Federal Changes to NJ FamilyCare/Medicaid and the Supplemental Nutrition Assistance Program (SNAP)

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Supplemental Nutrition Assistance Program (SNAP)

SNAP is the largest food safety net program in the United States. In New Jersey specifically, just under 800,000 individuals rely on SNAP benefits to put food on the table, with over 40% of recipients being children.

- Able-Bodied Adults Without Dependents (ABAWD) are subject to time limits and work rules. Individuals subject to the ABAWD Time Limit Rules can only receive SNAP benefits for three months in a three-year period unless they are working or in an allowable activity for at least 80 hours a month.
- Work reporting requirements apply to ABAWD age 18 to age 64 and parents or guardians of children over the age of 14. Veterans, the homeless, and young people aging out of foster care are no longer exempt from the work requirement.
- Changes became effective in February with 3 month implementation time period.

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SNAP Eligibility Work Requirements

- Work at least 80 hours a month; an average of 20 hours a week.
  - IMPORTANT: Work means employment, self-employment, volunteer work, or in-kind work (working in exchange for goods and services instead of cash).
- Participating in a job program, such as SNAP Employment & Training (E&T), for at least 80 hours a month.
- A combination of the above for at least 80 hours a month.
- Participating in a Workfare program for the number of hours assigned each month.
- Learn more about staying on SNAP or read about ABAWDs and SNAP work requirements on DHS ABAWD Frequently Asked Questions page.

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SNAP Continued

- Prior to the One Big Beautiful Bill Act, states and the federal government shared cost of SNAP administrative costs with states. States are now responsible for 75% of the administrative costs. Starting in fiscal year 2028 (which begins in October 2027), **states will be required to pay a portion of benefit to each SNAP recipient** ranging from 0% to 15%. The percentage NJ will pay will be determined next summer**.**
- **Critical that SNAP recipients understand changes in work requirements and need to report.**
- Updates available on NJ Department of Human Services website: staying on SNAP or read about ABAWDs and SNAP work requirements on DHS ABAWD Frequently Asked Questions page.
- Community Food Banks and Food Pantries are anticipating large numbers of people seeking assistance, which they may not be able to fully meet.

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SNAP Changes Affect Access to School Meals

Children are directly certified for free school meals if their household is receiving SNAP benefits. New Jersey uses Medicaid data certify children as eligible for free or reduced-price school meals. If children lose access to these programs, they will also lose their direct connection to free or reduced-price school meals and **parents will have to complete a school meal application. This additional paperwork would burden families and school nutrition staff, and some eligible children will fall through the cracks.** Parents should complete the school meal application sent home.

- The Community Eligibility Provision provides a reimbursement option for eligible districts that wish to offer meals at no cost to ALL students in high poverty schools without collecting household applications. Currently if 25% or more of students are receiving SNAP the school can offer school meals to all students.
- Speaker Coughlin (A5658) and Senator Vitale (4903) introduced bills that require schools to serve free breakfast to all students in public schools.

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Who is enrolled in NJ FamilyCare / Medicaid

- 1.8 million New Jerseyans
- Low and moderate-income children and parents
  - Over 813,000 children, birth through age 18
  - Almost 80,000 youth between ages 19-21
  - 36% of New Jersey births, some counties even higher
- **Approximately 540,000 low-income adults through ACA Medicaid Expansion are the target of the federal changes to Medicaid**
- Aged, blind and disabled, including those with serious mental illness and developmental disabilities
- Elderly and disabled who require long-term care

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Required Changes to NJ FamilyCare Eligibility to Secure Federal Medicaid Funding

- States now required to condition Medicaid eligibility for individuals ages 19 to 64 in the Medicaid expansion population on working or participating in qualifying activities for at least 80 hours per month.
- Certain adults, including pregnant or postpartum members, former foster youth up to age 26, parents with children under age 14, and those who are "medically frail," are **exempt from the requirement**.
- NJ FamilyCare renewal determinations for adults enrolled through Medicaid expansion scheduled on or after December 31, 2026, must be conducted **every six months**; thus documentation that meet work requirement may be required twice a year. DHS working to improve processing.
- Additional workload for state and county workers who handle eligibility determinations. Loss of coverage possible because of difficulty producing required documentation.

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Changes to Medicaid Coverage for Immigrants

- New restrictions on immigration eligibility for federal Medicaid and CHIP go into effect October 1, 2026
- **Only groups of adults who remain eligible for Medicaid coverage are:**
  - U.S. Citizens and U. S. nationals
  - Lawful Permanent Residents (i.e. Green Card holders)
  - Cuban/Haitian entrants
  - Citizens of small Pacific Island nations
  - NJ can no longer claim a federal match for ineligible non-citizens after October 1
  - https://www.nj.gov/humanservices/dmahs/obbba/non-citizen/index.shtml
- **Cover All Kids Campaign (2023) which expanded NJ FamilyCare coverage to all children living in households meeting income eligibility regardless of immigration status still effective. NJ paying for that coverage with state funds.**

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Actions to Date to Keep Members Enrolled

- Mailing done by NJ Medicaid explained the potential loss of coverage and asking for documents that can validate a qualifying immigrant status.
- Letters addressed to 24,000 affected individual, not household; translated materials online. **Paperwork returned helped approx. 8,000 people retain coverage.**
- Stakeholder Partners engaged in outreach efforts
  - Managed care organizations following up with members
  - County Social Services Agencies - performance scorecard to be publicly posted
  - Disability focused organizations have a coalition educating and advocating
  - Office of New Americans -https://www.nj.gov/humanservices/njnewamericans/
  - Legal Services of New Jersey dedicated help line (833) 576-576
- For the most updated information from NJ Division of Medical Assistance and Health Services, please visit: FederalMedicaidChanges.nj.gov
- NJ Health Care Quality Institute: https://www.njhcqi.org/hr1/

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How Members Can Prepare for Change

- ❑ Use the NJ FamilyCare Activity Requirements Checker to find out **if you will need to meet the new requirements**. https://njfcchecker.nj.gov/
- ❑ Keep using your NJ FamilyCare benefits and go to your appointments.

Update your contact information so you do not miss important messages. Link: https://dmahs-nj.my.site.com/addressupdate/. Or call NJ FamilyCare Customer Service at 1-800-701-0710 (TTY: 711) if your address or phone number has changed.

- ❑ Watch for letters, emails, or texts from NJ FamilyCare or your health plan.
- ❑ Open and respond to all mail from NJ FamilyCare as soon as possible.
- ❑ Apply or renew your coverage even if you think you may no longer qualify.
- ❑ NJ FamilyCare will share more details as they become available. **https://www.nj.gov/humanservices/dmahs/obbba/medicaid-federal-changes.shtml**

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Reforming Mandated Reporting

- Effort started by a subcommittee of the New Jersey Task Force on Child Abuse and Neglect, the Subcommittee on Poverty, Neglect and Community Outcomes.
- A review of state data showed our current reporting system is causing the oversurveillance of low-income families, particularly families of color. Many reports of **alleged NEGLECT** to the Child Abuse and Neglect Hotline are actually situations involving family economic hardship and poverty.
- Investigations cause needless and inappropriate trauma to families and are not a good use of state resources.
- Work involved review of data, research and best practices in other states.
- Result was a January 2026 report, ***Reforming Mandated Reporting in New Jersey: Moving from Reporting to Supporting Families***

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Reforming Mandated Reporting

- Everyone in NJ is a mandated reporter. The more frequent reporters of child abuse and neglect are law enforcement, educators and health care professional.
- The focus of these reform efforts are on accurate reporting of NEGLECT.
- New Jersey does not have a standard training regarding mandated reporting
- A training was developed and piloted; feedback is being incorporated into the training.
- Goal of the training is for reporters to understand the difference between poverty and neglect, and to make informed decisions to report.
- Another goal of the subcommittee and Task Force is to connect families to needed supports.

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