

Healthcare and Family Services (HFS) Medical Benefits (*Illinois Medicaid*)

NOTE: Some people confuse Medicaid and Medicare and think that they are the same. They are two different programs. Medicaid is a state-run program that provides hospital, medical coverage, and long term care services for qualifying people with low income and little or no resources. Each state has its own rules about who is eligible and what is covered under Medicaid. Medicare is a federal health-insurance program for adults age 65 and above and those under age 65 with a disability.

What is HFS Medical Benefits?

The Healthcare and Family Services (HFS) Medical Benefits program – Illinois Medicaid – is a comprehensive healthcare program for qualifying low income individuals age 65 and above or younger individuals with a disability within the state of Illinois.

Who is Eligible?

Persons who meet all of the following:

- Live in Illinois
- Are a U.S. citizen or qualified non-citizen
- Meet current monthly income criteria (including earned and unearned income)
 - Earned income is wages from your job or profits from your business
 - Unearned income (Social Security and any other money you receive)
- Has limited assets
 - Certain assets are exempt, such as the home you live in and a personal vehicle

Spenddown: What is it?

- Spenddown is a program for individuals whose income is slightly higher than Medicaid requirements.
- Individuals qualifying for spenddown coverage must pay a certain amount of medical expenses each month before Medicaid begins paying (similar to an insurance deductible).

What is Covered under Illinois Medicaid?

Long Term Care

- Long-term care in an Intermediate or skilled nursing facility
- Home and Community Based Services
 - In-home care includes: personal care services, homemaker services, and emergency home response services
 - Adult Day Care
 - These services will only be provided if the cost of home and community services are determined to cost less than skilled nursing facility care

Medical expenses (through an HFS enrolled provider), such as:

- Hospital care
- Doctor's services
- Psychiatric care
- Prescription drugs
- Hospice services
- Medical equipment and supplies

Prevention of Spousal Impoverishment

Under Illinois law, married individuals are allowed to keep a portion of their assets when their spouse is receiving Medicaid long-term care services. This allows the community spouse to protect some resources so as to continue living in the community.

How do I enroll in the HFS Medical Program?

To apply for medical assistance:

- Visit the nearest Illinois Family Community Resource Center (FCRC) Department of Human Services (DHS) office. Staff will help you submit an application.
- Call the Department of Human Services and request an application by mail or download an application from the HFS website at: www.health.illinois.gov/hfs.html. Upon receiving your application, DHS will arrange an interview with you.

To locate your area FCRC, call the DHS Helpline at 1-800-842-1461 (TTY: 1-800-447-6400) or use the online office locator at: www.health.illinois.gov/hfs.html

Additional Programs in Illinois:

Department on Aging Community Care Program is designed as an alternative long-term care option to keep older adults in their own homes longer. For more information on the Community Care Program contact the Senior Helpline at 1-800-252-8966 or visit www.state.il.us/aging/1athome/ccp.htm.

Services covered in this program may include:

- Adult Day Service
- Case Management Services
- In-Home Services
- Emergency Home Response Service

Illinois Supportive Living Program (SLF Illinois), through the Illinois Department of Healthcare and Family Services offers an assisted living model as an alternative to people who would otherwise need nursing facility care.

- Available to frail people age 65 and above and those under 65 with a disability
 - The Supportive Living Program covers services such as: Medication oversight, Personal care, Chore service and Social and recreational programming
- The individual is responsible for room and board costs at the facility

For more information, contact the Dept. of Healthcare and Family Services, Bureau of Long Term Care

- Web: www.slfillinois.com
- E-mail: hfswebmaster@illinois.gov

Illinois Cares Rx

Illinois Cares Rx provides State Prescription Assistance to low-income individuals to help cover the out-of-pocket cost of their prescription drugs.

- Illinois Cares Rx Basic will cover prescription drugs that treat 11 common diseases and includes Alzheimer's medications. For more information call Illinois Health Benefits Hotline at 1-800-226-0768 (TTY: 1-866-675-8440)