

#### Illinois Medicaid Waiver Information

<http://www.hfs.illinois.gov/hcbswaivers/>

#### Illinois Department of Human Services (DHS)

<http://www.dhs.state.il.us>

DHS Regional Office Locator

<http://www.dhs.state.il.us/page.aspx?module=12&officetype=&county=>

Illinois DHS Division of Rehabilitation Services (DRS) Home Services Program

<http://www.dhs.state.il.us/page.aspx?item=29738>

#### University of Illinois at Chicago Division of Specialized Care for Children (DSSC)

DSSC Local Office Lookup [http://internet.dssc.uic.edu/dsscroot/office\\_lookup.asp](http://internet.dssc.uic.edu/dsscroot/office_lookup.asp)

#### Federal Government Agencies

U.S. Department of Health and Human Services, Centers for Medicare and Medicaid Services (CMS)

<http://www.cms.hhs.gov>

Social Security Administration (SSA):

SSI Information

<http://ssa.gov/applyfordisability/>

#### Medicaid information/Resources

Adult Medicaid Application

<http://www.dhs.state.il.us/page.aspx?item=29722>

Federal Poverty Level Calculator

<http://www.coalitionclinics.org/fpl.html>

Medicaid as a Second Language (guide to Medicaid terms, acronyms and abbreviations):

<http://www.hdwg.org/files/resources/Medicaid%20as%20a%20Second%20Language.pdf>

#### The Arc of Illinois Family to Family Health Information and Education Center publications:

*All Kids Vs. COBRA – Which One Should I Pick?* – from The Arc of Illinois Family to Family Health Information and Education Center

<http://www.thearcofil.org/familytofamily/documents/documentdetails.asp?did=1874>

*PUNS – The Basics* - from The Arc of Illinois

<http://www.thearcofil.org/secure/reveal/admin/uploads/documents/PUNS%20-%20The%20Basics.pdf>

*Health Insurance for Illinois Youth in Transition* - from The Arc of Illinois Family to Family Health Information and Education Center

<http://www.thearcofil.org/familytofamily/documents/documentdetails.asp?did=1154>

#### Illinois Life Span Project Resource Database

[www.illinoislifespan.org](http://www.illinoislifespan.org)

#### The Arc of Illinois Events/Training Calendar

<http://www.thearcofil.org/events/index.asp>

#### Other Information and Advocacy Resources

*Special Needs Future Planning: GROUP HEALTH INSURANCE FOR "ADULT" CHILD WITH SPECIAL NEEDS?* - from Brian Rubin, JD and member of The Arc of Illinois Board of Directors.

<http://www.snfp.net/sys-tmpl/medicaidprivatehealthinsurance/>,

Health and Disability Advocates

[www.hdadvocates.org](http://www.hdadvocates.org)

Illinois Coalition on Immigrant and Refugee Rights

<http://icirr.org/outreachresources.htm>



## Illinois Medicaid Information For Families Of Children And Adults With Disabilities

### Dear Families of Illinois Children and Adults with Disabilities:

The Arc of Illinois Family to Family Health Information and Education Center is pleased to share this guide to Medicaid eligibility with you.

Special thanks go to staff members of The Arc of Illinois, The Illinois Life Span Project, the Illinois Department of Healthcare and Family Services and the University of Illinois at Chicago Division of Specialized Care for Children for collaborating on the development and review of this guide.

Please keep in mind that the information contained in this document is intended to be general in nature, and is not a substitute for individual guidance from the Illinois Department of Healthcare and Family Services and/or the Illinois Department of Human Services regarding your eligibility for Medicaid or the status of your application.

We look forward to hearing from you with feedback about how you have used this guide and your suggestions for improvement or additional resources to include.

You can reach us at 866-931-1110 (toll free for families in Illinois), 815-464-8247, or by email:

[familytofamily@thearcofil.org](mailto:familytofamily@thearcofil.org)

**The Arc of Illinois**

**Family to Family Health Information and Education Center**

[www.thearcofil.org/familytofamily](http://www.thearcofil.org/familytofamily)

*If your child or adult with a disability is in need of public services, then you need to know about Medicaid. Medicaid is the key to services in Illinois and we have developed this fact sheet for you.*

Illinois' Medicaid program is administered by the [Department of Healthcare and Family Services](#) (HFS), formerly known as the Department of Public Aid (IDPA). Medicaid programs in each state are a federal-state partnership, managed by the U.S. Department of Health and Human Services, [Centers for Medicare and Medicaid Services](#). In Illinois, HFS contracts with the [Department of Human Services](#) (DHS) to process Medicaid applications and redeterminations.

## Information for Families of Children Under Age 18

The Illinois Medicaid program for children is called [All Kids](#), and it includes children who are eligible under the following criteria.

1. Children of [income-eligible](#) families are eligible for "free" Medicaid, which is called All Kids Assist. **The All Kids Assist card is white.**

It's important to know that the income eligibility levels (how much you earn per month divided by your family size) are increased each year in conjunction with the annual increase in the Federal Poverty Level (FPL) amounts. For more information about your FPL rating, use the [FPL calculator](#).

In other words, be aware that if your family size increases, or your income decreases, you may be eligible to:

- a. move to a different level of All Kids and have lower premiums and/or co-pays.
- b. move from one of the "buy-in" levels of All Kids (Levels 1-8) to the "free" level (All Kids Assist)

Changes in income and/or family size must be reported to the local DHS office when they occur. Do not wait for annual redetermination.

**All Kids will need proof of gross earned and other income from the most recent 30 days when you apply. Please include these proofs with your child's application.**

2. Children in families at ANY income level who do not have health insurance, lose their health insurance, or are enrolled in COBRA can enroll. For All Kids Levels 1-8, parents pay monthly premiums and co-pays on a sliding fee scale, available on the [All Kids](#) website. **The All Kids card for Levels 1- 8 is yellow.** For more information, see our publication [All Kids vs. COBRA: Which One Should I Pick?](#)

Be aware that if you **choose** to drop or cancel your child's health insurance coverage (not connected to losing your job), you must wait for 12 months before you can enroll your child in All Kids.



## Who Else Can Help?

For questions related to services, programs and State of Illinois agencies:

Illinois Life Span Project at the Arc of Illinois  
[www.illinoislifespan.org](http://www.illinoislifespan.org)  
800-588-7002 voice

For questions related to SSI, Medicaid, Medicare and Health Benefits for Workers with Disabilities:

Health and Disability Advocates  
[www.hdadvocates.org](http://www.hdadvocates.org)  
312-223-9600 voice  
800-427-0766 TTY

For questions related to youth transition and health, including access and coverage:

The Arc of Illinois Family to Family Health Information and Education Center  
[www.thearcofil.org/familytofamily](http://www.thearcofil.org/familytofamily)  
866-931-1110/708-560-6703 (voice)  
711 Illinois Relay

For legal questions, including problems with services for people with disabilities from state agencies:

Equip for Equality  
[www.equipforequality.org](http://www.equipforequality.org)  
800.537.2632(voice)  
800 -610-2779(TTY)

## Resources cited:

### State of Illinois Agencies and Programs:

Illinois Department of Healthcare and Family Services (HFS) - formerly Public Aid  
<http://www.hfs.illinois.gov>  
*HFS 3863: Questions and Answers about Immigration Status and Public Charge.*  
<http://www.hfs.illinois.gov/medicalbrochures/hfs3863.html>

### All Kids Information

Illinois All Kids website  
<http://www.allkids.com>  
All Kids Income Eligibility Chart  
<http://www.allkids.com/income.html>  
Income eligibility chart for children with private insurance  
<http://www.allkids.com/about.html>  
All Kids Application Agent Locator  
<http://www.allkids.com/akaa/search/>  
All Kids Application for children up to age 18  
<http://www.allkids.com/application.html>  
Adult Medicaid Application  
<http://www.dhs.state.il.us/page.aspx?item=29722>

people applying for Medicaid and other public programs related to citizenship and immigration status. These regulations do not apply to children under age 18 in Illinois. The Illinois Department of Healthcare and Family Services has a brochure which explains these regulations titled [HFS 3863: Questions and Answers about Immigration Status and Public Charge](#).

People applying for the first time, or undergoing their first redetermination, will need to provide proof of their U.S. citizenship/immigration status and identity. People who are already enrolled in SSI and/or Medicare are exempt from this requirement.

For some youth with special needs exiting the school system; this new requirement may cause some concern. Some youth may lose coverage after their 19<sup>th</sup> birthday if they do not get a job with insurance benefits, marry someone who has private insurance with dependent benefits, be able to be covered as a dependent on their parent's private health insurance or have the ability to find and pay for private health insurance themselves.

**Immigration status may prevent some youth with special needs from accessing Medicaid insurance and adult services that require Medicaid enrollment.**

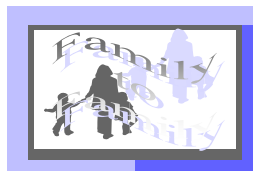
If you have any questions about Medicaid eligibility for your young adult with special needs who was not born in the US, please contact [Health and Disability Advocates](#) at 312-223-9600.

If you live in or are able to travel to the metropolitan Chicago area, the [Illinois Coalition on Immigrant and Refugee Rights](#), (ICIRR) and their member agencies have a contract with the Illinois Department of Human Services to help people who do not speak English apply for Medicaid, SSI, and other public benefits. This means that instead of having to go to the local DHS office, you can go instead to a community agency which has staff members who speak your language. You can call ICIRR at 312-332-7360 x32. The agency list is also included in the appendix of this document.

For more information about Medicaid eligibility and enrollment, and services for children and adults with disabilities, contact the following:

1. For children up to age 21 with any disability and/or chronic illness, contact The Family to Family Health Information and Education Center: 866-931-1110 or [familytofamily@thearcofil.org](mailto:familytofamily@thearcofil.org)

2. For children and adults of any age with developmental disabilities, contact The Illinois Life Span Project: 800-588-7002 or [mike@illinoislifespan.org](mailto:mike@illinoislifespan.org)



3. For children enrolled in [Medicaid Waivers](#), parent income is “waived”, or not counted. The child’s income - if any - is counted. This makes early financial planning very important. **Children enrolled in Medicaid waivers get white All Kids cards.**

4. Some children who have private health insurance are eligible to enroll in All Kids for secondary coverage, also called “wraparound” coverage. This means that they can use All Kids to cover services that their private insurance does not cover. At the present time, this is based solely on the family’s income and the child’s disability status is not considered. These children do not need to “wait for a waiver” in order to qualify for All Kids. Once enrolled, they may be able to get respite care and/or personal assistance services covered through NCPAS (Nursing Care and Personal Assistance Services) if prescribed by their physician, or through the DHS Division of Rehabilitation Services (DRS) [Home Services](#) program.

**Children can qualify for All Kids if they have insurance AND if their family’s income is below the limits shown below.** Look for your family size in the following [chart](#) to find the income limit for children who already have insurance.

**All Kids Income Limits for Children Who Have Insurance**

Two person family:	\$28,000 per year	\$2,428 per month
Three person family:	\$36,000 per year	\$3,052 per month
Four person family:	\$42,000 per year	\$3,675 per month
Five person family:	\$50,000 per year	\$4,298 per month
The limit is higher for larger families.		

5. Other children who may be eligible for All Kids include those involved with the Department of Child and Family Services (DCFS), such as children in foster care, children in special needs adoptions arranged by DCFS, and children who are wards of the state.

**How to Apply for All Kids**

An effective way to apply for All Kids is via an [All Kids Application Agent](#) in your community. The [application](#) can be downloaded so you can print it and take it with you to the All Kids Application Agent.

**If you apply by mail, send by certified mail and keep a copy for yourself.**

Other ways to apply:

1. If your child participates in DSCC, a staff person at [your regional office](#) can process your All Kids application.
2. Check with the business office at your hospital/medical center. Many have a designated staff person who handles All Kids and Medicaid applications “in-house”.

3. Apply at your DHS local office, or Family Community Resource Center. Find your local office by using the [DHS Office Locator](#) for call 1-800-843-6154 (voice) /1-800-447-6404 (TTY).

All Kids ends the first full month after a child's 19<sup>th</sup> birthday. For example, if a child turns 19 on August 6<sup>th</sup>, All Kids eligibility ends September 1. The All Kids program sends a reminder letter 2 months before a child turns 19 and identifies potential eligibility categories for ongoing coverage.

If your child with special needs is already receiving [SSI](#) (Supplemental Security Income), he/she is eligible to participate in the Medicaid program for adults with disabilities. You may want to check with HFS Medical Programs the month prior to your child's 19<sup>th</sup> birthday to make sure that he/she is "transferred" from All Kids to the Medicaid program for adults with disabilities. HFS Medical Programs contact information is listed below:

**Division of Medical Programs  
Department of Healthcare and Family Services  
201 South Grand Avenue East  
Springfield, Illinois 62763-0001**

**Telephone number: 217-782-2570**

**Fax number: 217-782-5672**

**E-mail: [hfswebmaster@illinois.gov](mailto:hfswebmaster@illinois.gov)**

**<http://www.hfs.illinois.gov/directory/>**

If your child is not enrolled in SSI, and is not pregnant/does not have children, he/she must apply for SSI before applying for Medicaid.

#### **Information for Families of Children and Adults Over Age 18**

Adults (over 18) applying for Medicaid must work with their DHS Family Community Resource Center. Only pregnant/parenting adults can apply for Medicaid with an All Kids Enrollment Agent.

The [application form](#) is long, so it's helpful to print it out and complete it prior to your appointment with DHS. Persons with disabilities can request an appointment with their local DHS office or [Family Community Resource Center](#). They are not required to simply come to the office and wait in line. Appointments must be requested in advance. If the disability prohibits coming to the DHS office, a phone interview can be requested. If you are unable to reach your local DHS office by phone, you can call a regional DHS field operations office and ask them to assist you:

Chicago	312.793.4131
Rockford	815.987.7702
Peoria	309.671.4966
Springfield	217.524.6321
Marion	618.993.7474

You can also call the HFS Division of Medical Programs at 217-782-2570. Remember that adults with disabilities who do not have children must FIRST be eligible for [SSI](#) in order to qualify for the Medicaid program for adults with disabilities (AABD: Assistance to the Aged, Blind and Disabled). If your child is not enrolled in SSI, and is not pregnant/does not have children, he/she must apply for SSI before applying for Medicaid. You cannot apply for SSI online.

#### **Financial planning is the key!**

SSI has an "assets test". This means that applicants can have no more than \$2,000 in assets. Medicaid also has income eligibility. This means that if proper financial planning has not been done and a special needs trust has not been established; a child or adult with assets above this limit – regardless of the severity of their disability - can be found ineligible for Medicaid and thus unable to get government-funded disability services.

It's impossible to predict when a child or adult may be "selected" from PUNS, so it's best to be prepared. To learn more about financial planning, plan to attend one of [The Arc of Illinois seminars](#) on this topic, presented by experts in the field. These seminars are held at a variety of locations around the state each year.

To find a financial planning specialist in your area, visit the [Illinois Life Span](#) resource database or call Illinois Life Span at 800-588-7002.

Remember that it is possible for an "adult disabled child" to remain on their parent's health insurance and also have Medicaid insurance. For more information about this, read our publication [Health Insurance for Illinois Youth in Transition](#).

For more information about Illinois laws which permit some adults with disabilities to remain as dependents on their parent's health insurance, see [Special Needs Future Planning: GROUP HEALTH INSURANCE FOR "ADULT" CHILD WITH SPECIAL NEEDS?](#) This document is available on the website of Brian Rubin, JD and member of The Arc of Illinois Board of Directors.

**If your adult child is able to remain on parental health insurance, they must also be enrolled in Medicaid in order to be able to access government-funded services and supports for adults with disabilities.**

In the past, Illinois disability provider agencies had the ability to serve adults who were not enrolled in Medicaid with grant funding obtained from the DHS Division of Developmental Disabilities. Effective July 1, 2009, this type of grant funding may no longer be available. All adults seeking developmental disability services must be enrolled in Medicaid, unless they choose to pay privately for services.

#### **PUNS – Prioritization of Urgency of Need for Services**

Another important step to getting needed services for children and adults with developmental disabilities in Illinois is the completion of a PUNS (Prioritization of Urgency of Need for Services) interview. PUNS provides information about the current and anticipated needs of people with developmental disabilities to the Illinois DHS Division of Developmental Disabilities. When funding is available, names are drawn from this list to receive services. For more information about PUNS, please see our [PUNS – The Basics](#) document.

To complete a PUNS interview, you must contact your local Independent Service Coordination Agency or ISC. To find your local ISC, you may contact Illinois Life Span at 1-800-588-7002, use the Search for Advocacy/Service Providers link on the [Illinois Life Span](#) website, or use the Illinois [DHS Office Locator](#).

#### **Special Information for Families of Youth Who Were Not Born in the U.S.**

In Illinois, the All Kids program does not consider the immigration status of children under 18. All eligible children living in Illinois may enroll. Since July, 2006, the Federal government has implemented new guidelines for