct support providers through REICs based on the county of residency.

**<https://www.njreic.org/>**

REICs help you create an individualized plan for your child and connect you with specific resources.

# **PERFORMCARE: NJ'S CHILDREN'S SYSTEM OF CARE (OVER 3 AND UNDER 21)**

NJ'S Children's System of Care is facilitated through "PerformCare". They provided services for children and youth with intellectual and developmental disabilities, such as community-based, in-home, out-of-home residential, and family support services.

Applications for eligibility are started by going to :  
<https://www.performcarenj.org/families/disability/index.aspx>

Some services offered by Perform Care:

- |   |   |   |                               |
|---|---|---|-------------------------------|
| ✓ | <b>Clinical and Therapeutic Interventions</b> | ✓ | <b>Respite Services</b>       |
| ✓ | <b>Behavioral Interventions</b>               | ✓ | <b>Assistive Technology</b>   |
| ✓ | <b>Individual Support Services</b>            | ✓ | <b>Educational Advocacy</b>   |
| ✓ | <b>Summer Camp Services</b>                   | ✓ | <b>Out-of-Home Treatments</b> |



# NEW JERSEY OFFICE OF SPECIAL EDUCATION

One of the most important resources for parents regarding education is the **Parental Rights in Special Education** resource book. : <https://www.nj.gov/education/specialed/parents/index.shtml>

## Some Critical Highlights:

01

### WHAT IS A REFERRAL?

A referral is a written request for an assessment that is submitted to the school district when there are concerns about a child possibly having a disability and requiring special education services.

02

### WHAT IS AN IEP?

An Individualized Educational Program (IEP) is a **written document** that outlines a child's specific educational plan.

03

### WHAT IS AN EVALUATION?

An evaluation determines if your child has a disability. Evaluations are initiated when you, the child study team, and the teacher suspect a disability.

04

### WHO IS THE CHILD STUDY TEAM?

The Child Study Team comprises various professionals who work together to assess and develop suitable programs for students facing academic, health, or behavioral challenges within the school setting.

05

### WHAT IS THE DIFFERENCE BETWEEN AN IEP AND A 504?

A 504 safeguards students with disabilities by offering tailored accommodations to support their academic progress.

**STUDENTS RECEIVING SERVICES THROUGH SCHOOL ARE ABLE TO CONTINUE DOING SO THROUGH AGE 21!**

<https://www.nj.gov/humanservices/ddd/individuals/transition/>



# **PART 2: MEDICAID, SSI, SSDI AND ABLE ACCOUNTS**

There are numerous Federal and State benefits intended to assist the special needs community.

Nevertheless, many of these programs come with income and/or asset restrictions to prevent misuse.

In the following section, we will highlight some of these programs and important factors to keep in mind.

# SSI & MEDICAID (TURNING 18)

**Supplemental Security Income (SSI)** is a Federal government program implemented by the Social Security Administration.

It is designed to provide monthly income payments to people with disabilities who have little or no income and resources.

**Medicaid (NJ FamilyCare)** is the health insurance program for low income residents of New Jersey.

Eligibility for NJ FamilyCare is based on income and household size.

Medicaid Eligibility is crucial for qualifying for DDD benefits (age 21).

Upon turning 18, families with children with eligible disabilities should immediately apply for SSI.

Eligibility for SSI automatically qualifies you for Medicaid.



## **Supplemental Security Income (SSI)**

SSI provides monthly payments to people with disabilities and older adults who have little or no...

 Social Security

# ***SUPPLEMENTAL SECURITY INCOME (SSI)***

## **WHO CAN GET SSI?**

- You have a disability or are age 65 or older
  - Visit the Social Security site for disability definitions: <https://www.ssa.gov/ssi/text-eligibility-ussi.htm>
- Your income is less than \$2,019 per month.
  - Note: this limit is different for couples and when parents apply for children under age 18
- \*Your total resources in your name is less than:
  - \$2,000 for Individuals, \$3,000 for couples

Visit the Social Security site for Exceptions to the SSI Income and Resource Limits: <https://www.ssa.gov/ssi/limits-exceptions>

## **HOW MUCH WILL SSI PAY EACH MONTH?**

The **maximum monthly SSI payment for 2025 is \$967** for an individual and \$1,450 for a couple. Your amount may be lower based on your income, certain family members' income, your living situation, and other factors.

<https://www.ssa.gov/ssi/amount>

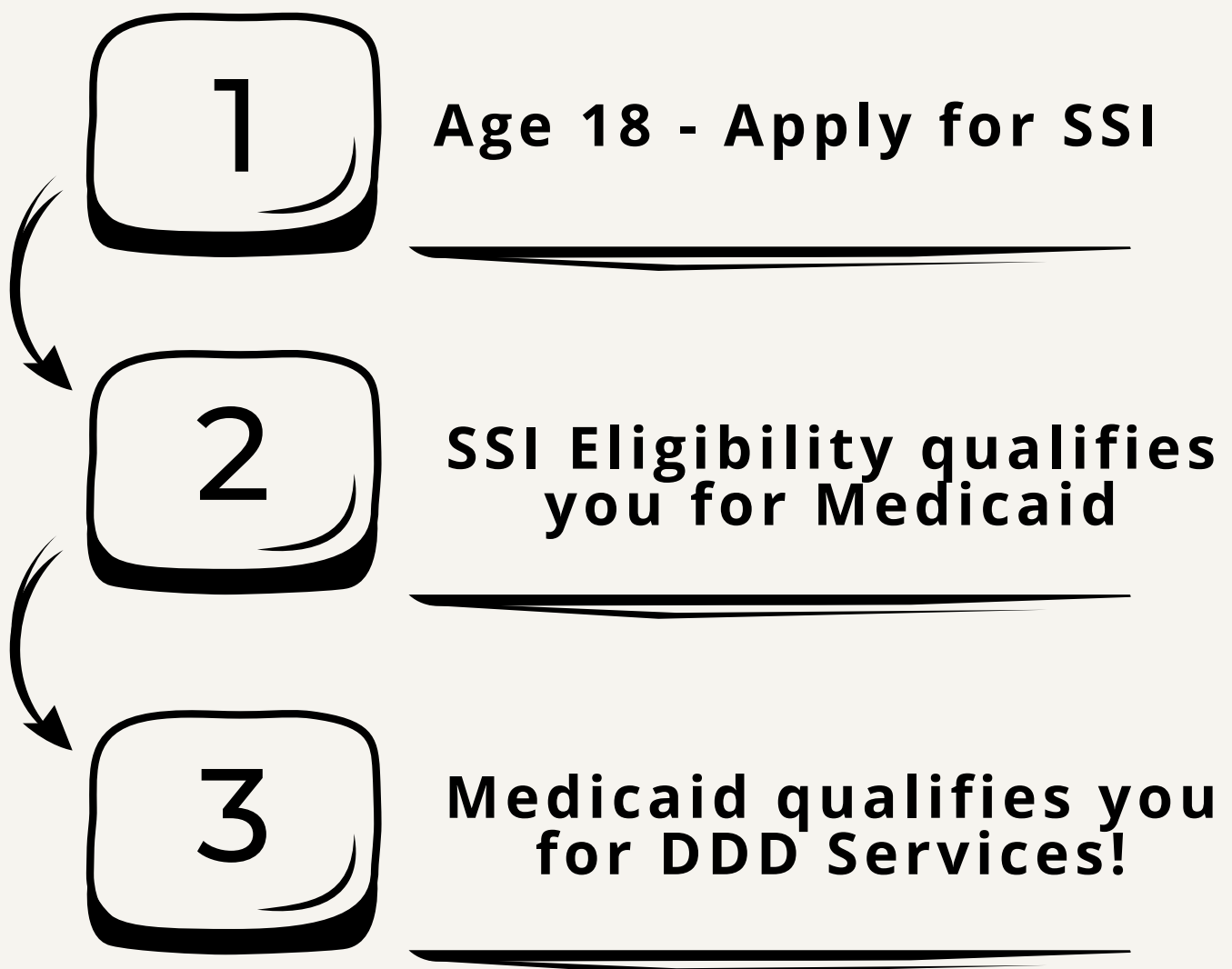


# **MEDICAID AND DDD**

## **WHY IS MEDICAID ELIGIBILITY SO IMPORTANT?**

Medicaid eligibility is a key component in qualifying for New Jersey's Division of Developmental Disabilities (DDD) programs.

DDD provides important resources for individuals over the age of 21. We'll discuss DDD in more detail in Part 4 of this book.



**Important Note:** To qualify for DDD, this impairment must have started by age 22.

# ***SOCIAL SECURITY DISABILITY INSURANCE (SSDI)***

# **SSI is NOT SSDI**

Although both implemented by the Social Security Administration, Social Security Disability Insurance (SSDI) is a separate program from SSI.

SSDI provides benefits to those who have become disabled, but have **had enough working credits in the Social Security system to qualify for Social Security Retirement benefits.**

Three events can cause a disabled child to receive SSDI:

- 1) A parent/worker becomes disabled and applies for SSDI
- 2) A parent/worker applies for Social Security retirement benefits
- 3) A parent/worker passes away causing Survivorship benefits.



# NJ ABLE ACCOUNTS

ABLE Accounts are tax-advantaged investment accounts which allow individuals with disabilities more flexibility with saving for their future.

The benefit of a 529 ABLE account is that money inside the account is sheltered from the SSI and Medicaid Resource limits (up to \$100,000).

Also, the funds can be used for tax-free for "Qualified Disability Expenses".

What exactly constitutes a qualified disability expense? Essentially, any expenditure that enhances the beneficiary's well-being or provides a tangible benefit qualifies. From healthcare costs to education, housing, transportation, and beyond, the definition encompasses a broad spectrum of necessities and enhancements:

- |   |   |
|---|---|
| ✓ For 2025, the maximum contribution is \$19,000 per year | ✓ A debit card or checks can be issued. (Valid State ID Required)               |
| ✓ Rollovers are permitted from other 529 ABLE Accounts    | ✓ Funds can be invested (but be mindful of the \$100,000 limit)                 |
| ✓ Rollovers are permitted from 529 Educational Accounts!  | ✗ When the beneficiary dies, residual assets may require Medicaid Reimbursement |



## NJ ABLE ACCOUNT - SAVE WITH ABLE

New Jersey's NJ ABLE account provides the option to open an account electronically or via paper forms.

**Note: ABLE accounts are not a replacement for Special Needs Trusts and proper Estate Planning.**

[HTTPS://SAVEWITHABLE.COM/NJ/H  
OME.HTML](https://savewithable.com/nj/home.html)

# **PART 3: GUARDIANSHIP AND SPECIAL NEEDS TRUSTS**



Crafting an estate plan stands as a vital measure for all families, yet it holds even greater significance for families with special needs children.

Delving into discussions concerning guardianship, estates, and special needs trusts with a Special Needs attorney is imperative in such cases.

# GUARDIANSHIP

In New Jersey, when an individual reaches the age of 18, they are considered a full legal adult, regardless of their abilities.

Guardianship is critical for families who feel their loved one needs protection and guidance.

01

## CHILD NEARING THEIR 18TH BIRTHDAY

Work with a **Special Needs Attorney** to develop guardianship plans and successor guardianship plans. (Some organizations also offer assistance, such as: <https://www.scarcguardianship.org/>)

02

## APPLY AT THE SURROGATES COURT

Applications for guardianship are completed at your county of residence's Surrogate Court

03

## MAINTAIN DOCUMENTATION

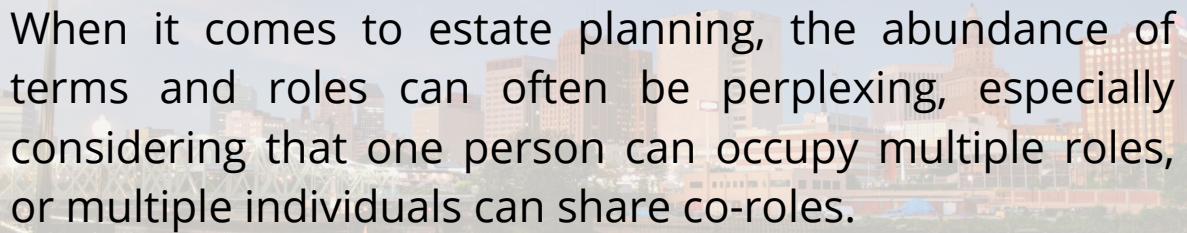
Having guardianship for your child starting at age 18 will make sure their legal, health, and financial decisions are protected.

# **ESTATE PLANNING DOCUMENTS**

Planning for the future is important to ensuring your loved one is cared for and protected. Working with a Special Needs attorney can help you create the necessary documents:

<p style="text-align: center;"><b><u>Will</u></b></p> <p>Legal document specifying how a person's assets are distributed after death.</p>	<p style="text-align: center;"><b><u>Durable Power of Attorney</u></b></p> <p>Legal document granting someone authority to make financial decisions on behalf of another even if they become incapacitated.</p>
<p style="text-align: center;"><b><u>Health Care HIPAA Release</u></b></p> <p>Written authorization to release medical information to another individual.</p>	<p style="text-align: center;"><b><u>Health Care Directive</u></b></p> <p>Written instructions regarding a person's medical treatment preferences, to be followed if they are unable to communicate.</p>
<p style="text-align: center;"><b><u>Special Needs Trust</u></b></p> <p>Legal arrangement designed to manage assets for the benefit of a person with disabilities without jeopardizing their eligibility for government benefits.</p>	<p style="text-align: center;"><b><u>Guardianship</u></b></p> <p>Legal process where a court appoints someone to make personal and/or financial decisions for a person unable to do so themselves.</p>
<p style="text-align: center;"><b><u>Letter of Intent/Care</u></b></p> <p>Document providing guidance and instructions for caregivers or guardians about the care of a loved one with special needs</p>	

# ESTATE PLANNING ROLES



When it comes to estate planning, the abundance of terms and roles can often be perplexing, especially considering that one person can occupy multiple roles, or multiple individuals can share co-roles.

## Some Important Roles

01

### EXECUTOR

An executor is a person named in a will or appointed by a court to carry out the final wishes of the deceased individual. They are responsible for managing the estate, including distributing assets, paying debts, and ensuring the terms of the will are followed.

02

### TRUSTEE

A trustee is a person or entity appointed to manage assets held in a trust on behalf of beneficiaries. They have a fiduciary duty to act in the best interests of the beneficiaries and are responsible for administering the trust

03

### GRANTOR

The grantor is the individual who establishes a trust and transfers assets into it. They create the trust agreement, define its terms, and determine how the trust assets will be managed and distributed.

04

### SUCCESSORS

It is imperative to establish a contingency plan. Each role must designate a successor who will assume responsibilities in the event of the original executor, guardian, or trustee's incapacitation or withdrawal from the role.

05

### TRUST PROTECTOR

A trust protector is a third-party individual or entity appointed to oversee the administration of a trust and ensure that it is being managed properly. They may have the authority to make certain decisions regarding the trust, such as changing trustees, amending the trust document under specific circumstances, or resolving disputes between beneficiaries and trustees

# SPECIAL NEEDS TRUSTS

Special Needs Trusts are an important part of your Estate Plan if you have a loved one with a disability. Working with a **specialized Estate Attorney**, you can create a separate “legal entity” which can inherit your assets when you pass away.

Keeping the assets separated, and out of your child’s name, will allow them to retain government programs which have income and/or resource limits. (If on SSI, funds used for food, shelter, or clothing may reduce SSI benefits)

The Trustee of a Special Needs trust directs the funds per the language of the trust document, for the benefit of the child with the disability. You can have one or multiple trustees called “co-trustees”. It is also important to name a successor trustee in your documents.

A close family member is best, but there are institutions such as Arc of New Jersey, and PlanNJ which can act as trustee or successor trustees.

## There are two types of Special Needs Trusts

### 1ST PARTY

This trust is funded with resources from the individuals name; typically through an accident claim, or excess money in their own name.

#### MEDICAID PAYBACK

Yes - Upon the beneficiaries death, Medicaid can look to recoup spend funds from the trust.

### 3RD PARTY

This trust is funded with resources from a family member or friend; typically upon passing away

#### NO MEDICAID PAYBACK

No - This type of trust is fully protected from Medicaid recovery upon the passing of the beneficiary. Proceeds go to the remainder beneficiary named in the document.

# PART 5: DDD & PPP

New Jersey has two main programs which help support families and individuals with Special Needs in adulthood.

1) DDD (Division of Developmental Disabilities)

<https://www.nj.gov/humanservices/ddd/>

and

2) PPP (Personal Preference Program)

offered through Medicaid/NJFamily Care

<https://www.nj.gov/humanservices/dmahs/clients/njppp.html>



## NOTES:

As of 2025, PPL (PCG Public Partnerships, LLC) is the intermediary responsible for handling payroll and book keeping for these two programs.

# NJ DIVISION OF DEVELOPMENTAL DISABILITIES (DDD)

In order to qualify for DDD services, an individual must:

- Be Age 21 and Older
- Reside in New Jersey
- Be eligible for Medicaid (NJ FamilyCare)
- Meet the criteria for having a developmental disability which:
  - Emerged during developmental years (before age 22)
  - Is life-long
  - Significantly restricts the individual in at least three of the following life activities: self-care, learning, mobility, communication, self-direction, economic self-sufficiency, and independent living ability.

DDD Website: <https://www.nj.gov/humanservices/ddd/>

## There are two programs through DDD

### SUPPORTS (SP)

**Provides Services for eligible adults living with their families or in other unlicensed settings**

#### SERVICES & BUDGETS

- Employment/Day Programs
- Individual/Family Support Services

### COMMUNITY CARE (CCP)

**Provides Services for eligible adults living in licensed or unlicensed settings or with their families**

#### SERVICES & BUDGETS

- Employment/Day Programs
- Individual/Family Support
- Individual Support

# DDD BUDGET GUIDE

<https://www.nj.gov/humanservices/ddd/assets/documents/news/quick-guide-to-updated-ffs-program-budgets-01012024.pdf>



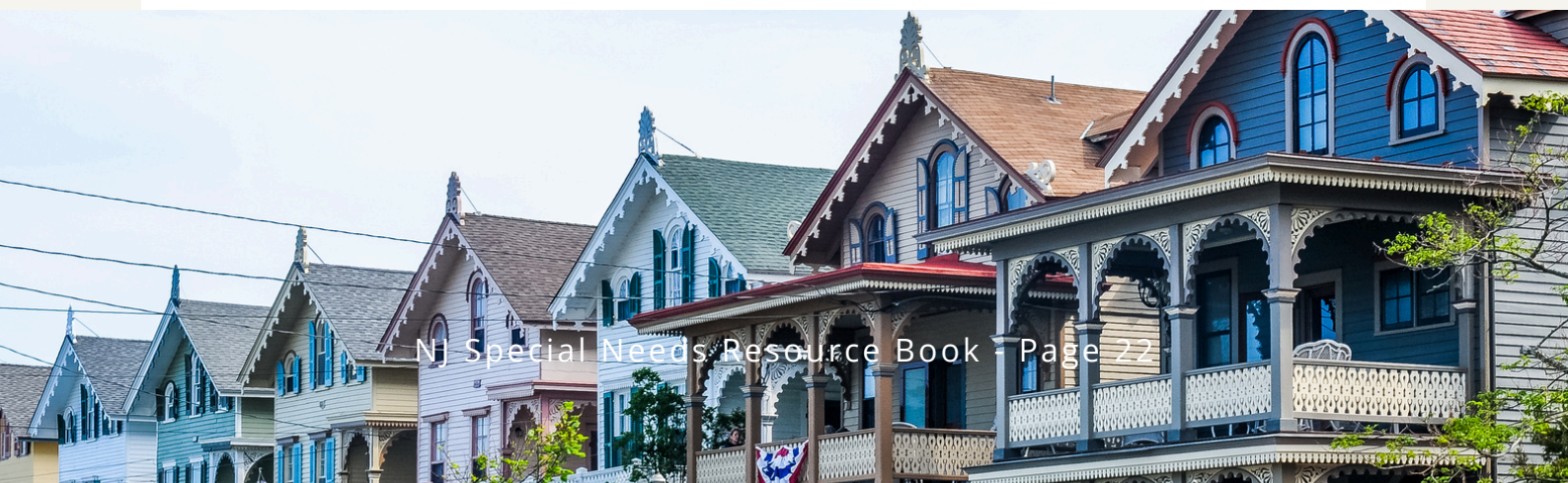
New Jersey Department of Human Services  
Division of Developmental Disabilities

Date: December 27, 2023

Topic: Quick Guide to Updated Fee-for-Service Program Budgets  
Effective January 1, 2024

Supports Program			
Tier	Employment/Day	Ind/Family Supports	Total
A	\$20,564	\$7,442	\$28,006
Aa	\$28,628	\$7,442	\$36,070
B	\$26,208	\$14,883	\$41,091
Ba	\$36,519	\$14,883	\$51,402
C	\$32,429	\$14,883	\$47,312
Ca	\$45,159	\$14,883	\$60,042
D	\$48,096	\$22,324	\$70,420
Da	\$66,932	\$22,324	\$89,256
E	\$63,821	\$22,324	\$86,145
Ea	\$88,820	\$22,324	\$111,144

Community Care Program				
Tier	Employment/Day	Ind/Family Supports	Individual Supports	Total
A	\$20,564	\$7,442	\$ 36,792	\$ 64,798
Aa	\$28,628	\$7,442	\$ 67,847	\$ 103,917
B	\$26,208	\$14,883	\$ 73,584	\$ 114,675
Ba	\$36,519	\$14,883	\$ 135,693	\$ 187,095
C	\$32,429	\$14,883	\$ 122,640	\$ 169,952
Ca	\$45,159	\$14,883	\$ 226,154	\$ 286,196
D	\$48,096	\$22,324	\$ 171,696	\$ 242,116
Da	\$66,932	\$22,324	\$ 316,616	\$ 405,872
E	\$63,821	\$22,324	\$ 220,752	\$ 306,897
Ea	\$88,820	\$22,324	\$ 407,078	\$ 518,222



# SUPPORT COORDINATION AGENCY

The Support Coordination Agency assists individuals and their families in accessing suitable DDD services, along with other necessary medical, social, and educational services.

## How to Choose a Support Coordination Agency:

01

### SEARCH THE SUPPORT COORDINATOR DATABASE

Visit the official website:

<https://irecord.dhs.state.nj.us/ProviderSearch>

02

### CHECK THE OFFICIAL AGENCY LIST

Visit:

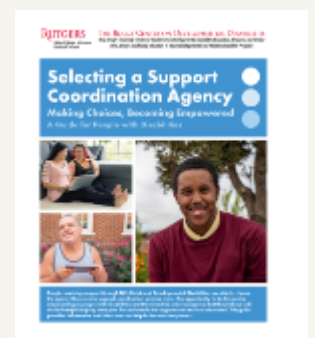
<https://www.nj.gov/humanservices/ddd/assets/documents/individuals/support-coordination-agencies-list.pdf>

03

### COMPLETE THE SUPPORT SELECTION FORM


Or when changing Support Coordinators, you can complete the "Change of Support Coordinator" form.

The Boggs Center through Rutgers has a great resource for helping you choose a Support Coordination Agency:  
<https://boggscenter.rwjms.rutgers.edu/resources/publications/selecting-a-support-coordination-agency>



# **PERSONAL PREFERENCE PROGRAM (PPP)**

If your child qualifies for Personal Care Assistant (PCA) services through NJ Familycare (Medicaid) you can employ trusted family or friends to help provide home services care. Typically starts at age 21 (but can start at 18 if the child receives Medicaid)



**You can use your monthly budget to pay family to provide personal care for your child at home. Additionally, you can purchase equipment and supplies that promote independence that are not covered by Medicaid.**

**New Jersey's PPP Information:**  
**<https://www.nj.gov/humanservices/dmahs/clients/njppp.html>**

**Contact your NJ Familycare health plan to enroll in PPP:**

<b>Aetna Better Health of New Jersey</b>	<b>1-855-232-3596</b>
<b>AMERIGROUP New Jersey, Inc.</b>	<b>1-855-661-1996</b>
<b>Fidelis Care</b>	<b>1-855-642-6185</b>
<b>Horizon NJ Health</b>	<b>1-855-465-4777</b>
<b>UnitedHealthcare Community Plan</b>	<b>1-800-645-9409</b>

# **NEW JERSEY COMPREHENSIVE ASSESSMENT TOOL (NJ CAT)**

New Jersey DDD uses a standard assessment tool to determine your child's "Tier". This "Tier" is what will define the dollar budget your child will receive from DDD services.

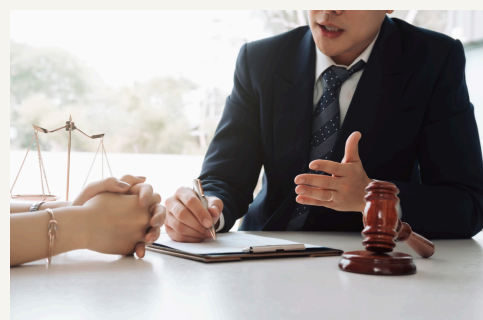
# **DO NOT DO THIS ALONE!**

There are resources and professionals who can help you complete this assessment to maximize the benefits for your child. Do not do this alone and potentially miss critical areas which could cause a lower budget tier.



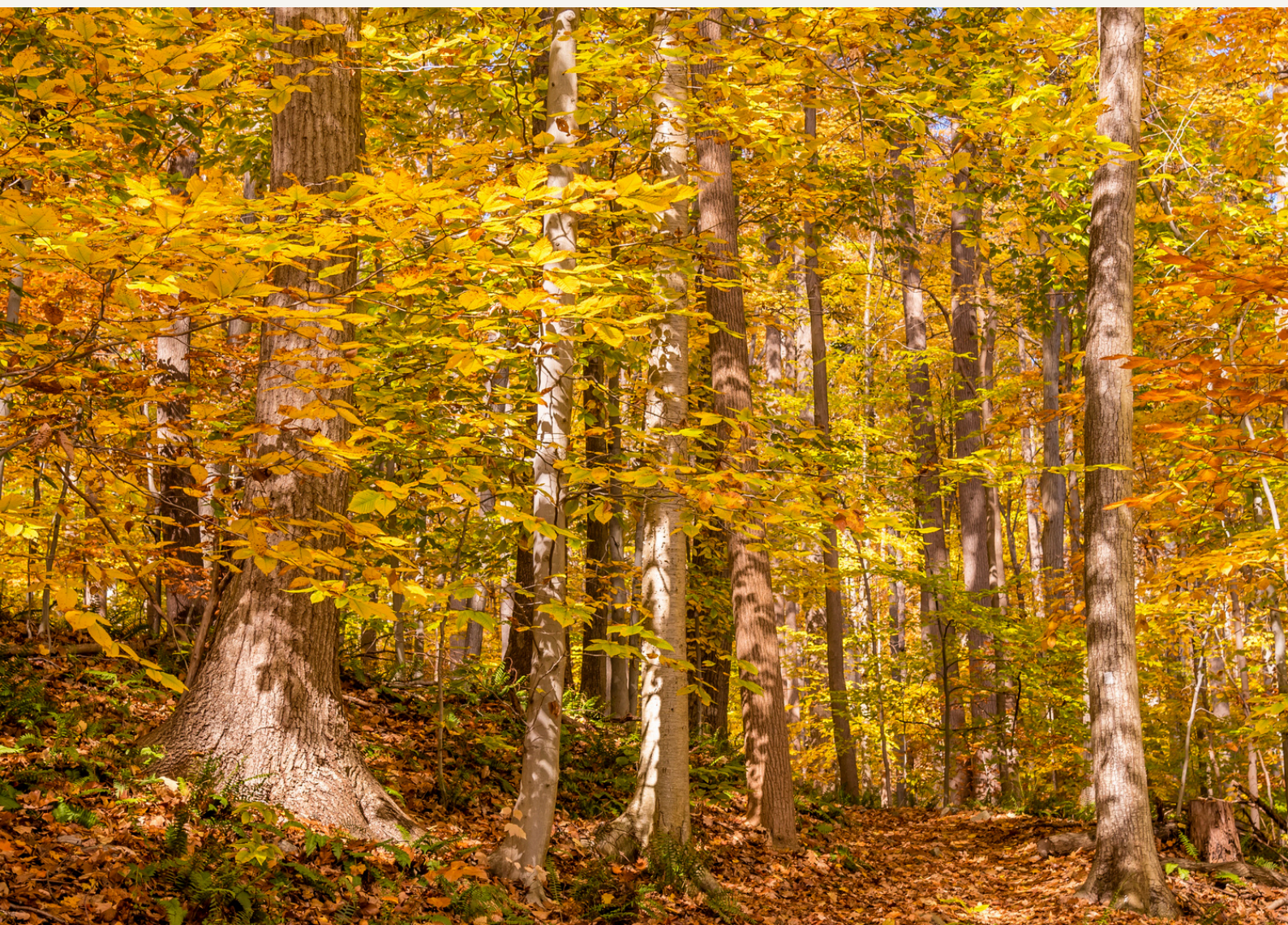
The Arc of New Jersey can assist you:  
Visit their NJCAT Intake Form Website:  
[https://www.thearcfamilyinstitute.org/what\\_we\\_do/njcat-intake-form.html](https://www.thearcfamilyinstitute.org/what_we_do/njcat-intake-form.html)

Some specialized Special Needs Attorneys can assist in the process



# **PART 5: RESOURCES & ORGANIZATIONS**

New Jersey boasts a wealth of resources and organizations dedicated to aiding families in navigating various benefits and advocacy services. Below is a list of some of these resources, though it is by no means all of them. Please feel free to reach out so we can continue to include any that are missing.



# ORGANIZATIONS

## THE ARC OF NEW JESREY



The Arc of New Jersey promotes and protects the human rights of individuals with intellectual and developmental disabilities and actively supports their full inclusion and participation in the community throughout their lifetimes; and is committed to enhancing the quality of life of those individuals and their families through advocacy, empowerment, education and prevention

<https://www.arcnj.org/>

## THE ARC OF NEW JERSEY FAMILY INSTITUTE



The Arc of New Jersey Family Institute provides families with the necessary resources and education to access the appropriate supports and services for their loved one with an intellectual and developmental disability (IDD).

<https://www.thearcfamilyinstitute.org/>

## PLAN|NJ



Planned Lifetime Assistance Network of New Jersey, Inc. (PLAN|NJ) provides practical solutions for people with disabilities and their families. Our nonprofit agency ensures people with disabilities are safe, secure, and thriving, now and in the future.

<https://plannj.org/>

Please note: Supportive Financial, LLC does not endorse or is endorsed by any resource mentioned in this book. Supportive Financial, LLC is not compensated in any way by the resources included herein.

# ORGANIZATIONS

## SCARC



Today, the needs of individuals with developmental disabilities and their families in Sussex County are still changing and evolving. SCARC is committed to pursuing and providing community-based options that will best meet those needs with respect, flexibility, and an ongoing commitment to providing quality services and support

<https://www.scarc.org/>



## SPAN PARENT ADVOCACY NETWORK

We are committed to children and families with the greatest need due to disability or special health/mental health needs

<https://spanadvocacy.org/>

## THE FAMILY RESOURCE NETWORK (FRN)



To provide a personalized, humancentric approach to helping families with disabilities find the right resources and support for every step of your journey

<https://www.familyresourcenetwork.org/>

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# ORGANIZATIONS

## NEW JERSEY COMMISSION FOR THE BLIND AND VISUALLY IMPAIRED



This agency's mission is to promote and provide services in the areas of education, employment, independent living and eye health through informed choice and partnership with persons who are blind or visually impaired, their families and the community  
<https://www.nj.gov/humanservices/cbvi/home/>



## THE SEEING EYE

The Seeing Eye's mission is to enhance the independence, dignity and self-confidence of people who are blind, through the use of specially trained Seeing Eye® dogs.  
<https://www.seeingeye.org/>



## VISION LOSS ALLIANCE OF NEW JERSEY

We empower people with vision loss or blindness by providing support, education, and training in assistive technology and independent living skills.  
<https://www.vlanj.org/>

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# ORGANIZATIONS

## **DISABILITY RIGHTS** **NEW JERSEY**

ADVANCING JUSTICE. ADVOCATING INCLUSION.

### **DISABILITY RIGHTS NEW JERSEY**

New Jersey's designated Protection and Advocacy agency under federal law. We advance the human, civil, and legal rights of people with disabilities and promote their self-determination, independence, productivity, and integration into all facets of community life.

<https://disabilityrightsnj.org/>



### **THE NJ COUNCIL ON DEVELOPMENTAL DISABILITIES**

The NJCDD is committed to advancing public policy and systems change that helps people with developmental disabilities gain more control over their lives.

<https://njcdd.org/>

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# SUMMARY BY AGE

Age	Benefit/Resources
0 - 3	Early Intervention
3-21	PerformCare
18	Guardianship, SSI & PPP
18-21	DDD / NJCAT Stay in School till 21
21+	DDD Benefits
Any Age ( Earlier the better!)	Special Needs Trusts & Estate Planning
Any Age	Financial & Tax Planning

# THANK YOU!

Thank you for reading!

Should you have any comments or questions concerning this resource book, please do not hesitate to contact us.

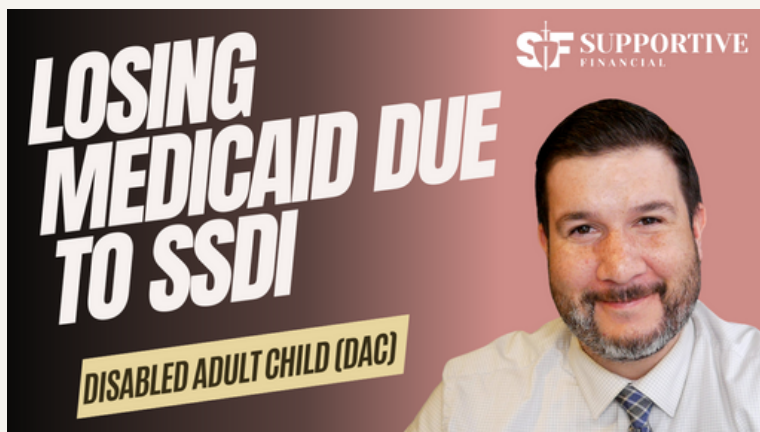
The primary objective of this book is to educate, and we are committed to regularly updating and refining its content. Your feedback and suggestions are invaluable in enhancing our work.

Feel free to share this resource with others who may benefit from it.

[WWW.SUPPORTIVEFINANCIAL.COM](http://WWW.SUPPORTIVEFINANCIAL.COM)

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[www.youtube.com/@SupportiveFinancial](http://www.youtube.com/@SupportiveFinancial)



NJ SPECIAL NEEDS RESOURCE BOOK

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