



# State Resources for Seniors in Illinois

Many seniors face high costs for their medical care and prescription drug coverage, and finding the funds to pay for these health care expenses can be stressful. We created this guide covering all of the available health insurance and prescription drug coverage programs in your state so you can take care of your health without worrying about the cost. Included in the guide are the benefits details, eligibility requirements, and application processes for available health insurance and prescription drug coverage programs for seniors in your state.

# Financial Assistance for Senior Living & Senior Care

Adults aged 65 and older represent over 16% of the U.S. population. That number is expected to rise as high as 21.6% by 2040. While many are capable of aging comfortably in their own homes, more than 60% of seniors require long-term care, such as nursing care or assisted living, which provides assistance with daily tasks and personal care.

Long-term care can be expensive in the United States, with average costs ranging from \$1,690 to \$9,034 per month depending on the type of care being provided. Thankfully, programs such as Medicaid and Medicare exist to help seniors pay for long-term care and other health care costs.

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## Medicaid

Medical Assistance is Illinois' Medicaid program. It uses funding from the federal government to help low-income seniors and other state residents access financial assistance that helps to pay for medical costs, including some long-term care options such as nursing home care and in-home medical care. Waiver programs that operate under Medicaid are also available and may provide coverage for additional long-term care options and services, depending on circumstances.

## How to Apply

Seniors in Illinois can apply for Medical Assistance online through the Application for Benefits Eligibility.

Those who prefer can download a paper application in English or Spanish and submit it via mail or fax to their nearest Department of Health Services office.

## Eligibility

Medical Assistance is only available to those who meet specific eligibility requirements. To qualify as a senior, applicants must be:

- At least 65 years old
- In need of nursing care
- A legal U.S. citizen or permanent resident
- A full-time resident of Illinois

There are also financial limits that must be met in order to qualify for coverage. These limitations in Illinois are as follows:

	Income Limit*	Asset Limit
<b>Single Applicant</b>	\$13,596	\$2,000
<b>Married/Common-Law Couple</b>	\$18,312	\$3,000

\*per year

## Medicare

Medicare is the federal health insurance program for older adults (65+) and some younger people with disabilities. Part A, which covers inpatient care, may also cover medically necessary care delivered in a skilled nursing facility.

### How to Apply

To apply for Medicare online, visit the Social Security Administration website, agree to the terms of service and fill out the application. To apply by telephone, call (800) 772-1213. If you prefer to apply in person, use the SSA office locator to find a nearby Social Security office.

### Eligibility

You may qualify for Medicare coverage if any of the following apply:

- You're at least 65 years old.
- You have end-stage renal disease.
- You're under age 65 and have a disability.

If you or your spouse worked and paid Medicare taxes for at least 10 years, you qualify for premium-free Part A coverage. You may also qualify for premium-free coverage if you've been receiving disability benefits for at least 24 months, you're on kidney dialysis or you need a kidney transplant.

## HealthChoice Illinois

HealthChoice Illinois is a self-directed Medicaid program that helps eligible residents of Ohio access long-term care services such as home health care, assisted living and adult daycare. It also helps pay for additional services, including radiology, personal emergency response systems, transportation and prescription medications.

## **How to Apply**

Those interested in this program can apply online or contact HealthChoice Enrollment at (877) 912-8880.

## **Eligibility**

This program is only open to those aged 65 and older with incomes at or below the federal poverty level.

## **Supportive Living Facilities Waiver**

Seniors who receive Medicaid coverage can take part in the Supportive Living Facilities waiver, which provides personal care services for those living independently in their own communities. The program is self-directed and ensures that participants have the opportunity to customize the program to suit their needs.

## **How to Apply**

Applications for this program can be directed to the Department of Healthcare and Family Services (DHFS) by calling (844) 528-8444.

## **Eligibility**

To qualify for this program, applicants must be at least 65 years old and earn an income that's greater than or equal to the current Social Security Income (SSI) rate but still be eligible for Medicaid coverage.

## **HCBS Waiver for the Elderly**

The Waiver for the Elderly is a Home and Community-Based (HCBS) program that helps seniors who require a nursing level of care to access services and support in their own homes, thus helping them avoid institutionalization. The program pays for homemaker services and adult day care, as well as devices such as automated medication dispensers and personal emergency response systems.

## **How to Apply**

To apply, seniors should contact their nearest Area Agency on Aging.

## **Eligibility**

To qualify for this program, applicants must have an income that's at or below the federal poverty level and no more than \$2,000 in countable assets.

# Health Insurance & Prescription Drug Coverage for Seniors

## Medicaid

The Illinois Medical Assistance program provides free and low-cost health care services for low-income seniors and families. It covers necessary medical expenses, including primary, emergency and ambulatory care, as well as inpatient hospital care, medical transportation and prescription drugs.

Medical Assistance also provides some supplemental health care services to promote overall health and wellness for its participants. That may include eye care, dental care and rehabilitative care.

## How to Apply

The Application for Benefits Eligibility gives seniors access to Medical Assistance, as well as nutritional assistance and other necessary state benefits. Those who don't want to submit their info online can download a paper application in English or Spanish and submit it via mail or fax to their nearest DHS office.

## Eligibility

There are specific eligibility requirements in place for Medical Assistance. To qualify for coverage as a senior citizen, applicants must:

- Be at least 65
- Require a nursing level of care
- Be a U.S. citizen or legal resident
- Live in Illinois full-time

In addition to the guidelines listed above, financial requirements are in place. In Illinois, Medicaid applicants are limited to a maximum of \$2,000 in countable assets if they're single, and \$3,000 in countable assets if they're married or living with a partner. Countable assets include savings, bonds, stocks and burial plots. They do not include applicants' primary homes or vehicles, or assets such as clothing and furnishings.

Income limits are based on federal poverty guidelines and vary depending on the size of an applicant's household. These limits are as follows:

Family Size	Monthly Income Limit*
1	\$1,073
2	\$1,452
3	\$1,830
4	\$2,208
5	\$2,587

\*Income limits in Illinois change annually. For seniors, they're set at 100% of the federal poverty level.

## Medicare

Original Medicare consists of Part A, which covers services provided on an inpatient basis, and Part B, which covers outpatient services. For example, Part A covers nursing care provided during a hospital stay, while Part B covers things like doctor visits and durable medical equipment.

### How to Apply

To apply for Medicare online, visit the Social Security Administration website and fill out the form. You can also apply by telephone or in person. Call (800) 772-1213 to speak with a representative or use the online locator to find a Social Security office near you.

### Eligibility

To receive Medicare benefits, you must be at least 65 years old or have a qualifying disability or end-stage renal disease. Everyone pays a premium for Part B, but you may qualify for premium-free Part A coverage if you or your spouse worked and paid Medicare taxes for at least 10 years.

## Medicare Advantage

Original Medicare is managed by the federal government, but Medicare Advantage Plans are sold by private insurance companies. Each plan must offer at least the same amount of coverage as Original Medicare, but many insurers offer extra benefits to make their plans more attractive to consumers.

### How to Apply

Use the Find a Medicare Plan tool on Medicare.gov to compare Medicare Advantage Plans in your state. When you're ready to enroll, call (800) 633-4227 or contact the plan provider directly.

## Eligibility

If you're eligible for Original Medicare, you are likely eligible for Medicare Advantage; however, confirm eligibility requirements with the plan provider.

## Medicare Part D

Original Medicare doesn't cover most prescription drugs, so you may want to enroll in Medicare Part D, a supplemental plan that pays for a wide range of medications. Each plan has a formulary that explains how much coverage is provided for each type of drug. Most Medicare Advantage Plans include prescription drug coverage, and you can't enroll in Medicare Part D if you have a Medicare Advantage Plan that pays for prescription medications.

## How to Apply

Use the Find a Medicare Plan tool on Medicare.gov to find a plan that meets your needs. When you're ready to enroll, contact the plan directly for instructions on applying for coverage.

## Eligibility

To qualify for Medicare Part D, you must be enrolled in Medicare Part A and Medicare Part B (Original Medicare) or one of the few Medicare Advantage Plans that doesn't cover prescription drugs.

## Medicare Savings Programs

There are several Medicare Savings Programs in Illinois that are designed to make Medicare deductibles and other related costs more affordable.

- **Qualified Medicare Beneficiary Program:** This MSP helps pay for Medicare Part A/Part B premiums, Part A/Part B deductibles and Part A/Part B coinsurance.
- **Specified Low-Income Medicare Beneficiary:** The SLMB program helps pay Medicare Part B premiums.
- **Qualified Individual:** The QI program also helps participants pay their Medicare Part B premiums, but it has higher income limits than the QMB and SLMB programs.
- **Qualified Disabled Working Individual:** This MSP pays Medicare Part A premiums for participants who lost their Medicare and Social Security disability benefits because they returned to work and earned more than the allowable limit.

## How to Apply

Medicare beneficiaries can apply for the state's QMB, SLMB or QI Medicare Savings program by contacting the DHFS at (800) 843-6154 to request an application. For convenience, this form is also available online at the Illinois DHFS Medical Forms website. Once completed, the application can be delivered in person, faxed or mailed to a DHFS office.

## Eligibility

To qualify for Medicare Savings Programs in Illinois, applicants must meet the state's monthly income and asset limits as outlined in the table below. They also must:

- Be eligible for Medicare Part and B
- A full-time resident of Illinois
- A U.S. citizen or legal resident

Program	Single Income Limits	Married Income Limits	Single Asset Limits	Married Asset Limits
<b>Qualified Medicare Beneficiary</b>	\$1,133	\$1,526	\$8,400	\$12,600
<b>Specified Low-Income Medicare Beneficiary</b>	\$1,358	\$1,830	\$8,400	\$12,600
<b>Qualified Individual</b>	\$1,528	\$2,059	\$8,400	\$12,600



# Cash Assistance Programs for Seniors

Cash assistance programs help pay for expenses not covered by health insurance, senior living programs and other forms of aid. These benefits can be used to pay for toiletries, public transportation, utilities and other necessities.

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## **Social Security**

Social Security is a source of income available to retirees and people who can no longer work because of a disability. The money for Social Security comes from a payroll tax levied on employers, employees and self-employed individuals. When you retire, you'll receive monthly payments based on how much you earned when you were working.

### **How to Apply**

To apply online, visit the Social Security website and fill out the application. You can also call (800) 772-1213.

### **Eligibility**

To qualify for Social Security, you must earn at least 40 Social Security credits in your lifetime. Working and paying your portion of the Social Security payroll tax helps you earn these credits.

## **Supplemental Security Income**

Supplemental Security Income is a tax-funded program that provides monthly payments to help aged, blind and disabled people meet their basic needs.

### **How to Apply**

To apply for SSI, fill out the online application, call (800) 772-1213 or visit your local Social Security office.

## Eligibility

SSI has the following eligibility requirements:

<b>Basic Requirements</b>	Aged 65, blind or disabled.
<b>Citizenship</b>	U.S. citizen, U.S. national or resident alien.
<b>Countable Resources</b>	\$2,000 for individuals/\$3,000 for married couples.
<b>Income</b>	Countable income can't exceed the federal benefit rate.