

MAKING THE CONNECTION

Introduction to Mainstream Benefits



OBJECTIVES

Define the core eligibility criteria for a number of public benefit programs

Describe the basic components of cash, food and medical benefits

Discuss case examples that pertain to homeless consumers

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What types of Mainstream Benefits exist?

- Food Benefits**
 - SNAP – Supplemental Nutrition Assistance Program
 - WIC – Women, Infants Children
 - Food Pantries
- Cash Benefits**
 - Social Security Retirement, Survivors or Disability Insurance
 - Supplemental Security Income (SSI)
 - AABD – Aid to the Aged Blind and Disabled
 - TANF – Temporary Assistance to Needy Families
 - Veterans Pension and/or Compensation
- Medical Programs**
 - Medicaid (low Income)
 - Medicare (aged 65+ or disabled)
 - ACA Marketplace
 - VA HealthCare


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FINDING THE RIGHT PROGRAM

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Step 1




Fit the person to the program
(Categorical eligibility)

Does the person care for a child under 18 or is pregnant?	Does the person have a disability that affects his ability to work?	Does the person meet the age threshold for the program?	Is the person a veteran?	Does the person not fit a category but is low income?
TANF	SSDI/SSI	RSDI/SSI	VA Pension	SNAP
All Kids	Medicaid	Medicaid	VA Compensation	Medicaid
Moms and Babies	DRS	Medicare	VA Health Care	
WIC			VAC	

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Step 2




Does the person meet income and asset qualifications for the benefit?

- [Federal Poverty Level](#)
- [HUD median income](#)
- [State standards](#)
- [USDA standard](#)

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Step 3



Are there other *qualifiers* for the benefit?

- [Citizenship](#)
- Relationship
- Residence
- Discharge status
- Criminal background
- Etc.

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CITIZENSHIP STATUS

A Qualified Non-Citizen/Alien is.....



Not a U.S. citizen but legally present; may qualify for public benefits 5 years after entry

Some humanitarian statuses can qualify for public benefits without a 5 year wait



- Refugees/Asylees
- Admitted under VAWA (Violence Against Woman Act)
- U.S. Military or Veteran plus dependents
- Cuban or Haitian
- And More.....

Unqualified Non-Citizen

A non-citizen who does not qualify for public benefits based on status. This group includes:


- Undocumented/unauthorized non-citizens
- Legal residents present under 5 years (LPR)
- Asylum applicants
- Those with temporary status, such as students and tourists

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Examples



Qualified
John entered the U.S. in 2000 as a LPR. He loses his job. He can receive any public benefit for which he can qualify, based on his income.



Unqualified
Maria entered the U.S. as an LPR in 2012 and was recently laid off. She is locked out of many public benefits including Medicaid (unless pregnant).



Unauthorized
Marc entered the U.S. as a visitor from France in 2000. He never left and he let his visa expire. He is barred from receiving public benefits.

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Benefits Available Based on Status

Program	Qualified Non-Citizen	Lawfully Present	Un-authorized Non-Citizen
Qualified Health Plan through the Marketplace with financial help	✓	✓	
Medicaid	✓		
Medicaid if a child under 19 or pregnant	✓	✓	✓
AABD (Aid to the Aged Blind or Disabled)	✓		
TANF (Temporary Assistance for Needy Families)	✓		
SNAP (Supplemental Nutrition Assistance Program)	✓		
Emergency Medicaid (limited to life threatening care and aged, blind, disabled, or related caregiver of child under 18 and meet income and resource limits)	✓	✓	✓

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Benefits Where Status is not a Factor

- Emergency medical assistance and disaster relief;
- National school lunch benefits and Child nutrition act benefits;
- Public health assistance for immunizations, testing and treatment of symptoms of communicable diseases;
- Foster care and adoption assistance;
- Head Start, and the job training partnership act, etc.

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Mixed Status Households

Often a household has persons who are unauthorized non-citizens **and** U.S. citizens or legal residents

Application can be made for the qualified persons (U.S. citizens and legal residents)

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Other Rules that Affect Eligibility

The diagram features a large, light blue arrow pointing to the right. Inside the arrow, there are two rounded rectangular boxes. The first box is blue and contains the text 'Public Charge'. The second box is green and contains the text 'Sponsor Liability'.

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Deferred Action (DACA)

The infographic consists of five colored boxes arranged in two rows. The top row has three boxes: a blue box on the left, a teal box in the middle, and an orange box on the right. The bottom row has two purple boxes. The text in the boxes is as follows:

- Blue box: A form of prosecutorial discretion – Defers deportation
- Teal box: Allows application for work permits
- Orange box: **NOT** a path to citizenship or LPR status
- Purple box (left): Requests reviewed on a case-by-case basis
- Purple box (right): Prohibited from accessing public benefits including ACA (exception if child under 19 or pregnant)

Source: National Immigration Law Center
www.nilc.org/dpa&daca.html



INTRODUCTION TO SNAP

Supplemental Nutrition Assistance Program

SNAP Benefits

Benefits are provided on the Illinois Link Card

- Only one card issued to a case

Used to buy:

- Any food or food product for human consumption
- Seeds and plants for use in home gardens to produce food

Cannot be used to buy:

- Hot foods ready to eat
- Food intended to be heated in the store
- Lunch counter items or foods to be eaten in the store
- Vitamins or medicines
- Any nonfood items (except seeds and plants)
- Alcohol and Tobacco

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Income Limits

*Effective January 2016
**Effective October 2015

Is household's gross monthly income below...

Number in Home	NON-QM Income Limits if no one disabled or age 60+ (165% FPL)*	QM** Income Limits if someone is disabled or age 60+ (200% FPL)
1	\$1,619	\$1,962
2	\$2,191	\$2,655
3	\$2,763	\$3,298
4	\$3,335	\$3,348
5	\$3,907	\$4,042
6	\$4,479	\$5,428
7	\$5,051	\$6,122
8	\$5,623	\$6,815
9	\$6,195	\$7,508
10	\$6,767	\$8,201
Additional Persons (each)	+\$572	+\$693

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What is a SNAP Household?

Persons who buy and
prepare food together

Parents and children living
together until child is age
22. A parent is:

- biological parents (natural); or
- legal parents (adoptive); or
- stepparents

Spouses living together

- married to each other, or
- living together **and** holding themselves out to the community as husband and wife by representing themselves as such to friends, relatives, neighbors, or tradespeople

Persons under 18 and
under the parental control
of someone in the house

Examples

Martha lives with 3 friends. They have agreed to buy and prepare food together. Martha is currently not working and wants SNAP help. She will need to provide information about her 3 friends.

Nancy age 21 and her son age 1 leave her husband. Nancy returns home to live with her parents. They tell her she is responsible for all her own expenses. Nancy applies for SNAP. She is told she will need to provide her parents income information and to include them on the application.

Stan and Mary are married and still live together, but are in the process of filing for a divorce. Stan works and buys his own food. He has told Mary he will not give her any money. Mary applies for SNAP she will need to include Stan on the application.

Mike age 16 is kicked out of his parents home. His best friends parents take him in and agree to provide him with shelter and supervision. Mike decides to apply for SNAP benefits. Mike is told he needs to provide information about the people he lives with.

Who may apply as separate households?

Elderly, disabled and homebound

Roomers and boarders if they pay reasonable amount

People living in shelters

Residential drug rehabilitation program patients

Homeless applicants

Definition of Homeless (SNAP) [PM 06-04-02](#)

No fixed, regular place to sleep at night

Place applicant sleeps is:

- Shelter
- Half-way house
- Home of someone else if there less than 90 days
- A place where people do not usually sleep such as a doorway, lobby, bus station, hallway or subway

Other ways to verify identity besides State ID (PM-02-08-03-a)

Verification of residence not required (PM-03-02-03)

DHS must have way to contact client

- Can use a mailing address (shelter, friend, FCRC)

Example



- Jack is homeless and applies for SNAP. He stays at a local shelter and has no place to cook.
- Jack tells you he is denied SNAP as he does not have a home and a place to cook.
- Jack does not need a place to live to receive SNAP benefits. He can use the shelter's address if they agree he can get his mail there.
- Jack does not need a place to cook to get SNAP.

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Maximum Monthly SNAP Amounts

Number of People in Household	Maximum Gross Monthly Benefits
1	\$194
2	\$357
3	\$511
4	\$649
5	\$771
6	\$925
7	\$1022
8	\$1,169
9	\$1,315
10	\$1,461
Additional Persons (each)	\$146

The maximum benefit decreases as income increases

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SNAP Calculator

SNAP Eligibility Calculator

The information collected will be used to determine if you are likely to receive SNAP benefits. When you submit a completed application, your local office will determine your eligibility and the actual benefit amount might be higher or lower than the amount determined here. In some instances you may not qualify for benefits. Some students of higher education must meet special rules to qualify.

English | Español

Household Information

Household size:
 Is anyone in the household 60 or older, blind, or disabled? No Yes

Household Income and Assets

Gross income (before deductions) from work (monthly):
 Other income (before deductions), such as social security, child support, unemployment (monthly):
 Assets:

Household Expenses

Dependent care costs (monthly):
 Court ordered child support payment amount (monthly):
 Out of pocket medical expenses for a household member age 60 or older, blind or disabled (monthly):
 Rent / Mortgage (monthly):
 Homeowner's insurance and taxes (monthly):

Household Utility Expenses

Choose the one that best describes your utility expense:
 not billed for utilities billed for utilities

Notice

In accordance with Federal Law, U. S. Department of Agriculture (USDA), and U.S. Department of Health and Human Services (HHS) policy, the Department of Human Services is prohibited from discriminating on the basis of race, color, national origin, sex, age, disability, religion, or political belief. To file a complaint of discrimination, contact either the Department of Human Services, USDA, or HHS. Contact information is listed below:

- Department of Human Services, EEO/AA Office
401 S. Clinton Street, 7th floor
Chicago, IL 60607
- USDA, Director, Office of Adjudication
1400 Independence Avenue, SW

<http://fscalc.dhs.illinois.gov/FSCalc/returnToInput.do>

Application Options

Online at www.abe.illinois.gov

Via phone at 1-800-843-6154

Mail/Fax paper application

In-person at local office



After Application is Submitted

Interview to be scheduled within 14 days

Many offices doing "cold calls" for expedited cases

Disposition to be issued within 30 days

Applicant notified in writing via letter

Upon approval, LINK Card mailed

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INTRODUCTION TO CASH BENEFITS

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Cash Programs to Consider

State Administered Cash Benefits	<ul style="list-style-type: none">• TANF: Temporary Assistance for Needy Families• AABD Cash (<i>Aid to the Aged, Blind Disabled</i>)
Federally Administered Cash Benefits	<ul style="list-style-type: none">• Social Security Retirement, Survivors, or Disability Benefits• SSI: Supplemental Security Income

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TANF: TEMPORARY ASSISTANCE TO NEEDY FAMILIES

**Cash assistance
for families of
children 18 or
younger
(includes
unborn) who...**

- Are U.S. Citizens or qualified immigrants
- Public charge and sponsor liability applies
- Have income below state standards
- Assets/resources are not a factor
- Are Illinois resident's

**Caregiver does
not...**

- Have to be a parent
- Have to meet an age requirement
- Be a citizen or LPR

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TANF, continued

Benefits

- Time-limited to 60 months except when the parent or adult is not in the TANF case
- Includes medical coverage
- Sometimes includes SNAP

Must cooperate with:

- Plan to leave TANF – Responsibilities and Service Plan (RSP)
- Obtaining child support
- Seeking employment
- Other program requirements

TANF Crisis Assistance

Individuals who are homeless and eligible for TANF or receive TANF can apply for TANF Crisis Assistance (PM-06-03-00)

Crisis Assistance can help provide additional income to help cover:

- Some of the cost of a security deposit (up to \$250)
- Help to replace food or furnishings lost in a natural disaster or fire
- Help to replace food lost due to a power outage or disaster

Request is made for these services to the TANF worker or when applying for TANF

Example

Jill and her children are homeless due to a fire in her apartment building. Jill currently receives TANF.

Jill can apply for crisis assistance to help pay for furnishings, clothing, food and household supplies lost in the fire.

In addition to her TANF check that month, Jill received an additional benefit of \$300 to help cover these costs.

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TANF Application Process

Application options:

- Apply in person at local IDHS office of choice, or
- Apply on-line at www.abe.illinois.gov
- Mail in a paper application

Interview

- Usually scheduled within 14 days of applying
- Worker compares income to state standards
- Worker assesses non-financial factors (i.e., citizenship, residence, relationship, etc.)

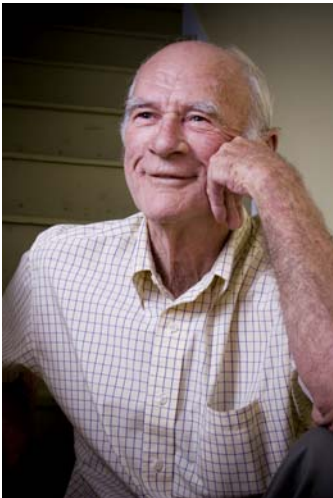
Verification

- Income, Relationship, Proof children live in home, citizenship

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AABD Cash Assistance

Cash assistance to supplement low income aged, blind and disabled residents



AABD Cash Assistance

Income and Asset Limits

- Income must be less than state standards
- Assets below \$2,000 (1) and \$3,000 (2)

Who could be eligible?

- U.S. Citizen or qualified non-citizen who:
 - Lives in Illinois, and
 - Age 65+, blind, or disabled, and
 - Receives Supplemental Security Income (SSI), or
 - SSI stopped for a refugee due to 7 year limit
- If a non-citizen, public charge and sponsor liability applies

AABD Cash Application Process

Application options:

- Apply in person at local IDHS office of choice, or
- Apply on-line at www.abe.illinois.gov
- Mail in a paper application

Interview

- Usually scheduled within 14 days of applying
- Worker compares income to state standards
- Worker assesses non-financial factors (i.e., citizenship, residence, relationship, etc.)

Example



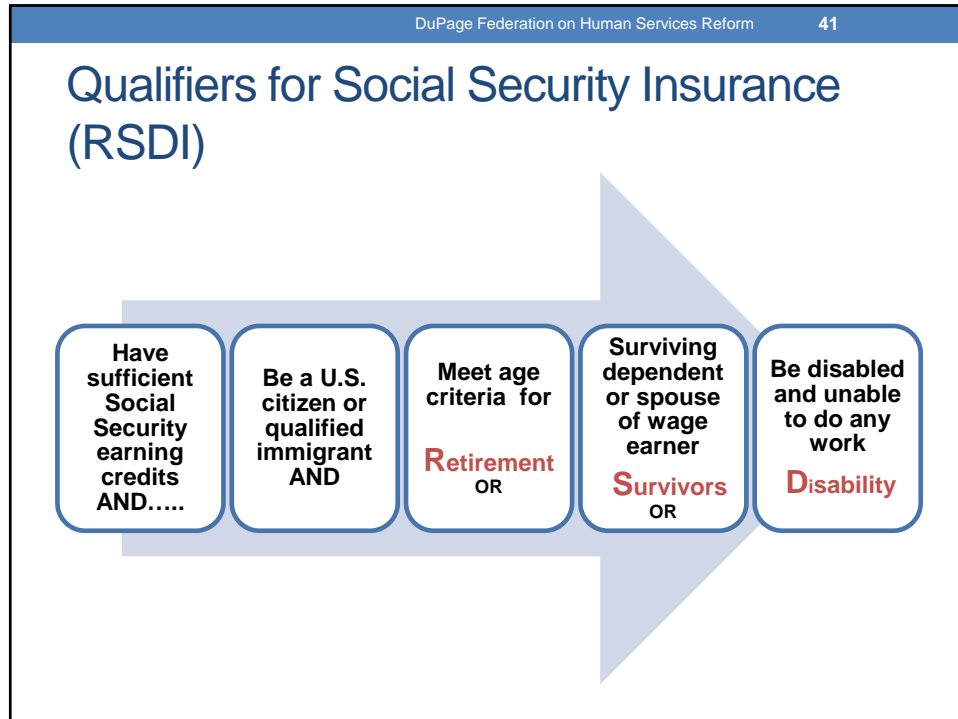
Luke comes to your shelter as his parents kicked him out of the home. He reports he receives SSI of \$469 a month. Luke can apply for help to supplement his low SSI benefit and possibly get as much as \$143 a month from the state. Luke should also contact SSA to request an increase in his SSI benefit as he no longer receives rent assistance from his parents.

Social Security Cash Benefits

Social Security Insurance (RSDI)

- Retirement, Survivor's Disability Insurance

Supplemental Security Income



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Qualifying Wage History

Retirement or Survivor's

- 10 years of wage credits (40 work credits) in order to receive retirement or survivors benefits
- Wage credits through own or (ex)spouse's work history

Disability

- Generally need 20 credits in the 10 years immediately before disability began (less if under age 30)
- Must be unable to work 12 months or longer due to disability

Additional Benefits for Spouse or Child

- When the wage earner receives benefits some family members can also receive benefits

Example: Earning Credits

Eli age 35 works as a landscaper from April through October each year. During this time he earns \$40,000 and paid FICA taxes on those wages. Eli has 4 credits.

Bruce is a private equity investor. He reports \$57 million in revenue but paid \$151 in FICA tax based on earned income of \$925. Bruce does not earn any SSA work credits.

Social Security Insurance

Retirement

- Must have legally made sufficient contributions to SSA
- Benefits can begin as early as 62, OR
- At full retirement age (FRA) based on birth date
- If retirement delayed after FRA the retirement benefit grows at 8% for each year delayed

Survivors

- **Spousal**
 - Age 50 if disabled or at age 60 (reduced benefit)
 - OR a caregiver of a child age 16 or under, or of a disabled child regardless of age
- **Child who is...**
 - Unmarried, and under age 18;
 - Age 19 or younger if attending elementary or secondary school full time; OR
 - Disabled before age 22 and remains disabled

Disability (SSDI)

- Recent work history or deceased spouse's work history if applicant is age 50 or older
- Provable disability that prevents work for 12 months or more

Example

Joe is 62. He is told at FRA (age 66) he will receive \$2,056 a month.

At age 62 he can receive \$1,500 a month.

If Joe waits to retire at age 70 he can receive \$2797 a month.

Former Spouse Wage History

A divorced spouse can receive Social Security based on former spouse's Social Security record if the marriage lasted 10 years or longer AND:

- Applicant is unmarried;
- Applicant is age 62 or older;
- The ex-spouse is entitled to Social Security Retirement or disability benefits and
- The applicant's is not entitled to a higher Social Security benefit on own record.

If ex has not applied for benefits but qualifies, applicant can receive benefits if divorced for at least two years.

Deceased Spouse or Parent Wage History (Survivors)

Spouse (or former spouse) of deceased wage earner

- Caregiver of a dependent child age 16 or younger who qualifies for benefits
- Age 60 or
- 50 if disabled and not able to qualify based on own wage history or
- Age 62 or older and not able to qualify based on own wages

Child of deceased of deceased wage earner

- Unmarried child who is:
 - Age 18 or younger or up to 19 if in H.S. or
 - Disabled that started before age 22

Examples

Marla is 52 and worked only 2 years paying into Social Security. She is now diagnosed with MS and is unable to work. Her husband died a couple of months ago and he had supported her. She has no minor children at home.



Roland has received SSI since he was born due to a disability. He is now 30. In talking with Roland you learn his father has died.

Nancy is age 61 and homeless. In screening her you learn she had been married for 20 years and her ex-spouse is now deceased.



What is a Disability?

Disability is the inability to do any work due to a ***medically determinable physical or mental impairment***

The disability is expected to ***result in death or has lasted or can be expected to last for a continuous period of not less than 12 months***

Disability Work Credits

The number of work credits depends on age and can range from 20-40. Generally need 40 credits, 20 of which were earned in the prior 10 years ending with the year of disability.

Younger workers may qualify with fewer credits.

- **Before age 24**--6 credits earned in the 3-year period before
- **Age 24 to 31**--Credit for working half the time between age 21 and time before disability. E.g. Mary become disabled at 27, Mary needs credit for 3 years of work (12 credits) out of the past 6 years (between ages 21 and 27).
- **Age 31 or older**--Need between 20-40 credits based on age

Whose Wage Credits are Used

Own

Spouses or former spouses (if insufficient wage history on own)

Parents (if disabled before age 22)

Example


Jason worked since age 16. For 20 years he worked for the local county. At 40 he set up his own business and worked at that until he became disabled at age 50. During the time he was self-employed he never paid his FICA taxes.

Jason applies for Social Security disability and is told he is not eligible for disability benefits, but when he retires he will be eligible for \$800 a month.


Why do you think this happened?

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5 Step Disability Review Process




1 Is the person working at or over SGA?




2 Are the impairments severe?



3 Does the person meet a listing?



4 Can the person do past work?



5 Can the person do any other work?

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When do benefits start?

SSDI starts 5 months after onset of disability

John	Mary	Nancy
<ul style="list-style-type: none"> Applies for SSDI on 6/15/15. Social Security determines Johns disability onset date is 6/1/15. His SSDI won't begin until 12/1/15. 	<ul style="list-style-type: none"> Mary applies for SSDI on 6/15/15. Social Security determines her disability onset was 1/15/15. His SSDI will begin 7/1/15. 	<ul style="list-style-type: none"> Nancy applies for SSDI on 6/15/15. Social Security determines her disability onset date was 6/1/13. Her SSDI benefits begin 6/1/14 because SSDI can only issue benefits no more than 12 months before the date of application.

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Takeaway

RSDI Benefits require work history

Whose work history is dependent on a variety of criteria

Critical to report all information, all jobs, parent's information, former marriages, etc.

Social Security will determine whose wage history is most beneficial to applicant

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SSI: Supplemental Security Income

Provides help to.....

- Low income/resource individuals: Resources below \$2000 (1) or \$3000 (2)
- Who are aged, blind or disabled, AND
- U.S. Citizen or Qualified Non-Citizen, Or
- LPR in U.S. 5 years must also have at least 40 work credits

Limited or No wage history

2016 SSI benefit amount is \$733 (1) and \$1100 (2)

Resources – What Counts for SSI?

Uncounted

- One car or truck
- House of residence
- Household goods
- Life insurance (face value less than \$1500)
- Burial plot/expense funds (less than \$1500)

Counted

- Bank accounts
- Other real estate
- Investments (stocks, bonds)
- Life insurance (\$1500+)
- Money/Property disposed 30 months prior to application

ALL Income Counts – including child support, alimony, TANF, State assistance, self-employment, etc.

SSA or SSI?

Social Security does a quick screen for SSI eligibility when a person applies.

SSI application is not done when:

- Person reports assets over the limits
- Does not meet immigration criteria
- Person has other disqualifier (e.g. criminal history)

When is SSI Considered?

Individual does not have sufficient earnings to qualify for SSDI
OR

Wage history does not meet criteria for SSDI (no recent work history) OR

SSA benefits are below the SSI benefit rate AND the person is either 65+ or blind AND the person meets all other SSI criteria
OR

Person needs financial help during the window of ineligibility for regular SSA

Living Arrangement And SSI Benefit

Living arrangement affects amount

- Full Benefit Rate (FBR) if lives alone, homeless, transitional housing
- FBR reduced to 2/3 if shared or in-kind e.g. parents let you live rent free, parents pay your rent, friends provide you food
- Suspended/State Institution: can't receive
- Non-State Institutions: receive \$30

Proof of housing arrangement is provided at application

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Housing Arrangement Examples

The diagram consists of four colored boxes arranged in a diamond shape, each containing a housing arrangement example:

- Blue box (top-left):** John lives with his parents rent free.
- Orange box (top-right):** Jack is homeless and stays at the local overnight shelter.
- Teal box (bottom-left):** Susie is currently incarcerated at the county jail.
- Purple box (bottom-right):** Dan lives with his parents rent free. They hope to get their money back some day so they consider this help a loan.

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When Does SSI end?

When the person becomes eligible for regular SSA benefits, OR

The person no longer meets SSI eligibility criteria

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Applying for Social Security and SSI

Apply on-line www.ssa.gov for Social Security Retirement, Survivors and Disability



Disability

Regular Disability (SSDI)	SSI Disability
<ul style="list-style-type: none"> Complete on-line disability report Complete application for benefit on-line 	<ul style="list-style-type: none"> Complete on line disability report Call 1-800-772-1213 for SSI application

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Common Verification

Provide Social Security all requested non-financial information

- Citizenship status
- Relationship
- Current income, assets, housing arrangement (includes spouse's or parent's income/assets, sponsor income)
- Military discharge
- Record of prior marriages
- Information about dependents

If applying due to disability.....

Report all health conditions and medical providers

- List all medication
- Sign medical releases
- Use Social Security's [terminology](#)
- Cooperate with all follow up requests from Disability Determination Services (DDS)

Eligibility Determinations

Social Security renders separate decisions on SSI and SSA benefits

Example:

- Walt applied for both SSI and SSDI. Shortly after he receives a denial letter saying he is ineligible due to assets. Based on this he stops collecting medical records since he has been denied. Should Walt have done this?

SOAR: A Resource for SSI/SSDI

SOAR = SSI/SSDI Outreach, Access and Recovery

A Best Practice model sponsored by SAMHSA

- Focuses on people who are homeless or at risk of homelessness

SOAR TA Center helps states and communities by providing technical assistance and training

- SOAR TA Center Liaison: Abigail Lemon
- SOAR State Team Leads (IL): DuPage Federation

In Illinois:

- Approval rate 72%
- Average days to decision = 75 days

SOAR Online Course

<http://soarworks.prainc.com>

In Summary

Supplemental Security Income (SSI)	Social Security Insurance (SSDI, OASDI, RSDI)
Benefit for disabled, elderly, and blind individuals who have very low income	Benefit for insured individuals (or certain relatives) and dependents/survivors
Benefit amount is the Federal Benefit Rate (FBR), plus available State supplement	Benefit amount based on FICA contributions
Limits on assets/resources	No limits on assets/resources
Living arrangement may affect benefit amount and eligibility	Living arrangement has no effect on benefit amount or eligibility
Medicaid eligibility usually comes with SSI	Medicare eligibility usually comes after two years of SSDI benefits or at age 65

MEDICAL BENEFITS

An Overview

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ACA Key Components

Shared responsibility among employers, government, individuals to offer/obtain insurance (*Minimum Essential Coverage*)

Created a new Health Insurance Marketplace to offer more affordable health insurance

Expanded Medicaid eligibility to low income adults earning up to 138% FPL

- U.S. Supreme Court ruled this provision optional for states

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What are people's options for coverage?

Employer Based Coverage

Government programs

- **Medicaid** – insurance for low-income populations; ACA expanded eligibility
- **Medicare** – insurance for seniors age 65+ or those who are disabled
- **VA Healthcare** – insurance for honorably discharged veterans
- And more

New as of 2014: Marketplace insurance with or without financial help

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FPL: Income Limits for Coverage

2016 Federal Poverty Level							
Household Size	Medicaid Programs (Monthly)					Marketplace (Annual) (using 2015 FPL)	
	AABD (100% FPL) ↓ Seniors, Persons w/ Disabilities	ACA Adult FamilyCare Adult	All Kids Level 1 Child	Moms and Babies Pregnant or child under 1	All Kids Level 2 Child	CSR 250%	APTC 400%
1	\$990	\$1,366	\$2,069	-----	\$3,148	\$29,425	\$47,080
2	\$1,335	\$1,842	\$2,790	\$2,844	\$4,245	\$39,825	\$63,720
3	\$1,680	\$2,318	\$3,511	\$3,578	\$5,342	\$50,225	\$80,360
4	\$2,025	\$2,795	\$4,232	\$4,313	\$6,440	\$60,225	\$97,000

The income increases as the number of person's in the household increases.

Medicaid adjusts its income standards in February each year. The Marketplace uses the FPL that is in place at the start of Open Enrollment each year.

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Medicaid Programs in Illinois

ACA Adult

Family Care for parents and other caretakers of children under 18

AllKids

Moms and Babies

AABD (Aid to the Aged, Blind and Disabled)

Apply for Medicaid on-line at www.abe.illinois.gov or via phone at 1-800-843-6154

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Who Can Enroll in Medicaid?

<p>An adult (age 19-64) can enroll if...</p>	}	<ul style="list-style-type: none"> • A U.S. citizen or qualified non-citizen • Illinois resident • Income below 138% FPL
<p>A person who is 65+(aged), blind or disabled can enroll if...</p>	}	<ul style="list-style-type: none"> • A U.S. citizen or qualified non-citizen • Illinois resident • Income below 100% FPL (if over enrolled in Spend down) • Have resources at or below \$2000 (1 person) or \$3000 for 2 persons)
<p>An pregnant woman or child under age 1 can enroll if...</p>	}	<ul style="list-style-type: none"> • Illinois resident • Income below 213% FPL
<p>A child (age 1-through 18) can enroll if...</p>	}	<ul style="list-style-type: none"> • Illinois resident • Income at or below 318% FPL • When income is over 209% FPL the child has to be uninsured for 3 or more months

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Introduction to the Marketplace

Place for individuals & employers to compare private health insurance options (web portal)

Can directly compare on the basis of price, benefits, quality and other factors

Many people will be able to get financial help

www.healthcare.gov

Who Should Use the Marketplace?

Designed for people who are not offered insurance through a job or do not qualify for government coverage

- Anyone can use the Marketplace to explore health insurance options, even if you already have insurance* now.

The only requirements to get insurance through the Marketplace are:

- Resident of the state where coverage is purchased
- You must live in the U.S.
- You must be a U.S. citizen or national (or lawfully present non-citizen under 5 years)
- You can't be currently incarcerated

Marketplace Application Process

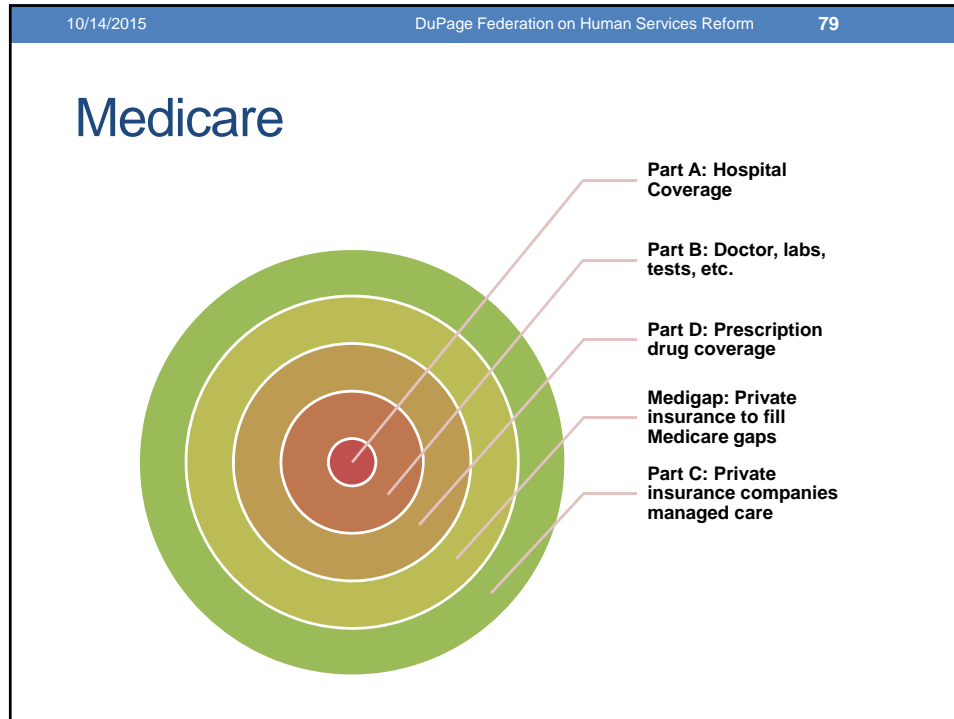
Open enrollment period begins again November 1, 2016 and ends January 31, 2017.

Application may be submitted online, over the phone, or by mailing it to the Marketplace.

- Receive eligibility notice informing consumer of the amount of financial help available.
- Shop for health plans offered by insurance companies.

May qualify for a Special Enrollment Period for certain life events.

In-person assistance available (Navigators).



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Eligibility for Medicare

U.S. citizen or qualified non-citizen, AND

- Age 65 and older, OR
- IF under 65 the person is disabled and one of the following applies:
 - Receives Social Security disability for 2 years, OR
 - Has End-Stage Renal Disease, OR
 - Has been diagnosed with ALS

Tune In for June 1 webinar

- Details about impact of the ACA
- Income counting rules
- When and how to apply



RESOURCES

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ABE: Application for Benefit Eligibility

ABE APPLICATION FOR BENEFITS ELIGIBILITY [Español](#) [Login](#)

An official site of the State of Illinois | Bruce Rauner, Governor [What is ABE?](#) [FAQ](#) [More Options](#)

Welcome to ABE

Helping people in Illinois lead healthy and independent lives

Use this site to apply for healthcare, food, and cash assistance

[Check if I Should Apply](#) [Apply for Benefits](#)

[ABE Partner Login >](#)
[Community Partner Registration >](#)

www.abe.illinois.gov

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What can be Screened?

ABE APPLICATION FOR BENEFITS ELIGIBILITY [Help](#) | [Print](#) [Español](#) [Login](#)

You are about to begin using the ABE Screener to find out if you may be eligible for benefits. If you are ready to apply for benefits, [click here](#), to start application.

Welcome
Welcome to ABE - Am I Eligible tool. This tool is a quick and easy way for you to find out if they might be able to get:

- ✓ **SNAP** Supplemental Nutrition Assistance Program (SNAP) (formerly Food Stamps) helps low-income people and families buy the food they need for good health. Benefits are provided on the Illinois Link Card - an electronic card that is accepted at most grocery stores.
- ✓ **Cash Assistance** Temporary Assistance for Needy Families (TANF) provides temporary financial and Healthcare Coverage for pregnant women and families with one or more dependent children. TANF provides financial assistance to pay for food, shelter, utilities and expenses other than medical.
- ✓ **Healthcare Coverage** Aid to the Aged, Blind and Disabled (AABD) Cash is for people who are aged, blind and/or disabled and need money. A person who is eligible for the AABD Cash program receives cash and Healthcare Coverage.
- ✓ **Healthcare Coverage** Illinois offers coverage to eligible children, adults, seniors and people with disabilities. These programs provide access to healthcare at a reasonable cost.

More information on these and other State of Illinois benefits programs can be found on the Department of Human Services' [website](#).

How long will this screening take? It will take about 15 minutes to complete the screener. We will ask you about the people in your home, the money you get from a job or other sources, your housing costs and a few other bills.

Is my information secure? We take your privacy seriously. We only ask for the information necessary to help you find out if you may qualify. We do not keep this screening information. You cannot be identified from your answers to the screening questions. To find out more about the ABE privacy policy [click here](#).

What if I'm ready to apply? If you would like to skip this screening tool and begin your application for benefits, [click here](#).

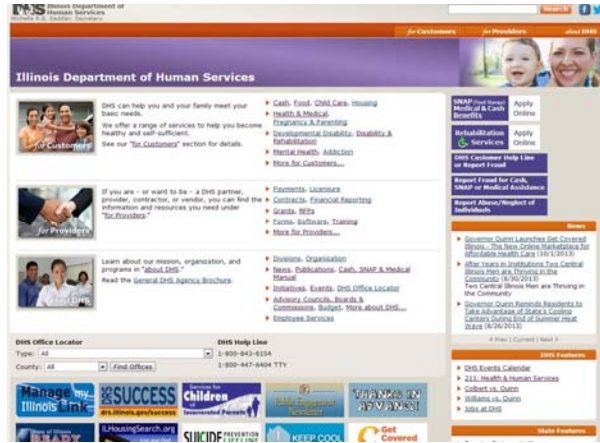
Continue Screening Questions: Click the **Next** button to begin the Am I Eligible screening. Do not use the Forward, Back or Stop buttons on your browser. Instead, use the navigation buttons at the bottom of each page. If you would like more information about how to use this website, [click here](#).

[Exit](#) [Next](#)

Navigating the IDHS Website

www.dhs.state.il.us

- Policy Manual
- Announcements
- Applications
- And much more!



QUESTIONS?



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