



Starting Home Care Through NJ Medicaid

Medicaid home care in New Jersey works differently from private pay. It needs a doctor's order and approval from your health plan before care can begin. This guide walks through the usual steps. Each health plan handles things a little differently, so your plan's member services line is the best place to confirm details.

If You Already Have NJ FamilyCare (Medicaid)

- 1 **Get a doctor's order.** Ask your doctor for a written order, often called a script. It should list the help needed, such as bathing, dressing, or moving around safely.
- 2 **Send it to your health plan.** The order goes to your Medicaid managed care plan, usually by fax. Call the member services number on your insurance card to ask where to send it.
- 3 **Choose a home care agency.** Your plan may ask you to pick an agency. The agency then sends your plan an authorization request on your behalf.
- 4 **Expect a nurse assessment.** Your plan sends its own nurse to assess needs at home. That visit decides how many hours of help per week you qualify for.
- 5 **Wait for prior authorization.** The agency must receive approval from your plan before care starts. This is true even when your hours are already set.
- 6 **Meet your aide and begin care.** The agency matches an aide and sets up a meet and greet. On the first day, a nurse visits to write the care plan.

Switching agencies or health plans? The same authorization request covers transfers to a new agency, renewals, and changes of health plan. Ask your plan or your new agency to start it.

If You Don't Have Medicaid Yet: MLTSS

Managed Long Term Services and Supports (MLTSS) is New Jersey's Medicaid program for people who need a high level of daily help but want to stay at home. General 2026 guidelines from the NJ Department of Human Services:

- 1 **Resources:** \$2,000 or less in total countable resources. The home you live in and the car you use do not count.
- 2 **Income:** If monthly income is above \$2,982, a Qualified Income Trust is needed to qualify.
- 3 **Care needs:** Hands-on help with three or more daily activities, such as bathing, dressing, or mobility.
- 4 **Apply:** Apply online at NJFamilyCare.org or through your County Social Service Agency. On the application, answer yes to needing daily help and nursing-home-like services.
- 5 **Screening:** Call the Area Agency on Aging at 1-877-222-3737 to schedule an MLTSS screening at home.

Rules and dollar limits change each year. An elder law attorney or your County Social Service Agency can help with complex cases.

NJ FamilyCare Health Plans

These plans currently provide Medicaid managed care in New Jersey. Call the number for your plan to start a home care request.

Aetna Better Health of New Jersey	1-855-232-3596
Fidelis Care	1-888-453-2534
Horizon NJ Health	1-800-682-9090
UnitedHealthcare Community Plan	1-800-941-4647
Wellpoint (formerly Amerigroup New Jersey)	1-800-600-4441

Source: NJ Division of Medical Assistance and Health Services, health plan list updated March 2026.

Other Helpful Numbers

NJ FamilyCare (general questions and applications)	1-800-701-0710
Area Agency on Aging (MLTSS screening)	1-877-222-3737

A Few Practical Tips

Keep a folder with the doctor's order, your plan card, and any letters from your plan. Write down the name of everyone you speak with and the date. If a step seems stuck, call your plan and ask for your care manager by name. Be honest during the nurse assessment about daily struggles. Downplaying them can lead to fewer approved hours.

Questions about home care? Saba Home Health Care · (732) 797-0700

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This guide is general information, not legal or financial advice. Program rules change, so confirm details with your health plan or county agency. Updated October 2026.