



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.

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 |
|---|----------------------|-----------------------|---------------------|----------------------|
| Qualified Medicare Beneficiary | \$1,133 | \$1,526 | \$8,400 | \$12,600 |
| Specified Low-Income Medicare Beneficiary | \$1,358 | \$1,830 | \$8,400 | \$12,600 |
| Qualified Individual | \$1,528 | \$2,059 | \$8,400 | \$12,600 |