

DISABILITY & AGING RIGHTS



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PUBLIC BENEFITS

Medicaid for Seniors and Persons with Disabilities (SPD)

This is an overview of the Medicaid program in Illinois for Seniors and Persons with Disabilities. The information applies to people with disabilities, including older Americans with physical, cognitive, sensory or mental impairments.

What is Medicaid?

Medicaid is a joint federal and state-funded and state-administered insurance program for people with low incomes who also meet certain citizenship requirements. In Illinois, the program name for people over 65 or blind or disabled is Medicaid for Seniors and Persons with Disabilities (SPD). The program was formerly known as AABD Medicaid.

Is Medicaid different in each state?

Yes. The federal government sets basic guidelines but each state has some flexibility in how it runs its Medicaid programs. In Illinois, there are medical programs for individuals and for families. Each program has a distinct name, eligibility requirements, income and asset requirements, and citizenship qualifications.

What does Medicaid cover?

Most of the Medicaid programs provide comprehensive medical coverage. Those that do not are typically specialized programs for specific diseases. The programs were created to fill the gaps.

Who is eligible for Medicaid?

If you are 65 or older, you are eligible for Medicaid if you have income below \$973 a month and countable assets below \$2,000.

People on SSI or SSDI or who are disabled according to the Social Security definition of disability are also eligible for Medicaid.

Can my spouse also be on Medicaid?

Yes, if your spouse is also disabled or blind or over 65 and if your combined incomes are below \$1311 a month (in 2014) and countable assets are below \$3,000, both of you can be eligible for Medicaid.

I am not a citizen of the U.S. Do I qualify for any Medicaid programs?

Most Illinois Medicaid programs have some requirement that you must be either a U.S. citizen or a “qualified immigrant.”

To be eligible as a “qualified immigrant,” you must meet the following immigration requirements:

- People admitted to the U.S. as refugees, asylees or conditional entrants
- Resident noncitizens who were formerly refugees
- U.S. veterans (honorably discharged) or active duty and their legal permanent resident spouses and unmarried dependents
- Certain Amerasian immigrants from Vietnam
- Certain Cubans and Haitians
- Hmong or Highland Laotian immigrants
- Iraqi or Afghan special immigrants
- Victims of human trafficking
- Certain victims of domestic violence

Most noncitizens, with the exceptions above, are ineligible for Medicaid benefits for the first five years they are in the U.S.



I am not 65 and I do not have a disability but I have a very low income. Can I be eligible for Medicaid?

Yes. The Affordable Care Act (ACA) created a new category of adults who are eligible for Medicaid. In Illinois, adults age 19-64 who were not previously eligible for medical coverage and who have incomes up to 138 percent of the federal poverty level are eligible for Medicaid. In 2015, that means income below \$1,354 a month. You do not have to be disabled to qualify for this Medicaid category, but you do have to meet the citizenship or qualified immigrant status.

I make too much money for Medicaid. Is there any other way I can get Medicaid?

Yes, if you have too much income or too many assets for Medicaid, you may be eligible to spend down your income or assets to qualify for Spenddown Medicaid.

How does that work?

You would have to apply for Medicaid and then you would be told how much of your income or assets you have to spend down to the level that would make you eligible. You can use medical bills you have incurred (not paid) or medical bills you have paid to meet your spend down amount. You can also pay your spend down amount each month at the beginning of the month in order to qualify for Medicaid. This would be like paying a deductible each month in order to be eligible.

I make too much money for Medicaid. How can I get health insurance?

You will have to buy health insurance through the Illinois marketplace, Get Covered Illinois. Depending on your income, you may be eligible for premium assistance.

Age Options has a tip sheet for the health insurance marketplace at:

www.ageoptions.org/services-and-programs_makemedicarework.html

I am not eligible for any coverage through Medicaid, Medicare or the marketplace because of my immigration status. Where can I go to get health care?

You can get health care on a sliding fee scale at a federally qualified health center.

To find one, visit the following website:

www.findahealthcenter.hrsa.gov/Search_HCC.aspx

How do I apply for Medicaid?

In October 2013, Illinois started a new website called ABE, the Application for Benefits Eligibility. This is a new web-based application portal for Medicaid, SNAP and cash benefits. You can apply online at: **www.abe.illinois.gov/abe/access** or call **1-800-843-6154**.

PUBLIC BENEFITS

You can also access ABE at www.getcoveredillinois.gov. And there is a consumer assistance hotline at **1-866-311-1119**.

ABE also offers an “Am I Eligible?” screening tool to help you determine if you are likely to be eligible for benefits before completing a full application. The screening tool is not a substitute for a full application.

You can also use ABE to upload verification documents to support your application. You can save an application in process and return to it later.

Community partners, including Illinois Assisters, can help you complete your application. You can find an assister at the www.getcoveredillinois.gov website, or call **1-866-311-1119**.

You can also go to your local IDHS office. You can locate your nearest office at this website: www.dhs.state.il.us/page.aspx?module=12 or call the DHS Customer Service Helpline for assistance at: **1-800-843-6154** or **1-800-447-6404** (TTY) Monday through Friday, 8 a.m. to 5:30 p.m.

For more information, you can get assistance from a Senior Health Insurance Program (SHIP) counselor at: www.state.il.us/aging/SHIP/default.htm or call SHIP at **1-800-548-9034**.

Or contact your local Area Agency on Aging at www.state.il.us/aging/2aaa/aaa-main.htm.

Or call the Area Agency on Aging Senior Helpline at **1-800-252-8966**. ■



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