

DISABILITY & AGING RIGHTS



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PUBLIC BENEFITS

Medicaid and Nursing Home Care

This is a brief overview of the Medicaid rules in Illinois concerning paying for nursing homes. The information applies to people with disabilities, including older Americans with physical, cognitive, sensory or mental impairments.

I heard that Medicaid will pay for nursing home care. Is that true?

Yes, Medicaid will pay for nursing home care for people needing a nursing home level of care if their income and assets are below the state's requirements. The rules about how much income and assets you are allowed to keep as a "community spouse" vary widely from state to state, so it is important to understand the rules for your state.

For instance, in Illinois, when you go into a nursing home and you do not expect to return to your home, your spouse may keep your home, your car and your household furnishings. The state will then determine the value of your other property, such as bank accounts or certificates of deposit. You may transfer this other property to your spouse or to someone else for the sole benefit of your spouse. Depending on how much property your spouse already has (not counting things like the house and the car), you may give your spouse property valued up to \$117,249 for 2015. The amount may increase each year. Your caseworker will tell you the amount you may give to your spouse. Your spouse may also be eligible to receive some of your income if you are in the nursing home in order to remain in the community.



What are the requirements for applying for this Medicaid?

There are very strict income and asset rules for this type of Medicaid. The rules can also vary depending on whether you have a spouse who will remain living in the community. There are also rules against giving away your assets in order to make you or your spouse eligible for Medicaid to pay for the nursing home. The state will look back at all of your income and assets for the five years preceding your application for Medicaid to determine eligibility.

How do I find out more about this?

You should talk to a Senior Health Insurance Program (SHIP) counselor or an attorney if you anticipate that you or your spouse may need to apply for Medicaid to pay for a nursing home. ■

For more information:

For general information from the state about nursing homes and Medicaid, please follow this link: www2.illinois.gov/hfs/medicalprograms/brochures/pages/hfs3191.aspx

If you are in a hospital, the social service department at the hospital can arrange for a screening

If you are 60 or older and in your own home, call the Illinois Department on Aging at **1-800-252-8966** or **1-888-206-1327** (TTY)

If you have a developmental disability or mental illness, call **1-800-843-6154** or **1-800-447-6404** (TTY)

If you are between the ages of 18 and 59 and you have a physical disability, call **1-877-761-9780** or **1-866-264-2149** (TTY)

You can work with a local counselor through the Senior Health Insurance Program (SHIP) or contact your local Area Agency on Aging.

SHIP website: www.state.il.us/aging/SHIP/default.htm

SHIP phone: **1-800-548-9034**

To find your local Area Agency on Aging, visit www.state.il.us/aging/2aaa/aaa-main.htm

Call the Department on Aging's Senior Helpline at **1-800-252-8966**



Equip for Equality
20 North Michigan Avenue
Suite 300
Chicago, IL 60602

www.equipforequality.org
1-800-537-2632
1-800-610-2779 (TTY)

Illinois Department on Aging
One Natural Resources Way
Suite 100
Springfield, IL 62702-1271

Senior HelpLine:
1-800-252-8966
1-888-206-1327 (TTY)
www.illinois.gov/aging

The Illinois Department on Aging does not discriminate in admission to programs or treatment of employment in programs or activities in compliance with appropriate State and Federal statutes. If you feel like you have been discriminated against, call the Senior HelpLine at 1-800-252-8966, 1-888-206-1327 (TTY).