IL Medicaid General Q & A - 2021

Q. At what age should a person apply for IL Medicaid?

A. Many children in Illinois are enrolled in Medicaid (All Kids). If you are receiving IL Medicaid (All Kids) as a child age 18 or younger, you must reapply for Medicaid as an adult. Apply before turning 19 and e-mail hfs.aca@illinois.gov for assistance in transitioning to adult Medicaid. Share the applicant’s D.O.B., Social Security number (SSN), RIN or confirmation # of online Medicaid application. NOTE: Children enrolled in All Kids age 18 turning 19 will remain in All Kids until the end of the public health emergency (PHE) and the transition period begins. This will be at least until March 2022 based on current information. There will be no gap in coverage. Transition to adult Medicaid is not happening now. Individuals will receive a Medicaid redetermination notice sometime next year as everyone is reassessed. There will be advance notice when the state begins transitioning everyone but it depends on if the federal government extends the PHE again after December 2021.

If you have never been enrolled in Medicaid, are 18 and have SSI, apply at age 18. https://abe.illinois.gov/abe/access/ If no SSI at age 18 or older you may have to share medical records to show disability (Note: Apply for SSI before applying for IL Medicaid): https://www.ssa.gov/benefits/ssi

Q: As a parent, do I have to include my income and my spouse’s income when I assist my adult son/daughter with their Medicaid application?

A: This is determined by the MAGI Rules- if someone applies for Medicaid and is a dependent on someone else’s tax return, regardless of their age, the income of all household members must be divulged. The link to the 2019 update of the definitive guide to this topic: https://healthlaw.org/resources/advocates-guide-to-magi/# If the Medicaid applicant is 18 years old or younger and lives at home, Medicaid will ask for parents’ income during the application process. If you are found ineligible for IL Medicaid as over-income, but have SSI, the application will be re-processed as Aid to the Aged, Blind and Disabled (AABD). (This is the reason we suggest applying for SSI first).

Q: As a parent, a relative or friend of an individual with a disability, can I help with the IL Medicaid application?

A: Yes. If you are a guardian, you must attach an approved representative form to a written application: See: http://www.dhs.state.il.us/onenetlibrary/12/documents/Forms/IL444-2998-IES.pdf Attach a copy of legal guardianship to the approved representative form to a written application if signing the application for an adult son or daughter. When completing the application online, upload the guardianship order and complete the approved representative document.

Q: If I cannot verify identity through the online Medicaid application, how do I verify identity?
Q: Where can I get information about Medicaid spend down and pay-in spend down?

A: https://www.illinois.gov/hfs/info/Brochures%20and%20Forms/Brochures/Pages/HFS591SP.aspx

Q: As a parent, can my adult son/daughter be Medicaid eligible if they currently have health insurance through my employer health insurance policy or my spouse’s policy?

A: Yes, Medicaid pays last. Many individuals have health insurance through their employment or are on a parent’s employer health insurance policy. Some also have Medicare because they receive Supplemental Security Disability Income (SSDI) either on the basis of the individual’s work history or as a Disabled Adult Child of a worker who is retired, disabled or deceased.

Q: If I am not Medicaid eligible due to my work income but I have a disability what options do I have?

A: You may be eligible for Health Benefits for Workers with Disabilities, a Medicaid buy in program: https://www.illinois.gov/hfs/MedicalPrograms/hbwd/Pages/default.aspx

1619b: https://www.ssa.gov/disabilityresearch/wi/1619b.htm

AABD Spenddown:
https://www.illinois.gov/hfs/info/Brochures%20and%20Forms/Brochures/Pages/HFS591SP.aspx

Q: How long does it take for HFS to process my Medicaid application?

A: The Illinois Medicaid Manual states that caseworkers have 45 days to process most Medicaid applications but 60 days for a Medicaid application based on disability.

Q: How do I apply for Medicaid?

A: The online application can be accessed at: https://www.abe.Illinois.gov and the downloadable written application can be accessed at: https://www.illinois.gov/hfs/SiteCollectionDocuments/hfs2378h.pdf Many find it helpful to look at questions from the written application to have everything ready when completing the application online.

Q: If I have a question about a Medicaid application, a temporary Medicaid card or change of status, can I contact Healthcare and Family Services (HFS) directly?

A: Yes. Call 877-805-5312.

Q: If I have a question about my annual redetermination of Medicaid eligibility, who do I contact? (Note: Annual redeterminations of Medicaid eligibility are on hold during the duration of the pandemic emergency)

A: Email DHS.DD.MediRede@illinois.gov. If you do not receive a response within 72 hours contact Mikie Salmon at Mikie.Salmon@illinois.gov or 217-557-9253.

What you need to know about SNAP benefits
SNAP stands for Supplemental Nutrition Assistance Program, often referred to by its former name - Food Stamps. This is a program of the U.S. Department of Agriculture. You can apply for SNAP at the same time that you apply for Medicaid. However, the SNAP program has its own rules for income and eligibility.

- People who live in a NFP (not-for-profit) group home CILA (Community Integrated Living Arrangement for adults with IDD) and who receive intermittent CILA waiver funding should apply for and maintain SNAP benefits.
- People with disabilities who live at home are considered to be a “household unit” until they reach their 22nd birthday. This means that the income of all household members is counted.
- For more SNAP information, see: [http://www.dhs.state.il.us/page.aspx?item=30357](http://www.dhs.state.il.us/page.aspx?item=30357)

**Glossary of helpful terms**

DOB = Date of Birth

SSN = Social Security Number

RIN= Recipient Identification Number (issued by HFS)

HFS = Illinois Department of Healthcare and Family Services, our state’s Medicaid agency

DHS= Illinois Department of Human Services- they have an agreement with HFS to handle Medicaid and SNAP (Food Stamp) applications and redeterminations. This is handled by the DHS Division of Family and Community Services.

ABE = Application for Benefits Eligibility (online application site)

**Redeterminations (redes):** Redes for Medicaid enrollees in general: *(Note: Medicaid benefits eligibility annual redeterminations are not occurring during the duration of the pandemic emergency)*

People can either attempt to use ABE or complete and mail back the form they receive.

The rede form is not available on the HFS website.

Some people do not get rede notices, as the data system used by DHS is able to verify them automatically. This is called an “ex parte renewal”.

Rede letters and forms are sent out to people when additional information is required.

Blank rede forms are not available online (you may want to make a copy of the one mailed to you prior to completing it; otherwise, you must contact DHS to obtain a replacement form).