NJ REENTRY CORPORATION®

UNDERSTANDING H.R. 1

The Federal Work and Community Engagement Requirements for Medicaid and SNAP

A GUIDE FOR COMMUNITY ORGANIZATIONS, SERVICE PROVIDERS, FAITH-BASED PARTNERS, AND COUNTY AGENCIES

COMMUNITY ENGAGEMENT | COMPLIANCE | PARTNERSHIP

What the law says. What is required. Who is exempt. How documentation and verification work. What the New Jersey Reentry Corporation is doing to keep the people we serve enrolled, working, and in compliance.



This guide summarizes federal law, regulations and is provided for informational purposes. It is not legal advice. Eligibility determinations are made solely by the State of New Jersey and the county boards of social services.

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Corporate Office
591 Summit Avenue
Suite 605B
Jersey City, NJ 07306
551.256.9717

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Dear Friends:

This guide explains the new Medicaid and SNAP requirements under H.R. 1, including the 80-hour monthly standard, available exemptions, qualifying activities, and required documentation. It is intended to help community organizations, service providers, faith-based partners, and county agencies support New Jersey residents through these changes.

NJRC is grateful for the leadership of Governor Mikie Sherrill and her Administration in partnering with NJRC to provide critical information to impacted communities. Our Governor has been steadfast in protecting healthcare and food benefits for impacted New Jerseyans.

If you want further information or if you are eligible for NJRC Reentry services to fulfill your H.R. 1 requirements, please visit https://njreentry.org/h-r-1-reentry-resources/ and complete the form.

Successful implementation will require clear communication, careful exemption screening, access to qualifying work and training opportunities, and reliable documentation.

NJRC remains committed to working with all state, county, and community partners to help eligible residents maintain access to health care and food assistance.

Thank you for your partnership and service.

Sincerely,

Jim McGreevey
Executive Director

WHAT THE LAW SAYS

H.R. 1: The Basics

On July 4, 2025, H.R. 1, Public Law 119-21, also known as the One Big Beautiful Bill Act, was signed into law. Among its many provisions, two directly affect the people served by community organizations across New Jersey: a new **community engagement requirement for Medicaid and expanded work requirements for SNAP.** Both condition continued benefits on documented monthly activity.

1. Medicaid / NJ FamilyCare, Community Engagement

Section 71119 of the law adds Section 1902(xx) to the Social Security Act. It requires adults **ages 19 through 64** who are enrolled in Medicaid through the Affordable Care Act expansion, approximately 540,000 NJ **FamilyCare members**, to demonstrate at least **80 hours per month** of work, education, job training, or community service as a condition of eligibility, unless they qualify for an exemption. The Centers for Medicare & Medicaid Services (CMS) issued an Interim Final Rule (CMS-2454-IFC), released June 1, 2026 and published June 3, 2026 (91 Fed. Reg.33348). Part of the rule was struck down by a federal court on October 29, 2026 2026 (see page 7). New Jersey must implement the requirement no later than **January 1, 2027**.

The law also requires most expansion adults to renew their coverage **every six months** instead of once a year. In New Jersey, this starts with new applications in January 2027 and with current members' renewals in March 2027 or later. (American Indian and Alaska Native members keep 12-month renewals.)

2. SNAP, Expanded ABAWD Work Requirements

Section 10102 amends Section 6(o) of the Food and Nutrition Act governing "able-bodied adults without dependents" (ABAWDs). ABAWDs may receive SNAP for only **three months in any 36 months** unless they work or participate in a qualifying program for at least 80 hours per month. H.R. 1 made three changes that expand who is covered:

- The ABAWD age range rose from 18–54 to **18–64**.
- The caretaker exemption narrowed: it now applies only when a child in the household is under 14 (previously under 18).
- The automatic exemptions for **veterans, people experiencing homelessness**, and former foster youth were eliminated. These individuals must now meet the requirement or qualify for a different exemption.

State officials estimate that H.R. 1 could cause more than 300,000 New Jerseyans to lose health coverage. Many could lose coverage not because they aren't working, but because they can't document it in time.

IN PLAIN TERMS

For a non-exempt adult, **80 hours per month, roughly 20 hours per week**, of work, training, education, or structured community service keeps both health coverage and food assistance in place. The hours must be real and documented. Everything else in this guide flows from that single standard.

The 80-Hour Standard

WHAT IS REQUIRED

Both programs use the same monthly threshold. A non-exempt individual satisfies the requirement through any one of the following, or any combination totaling at least 80 hours in the month:

PATHWAY	WHAT COUNTS
Work	Paid employment, including self-employment. Under Medicaid, monthly earnings of at least **$580** (80 hours × the $7.25 federal minimum wage) satisfy the requirement on their own; seasonal workers may average income over the prior six months.
Work or training programs	Participation in a qualifying employment or training program, including SNAP Employment & Training, WIOA-funded programs, and training listed on New Jersey's Eligible Training Provider List (ETPL).
Education	Enrollment in an educational program, higher education or career and technical education, at least **half-time** (Medicaid), or countable education and training hours (SNAP).
Community service	Unpaid work performed for community benefit **within a structured program overseen by a public or nonprofit organization**. Informal volunteering does not count; supervised, logged service does.

When Compliance Is Checked

- Medicaid: at application, new applicants must show compliance for at least one month before the month of application (states may require up to three). Existing members must show compliance for one or more months between renewals, and renewals now occur every six months for expansion adults. States may also verify at more frequent intervals.
- SNAP: at application and recertification, with the three-month time limit tracked continuously. Once the three countable months are exhausted, benefits stop until the individual meets the 30-day requirement or becomes exempt.

What Happens on Noncompliance (Medicaid)

- The state will **first check its own data**, payroll and wage records, education enrollment, and Medicaid encounter data before asking the member for anything.
- If the state cannot verify compliance, it must send a **notice of noncompliance** and give the member **30 calendar days** to prove compliance or an exemption. Coverage continues during those 30 days.
- Critically, a person disenrolled for noncompliance cannot receive subsidized Marketplace coverage. The individual may, however, reapply at any time. If the member does not respond, or responds but still cannot show 80 hours or an exemption, coverage ends at the end of the renewal month, with written notice. The member can still send the missing information within 90 days after coverage ends without reapplying (within 60 days is best to avoid a gap), and can request a fair hearing within 30 days of the termination notice.

TAKE NOTE

The **30-day letter is the single most important document a client will receive**. Every notice must be answered, with proof of hours, proof of an exemption, or both. Providers should treat an unanswered notice as a coverage emergency.

The Implementation Timeline

KEY DATES AND DEADLINES

H.R. 1 does not take effect all at once. The SNAP changes are already in force; the Medicaid requirement arrives January 1, 2027. The dates below govern every client conversation between now and then.

PATHWAY	WHAT COUNTS
July 4, 2025	H.R. 1 (P.L. 119-21) signed into law.
July 4, 2025 (enforced by Nov. 1, 2025)	New SNAP ABAWD rules applied to applications processed on or after this date; existing recipients became subject at their next recertification. Veterans, homeless individuals, and former foster youth lost automatic exemptions.
February 1, 2026	NJ's statewide SNAP time-limit waiver ends; only Camden City and Cape May County remain waived.
December 8, 2025	CMS issued preliminary implementation guidance to states on the Medicaid community engagement requirement.
June 1, 2026	CMS issued the binding Interim Final Rule (CMS-2454-IFC) establishing the national framework states must follow.
July 31, 2026	Public comments on the Interim Final Rule due; rule provisions take effect.
Fall 2026	NJ FamilyCare begins mailing notices to affected members. Federal rules require outreach at least three months before members must begin demonstrating compliance. Members should confirm their mailing address **now**.
October 1, 2026	SNAP cost-sharing shifts begin; New Jersey and its counties assume a larger share of administrative costs.
March 2027	Current NJ FamilyCare expansion adults with renewals due in March 2027 or later must show they meet the work requirement (or an exemption) at renewal, and move to six-month renewals. Members renewing October 2026 through February 2027 are not yet subject to the work requirement at that renewal, and renew again in 12 months.
January 1, 2027	The 80-hour Medicaid community engagement requirement takes effect in New Jersey. It applies to all new applications from this date. Current members are checked starting with renewals due in March 2027.

THE TWO DEADLINES THAT MATTER MOST

Already in effect: SNAP work requirements Already in effect: SNAP work requirements. Any nonexempt adult 18–64 receiving SNAP outside Camden City and Cape May County is on the three-month clock today. **January 1, 2027**: Medicaid community engagement, every non-exempt NJ FamilyCare expansion adult must be able to document 80 hours per month, or an exemption, when they apply (starting January 2027) or renew (starting with renewals due in March 2027).

Who Does Not Have to Comply

EXEMPTIONS

Exemptions are the first screen in every case; they are **identified, documented, and reported** to the office handling the client's case. The two programs use different lists. The medical, mental health, and addiction exemptions, the largest categories for the people we serve, are treated in depth on the next page.

NJ FamilyCare / Medicaid, Exempt or Excluded

- Pregnant women and women in the 12-month postpartum period
- Medically frail people, including substance use disorders, disabling mental disorders, significant disabilities, and serious or complex medical conditions (see next page)
- People participating in a drug or alcohol treatment program
- Veterans with a total (100%) disability rating from the Department of Veterans Affairs, whether temporary or permanent
- Parents, guardians, caretaker relatives, or family caregivers of a child **age 13 or younger** or of a disabled individual
- Former foster youth under age 26
- American Indians and Alaska Natives
- People already meeting SNAP or TANF work requirements
- People who are incarcerated, and people released from **incarceration within the prior three months**
- Medicare enrollees, people who received Supplemental Security Income (SSI), and adults under 19 or over 64 (outside the covered ages))
- Short-term hardship (at state option): inpatient or intensive care, required travel for medical care, high-unemployment counties (8%+ or 1.5× the national rate), or declared disasters

SNAP, Exempt from ABAWD Requirements

- Under 18 or age 65 and older
- Medically certified as physically or mentally unfit for employment
- Pregnant
- Receiving disability benefits (SSI, SSDI, VA disability, or similar)
- Caring for a child under 14 in the household, or for an incapacitated person
- Participating in a drug or alcohol treatment and rehabilitation program
- American Indian, Alaska Native, Urban Indian, or California Indian (new under H.R. 1)
- Living in a waived area (currently Camden City and Cape May County)
- Already working 30 or more hours per week, or earning the equivalent wages

Removed by H.R. 1: the automatic SNAP exemptions for veterans, people experiencing homelessness, and former foster youth age 24 or younger no longer exist. These clients must qualify under one of the categories above, and most can if the documentation is assembled.

Veterans: How the Exemptions Actually Work

- **Medicaid**: A veteran with a total (100%) VA disability rating, temporary or permanent, does not have to meet the work requirement. No doctor's note is needed. The State checks VA disability status automatically, but keep a copy of the VA rating decision letter in the client file in case the State asks for it. If a veteran is paid at the 100% rate through Individual Unemployability (TDIU) but is not rated 100%, confirm with NJ FamilyCare (1-833-409-2370) before relying on this exemption.
- Veterans with **partial ratings are not automatically exempt** from the Medicaid requirement; Screen them for medical frailty first. Under the October 29, 2026 court ruling, a veteran whose condition fits one of the five categories is medically frail without having to show thatmedical frailty limits their ability to work. Examples: a disabling mental disorder (such as disabling PTSD), a substance use disorder, a serious or complex medical condition, or a physical disability that significantly limits daily activities such as bathing, dressing, or getting around. Also screen for caregiver status, SSI, or another exemption, or connect the veteran to a qualifying 80-hour pathway.
- **SNAP**: H.R. 1 ended the automatic exemption for veterans, effective July 4, 2025. A veteran can still be exempt on other grounds. These include receiving VA disability compensation or other disability benefits (accepted as proof of being unfit for work), a medical provider's statement, age, caring for a child under 14, or living in a waived area (currently Camden City and Cape May County). Keep proof of whichever applies.
- Exempt is not the same as eligible. Veterans must still meet each program's income rules. VA disability compensation does not count as income for Medicaid (NJ FamilyCare), but it does count for SNAP. A veteran rated or paid as total by the VA is treated as a disabled household member for SNAP, which uses more favorable income rules.

Medical, Mental Health, and Addiction

EXEMPTIONS, IN DEPTH

Medical frailty is the most consequential exemption for the people NJRC serves. On October 29, 2026, a federal court struck down CMS's "two-part test." A person who fits any of the five categories below is medically frail. They do not have to prove that their condition limits their ability to meet the 80-hour requirement.

The Five Statutory Categories of Medical Frailty

1		Individuals who are **blind** or **disabled**
2		Individuals with **substance use disorders**
3		Individuals with **disabling mental disorders**
4		Individuals with a **physical, intellectual, or developmental disability** that significantly impairs one or more activities of daily living
5		Individuals with a **serious or complex medical condition**

These five categories are the minimum. Anyone who fits one of them must be treated as medically frail. Neither CMS nor the State may add an extra work-impairment test.

Mental Health

- Qualifying mental health conditions are generally identified using established clinical frameworks, such as the **DSM-5 or ICD-10**. A coded diagnosis from a treating clinician is the foundation of the file.
- Use a licensed health care professional who treats the client and whose New Jersey license allows them to diagnose the condition. In 2027, no clinician statement is needed: self-attestation is enough. New Jersey has not yet said which provider types it will accept when documentation is required starting in 2028, so confirm with NJ FamilyCare (1-833-409-2370).
- The clinician's statement should confirm the diagnosis and that it is a disabling mental disorder. A statement about the client's ability to work 80 hours a month is no longer required.

Serious or Complex Medical Conditions, CMS's Illustrations

GENERALLY EXPECTED TO QUALIFY	GENERALLY NOT, ABASENT ADDITIONAL SEVERITY
Cancer • End-stage renal disease • HIV/AIDS • Significant heart disease • Multiple sclerosis • Parkinson's disease	Diabetes • Asthma • Hypertension • ADHD • Obesity • Anemia, unless documentation shows the condition is serious or complex

Addiction and Recovery

- **Active participation in a licensed treatment program is itself an exemption** under both Medicaid and SNAP, for the duration of treatment. A program letter stating enrollment and dates satisfies it.
- Beyond active treatment, a substance use disorder qualifies as medical frailty under Medicaid. It is one of the five categories in the law, and no separate work-impairment showing is required.
- New Jersey currently says the substance use disorder category does not apply to people in recovery for 5 or more years, and it checks up to five years of Medicaid claims. After the October 29 court ruling, it is unclear whether that cutoff will stand. For clients in longer recovery, screen for all five categories and ask NJ FamilyCare (1-833-409-2370) how the State is applying the ruling. Treatment history, clinical records, and program letters should be preserved from the outset, not reconstructed when the review arrives.

Self-Attestation Becomes Limited in 2028

If the State cannot confirm medical frailty through claims or other records, a client can self-attest (state it on the application or renewal form). Through the end of 2027, no further documentation is required. Starting in 2028, a client can selfattest only once per continuous enrollment period. After that, documentation is required. Build the file now: the coded DSM-5 or ICD-10 diagnosis; a provider statement confirming the condition and which of the five categories it falls under (for a physical, intellectual, or developmental disability, also note which daily activities it limits); treatment letters with dates; and medication history. The SNAP parallel, "medically certified as unfit for employment", runs on the same paper.

Proving Compliance, and Who Decides

DOCUMENTATION AND VERIFICATION

How Verification Works

- The state must first attempt to verify compliance through data it already holds, payroll and wage records, education enrollment, training program participation, and Medicaid encounter data, before requesting anything from the individual.
- Where the data is incomplete, the burden shifts to the client: a 30-day notice is issued, and the client must produce proof of hours or an exemption within the window.

For work	Pay stubs; employer letters stating hours; self-employment income records
For training/education	Enrollment verification; attendance records; program completion certificates
For community service	Monthly service logs signed by the supervising nonprofit organization
For exemptions	Treatment program letters; medical documentation; VA rating decision letters; proof of caregiver status; release documentation for the 90-day reentry exception

The County Boards of Social Services

SNAP is handled by New Jersey's 21 county boards of social services. NJ FamilyCare cases are handled either by the county board or by the State's Health Benefits Coordinator (Conduent); about half go each way. The State's system checks state data sources for work and exemptions, and the office handling the case sends notices and receives the documents that answer them. Check the client's notices to see which office has the case. Three practices protect every client:

- Know which office handles the client's case (county board or Conduent) and send all filings and verification letters there..
- **Keep contact information current**. Notices arrive by mail; a missed letter is the leading cause of avoidable coverage loss.
- **Answer every notice within the stated deadline**; the 30-day Medicaid window and all SNAP recertification dates are hard deadlines.

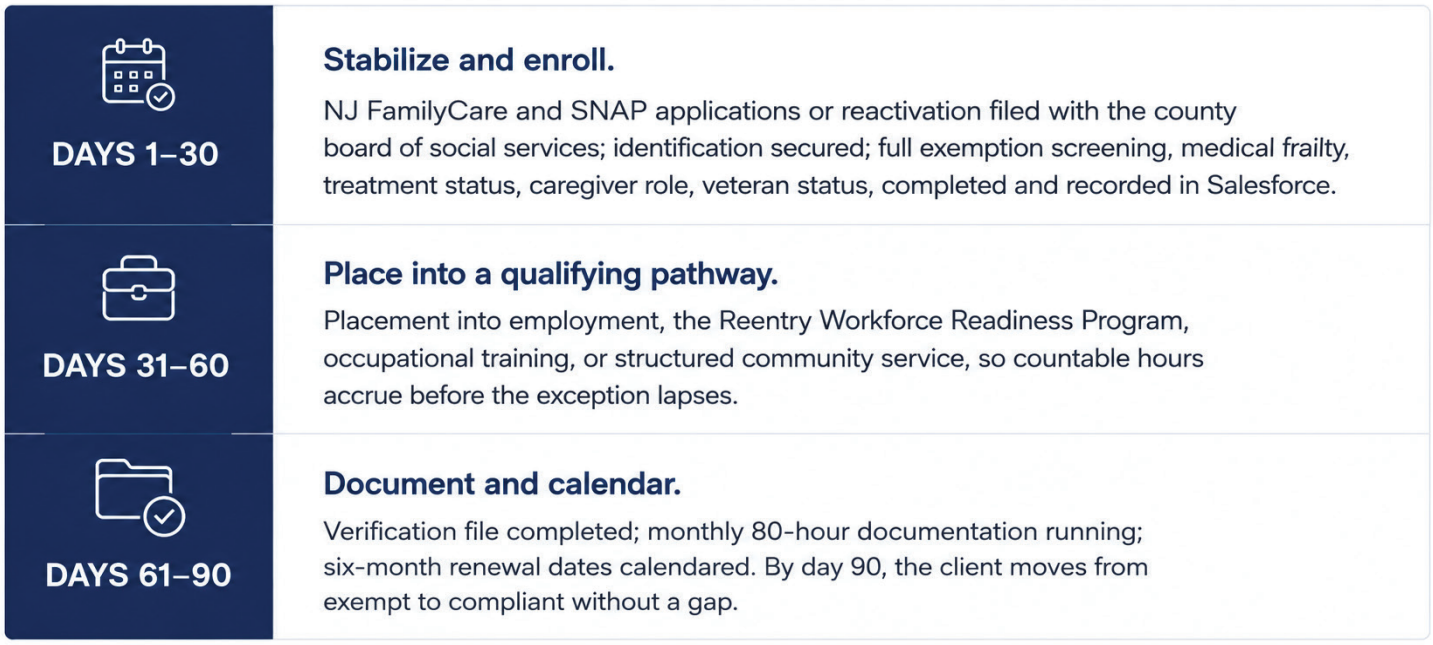
NJRC's Verification Infrastructure: Salesforce

NJRC tracks every participant's program enrollment, monthly hours, exemption status, and renewal calendar in **Salesforce**, and generates standardized verification letters for submission to the county board or State office handling the case,, the same discipline NJRC applied in producing SNAP ABAWD participant verification letters in 2026. The operating rule for partners is simple: **work with your provide**r. A client whose hours are logged monthly by a case manager walks into renewal with a complete file; a client reconstructing six months of hours from memory walks into a 30-day notice.

The 30/60/90 Model and Three Pathways to 80 Hours

THE NJRC RESPONSE

NJRC serves over 33,000 individuals returning from incarceration, addiction treatment, and military service. Federal law excepts people **released from incarceration within the prior three months** from the Medicaid requirement, a 90-day compliance runway. NJRC's 30/60/90 model is built to: **SNAP is different**: there is no post-release grace period, ABAWD rules attach immediately.



1. Reentry Workforce Readiness Program

A structured two-course digital literacy training model developed with Hudson County Community College, with curriculum partners **1Huddle** and **Grow with Google**. NJRC is pursuing Private Career School approval (NJDOE), and placement on the **Eligible Training Provider List** (NJDOL), so participation is recognized statewide as qualifying training. Enrollment, attendance, and completion are logged in Salesforce and certified monthly.

2. Employment

Direct job placement and occupational training that generate countable hours and qualifying income, including HVAC, Welding, and the LeFrak CDL Training Initiative with EZ Wheels Driving School, an eight-week, 160-hour program averaging 80 hours per month, and second-chance hiring partnerships on major infrastructure projects. Earnings of $580 or more per month independently satisfy the Medicaid requirement.

3. Community Service, Catholic Charities Partnership

For participants not yet ready for employment or training, NJRC arranges structured, supervised community service placements in partnership with Catholic Charities, unpaid work for community benefit within a structured program overseen by a nonprofit organization, with hours logged and certified monthly for submission to the office handling the case.

The U.S. District of New Jersey's ReNew Re-Entry Court ("ReNew") participants regularly participate in NJRC's various workforce training programs, and the ReNew program relies on community partners who help returning citizens complete supervision successfully and build stable lives. NJRC has been a consistent and capable partner in this work.

NJ REENTRY CORPORATION

THE H.R.1 PROGRAM

DIGITAL LITERACY • JOB READINESS • SUPPORTIVE SERVICES

The Reentry Workforce Readiness Program offers NJRC participants digital literacy training, job-readiness preparation, and supportive services to access workforce opportunities. NJRC provides two stackable training courses:

CERTIFICATES OF COMPLETION ARE OFFERED FOR BOTH COURSES.



INTRO COURSE START HERE

Participants learn basic computer navigation, internet use, email setup, attachments, online forms, and resume creation.

ADVANCED COURSE STACKS ON INTRO

Participants learn workplace computer skills, including advanced internet search, email management, professional correspondence, document formatting, file conversion, and independent troubleshooting.

BUILT AROUND THE WHOLE JOB SEARCH

Coursework is woven into a full schedule of resume labs, mock interviews, 1Huddle skill-building, supervised job search, and one-on-one case management — so every participant leaves with working skills, a finished resume, and an employment plan.

PROGRAM AT A GLANCE

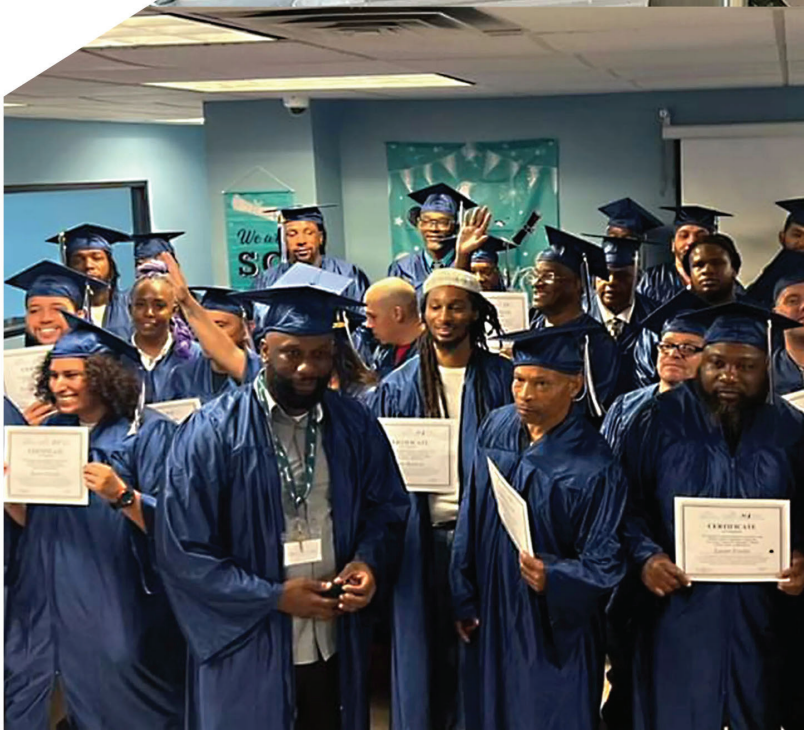
80 hours over two week — every hour SNAP E&T-qualifying

H.R. 1/ P.L. 119-21 compliant scheduling and documentation

Cohorts of 15-20 participants for hands-on instruction

Delivered with partners including Google and 1Huddle.

Lunch served daily during working sessions - no qualifying time lost



NJ REENTRY CORPORATION

H.R.1 REENTRY WORKFORCE READINESS PROGRAM

Every pathway offers credentialed training that leads to careers, dignity, and stability.

THE ONLY NATIONALLY RECOGNIZED PHLEBOTOMY COURSE FOR COURT-INVOLVED WOMEN.

THE FOUNDATION
WHAT EVERY NJRC PARTICIPANT RECEIVES

- Advanced Digital Literacy and online navigation
- Benefits navigation and H.R. 1 documentation support
- Career exploration and employment planning
- Computer literacy / Introduction to Computers
- Financial Literacy
- Legal and identification restoration support
- Resume, interviewing, and professional communication
- Trauma-informed case management and wraparound support
- Vocational Assessment for Career Placement (TABE)
- Workforce Readiness and job-readiness preparation

TRAINING PARTNERS & INSTRUCTIONAL SUPPORTS

- Google Digital Literacy
- JPMorgan Chase Introduction to Computers
- M&T Bank financial literacy
- TD Bank financial literacy
- Workforce readiness through USDOL and Huddle

INDUSTRY-RECOGNIZED CREDENTIALS
ORGANIZED BY SECTOR

- EMR
- EMT
- Medical Assistant / Medical Billing & Coding
- Peer Recovery Specialist
- Phlebotomy







SKILLED TRADES & ENERGY

- Construction Package
- Electrical Assistant
- Forklift Training
- HVAC
- Plumbing Assistant & Building Maintenance
- Solar Panel Installation
- Solar Panel Sales
- Welding

TECHNOLOGY & BUSINESS

- CISCO CCNA Routing & Switching
- Microsoft Basics

SERVICE INDUSTRIES

- Auto Maintenance and Light Repair
- Culinary Arts
- Electric Voltage Technical Training
- Stormwater/GSI Maintenance (NGICP Certification)

PARTNERS & SPONSORS

THESE PARTNERS POWER NJRC'S H.R.1 WORKFORCE READINESS REENTRY PROGRAM.

Recognized by The New York Times as a recommended charity.

Together, these partners support workforce training, healthcare, legal services, housing, addiction treatment, and employment pathways for returning citizens.

Government

New Jersey Casino Control Commission
New Jersey Department of Corrections
New Jersey Economic Development Authority
New Jersey Department of Human Services
New Jersey Department of Labor
New Jersey Office of the Public Defender
New Jersey State Parole Board
Port Authority of New York and New Jersey
United States Department of Labor
United States Department of Justice

Philanthropy & Foundations

Francine A. LeFrak Foundation
Hackensack Meridian Health (HMH)
Horizon Foundation for New Jersey
Hugo Neu Foundation
Johnson & Johnson
Public Service Enterprise Group (PSEG)
RWJBarnabas Health
Walmart Foundation
Weigand Center

Financial & Corporate

Amazon
Google
1Huddle
JPMorganChase
M&T Bank
Sansone
TD Bank
UPS
Valley Bank
Wakefern Food Corp.
Walmart

HEALTHCARE & CLINICAL

Atlantic Health
CarePlus New Jersey
Certified Community Behavioral Health Center (CCBHC)
Clara Maass Medical Center/LeFrak Wellness Center
Cohen Veterans Network
Hackensack Meridian Health
RWJBarnabas Health
Rutgers New Jersey Medical School, Center of Excellence in Substance Use Disorder Treatment
University Behavioral Health Care
Veterans Health Administration

NONPROFIT

American Friends Service
Community Food Bank NJ
Community Health Law Project
Disability Rights New Jersey
Education Law Center
Greater Newark Conservancy
Latino Pastors and Ministers
Legal Services of New Jersey
National Action Network
NJ Business and Industry
Volunteer Lawyers for Justice

EDUCATION & WORKFORCE

Brookdale Community College
Columbia University School of Medicine
Columbia University Teachers College
Hudson County Community College
Kean University
Montclair University
National Career Institute
New Jersey Council County Colleges
Rutgers University
Seton Hall University School of Law
St. Peters University

Sources: H.R. 1, P.L. 119-21 (July 4, 2025), §§ 10102, 71119; Social Security Act § 1902(xx);
CMS Interim Final Rule CMS-2454-IFC (released June 1, 2026; published June 3, 2026, 91 Fed. Reg. 33348);
CMS Informational Bulletin (Dec. 8, 2025); USDA FNS guidance (Oct. 3, 2025); NJ Department of Human Services, Division of Medical Assistance and Health Services.
This guide reflects the law and guidance in effect as of November 2026 and will be revised.

NJ REENTRY CORPORATION®

195 Campus Drive, Kearny, NJ 07032
P: 551.256.9717