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NJ Medicaid Increases Penalty Divisor – 2026

Each year, the New Jersey Division of Medical Assistance and Health Services (DMAHS) reviews and updates the Medicaid “penalty divisor.”

The penalty divisor is a key figure used to determine the penalty period for Medicaid Long-Term Services and Supports (“MLTSS”) applicants who have transferred assets for less than fair market value during the five-year lookback period.

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The “One Big Beautiful Bill” and Its Impact on NJ Medicaid Compliance Requirement

The new federal legislation commonly referred to as the “One Big Beautiful Bill”, signed into law by President Trump in July 2025, introduces additional administrative and compliance requirements that will substantially affect how individuals maintain Medicaid coverage.

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Family Caregivers in the U.S. Divided by Gender, Birth Order

In many American families, the burden of family caregiving lands disproportionately on women, geography often governs who helps, and expectations about fairness are often more idealistic than realistic.

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New Research on Dementia Risk Factors, Screenings

Reducing the risk of developing dementia and identifying risk early can prove essential for older adults. A growing body of research links dementia to loneliness, depression, insomnia, and even food insecurity.

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A New Push to Put Homeless Veterans Under Legal Guardianship

Under a new policy, government attorneys can now go to court to ask a judge to appoint a legal guardian – often when a qualified family member is unavailable – over a veteran who is deemed unable to make their own health care decisions.

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Free Online Tools for Choosing Where to Retire

Many free online tools can be a good starting point for researching possible retirement locations and helping you to reflect on your preferences or needs.

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