



## IL Medicaid: General Questions

### How do I apply for Medicaid?

<https://hfs.illinois.gov/medicalclients/medicaidguide/applying.html#:~:text=With%20a%20Paper%20Application>

- ✓ **Online** at <https://abe.illinois.gov/abe/access/> ;  
Questions:  
<https://hfs.illinois.gov/medicalclients/medicaidguide/applying.html#:~:text=With%20a%20Paper%20Application> and visit Customer Support:  
<https://www.dhs.state.il.us/page.aspx?item=98456>
- ✓ **Through the mail:** the downloadable written application can be accessed at: <https://hfs.illinois.gov/content/dam/soi/en/web/hfs/sitecollectiondocuments/il444-2378b.pdf> Many find it helpful to look at questions from the written application to have everything ready when completing the application online.
- ✓ **In person** at your local Family Community Resource Center (FCRC). Find your FCRC here: [DHS Office Locator](#). Formerly known as “Public Aid” offices, the FCRCs are under the direction of the IL Department of Human Services (DHS). Choose Family Community Resource Center as “Office Type”.
- ✓ **By phone** call the DHS Help Line: 1-800-843-6154 to apply.

### Do I have to reapply for Medicaid as an adult?

- ✓ Yes, send the application for adult Medicaid to the Department of Human Services, Division of Developmental Disabilities (DHS-DDD) Hub when the individual turns 19. They will place the individual into the correct medical plan. You can email the DHS-DD Hub at [DHS.FCS.DDWaiver@Illinois.gov](mailto:DHS.FCS.DDWaiver@Illinois.gov)
- ✓ If not enrolled in Medicaid as a child and age 18 or older, you should first apply for Supplemental Security Income (SSI) with the Social Security Administration: <https://ssa.gov/benefits/ssi> and then apply for Medicaid.

### Do I need to have SSI to apply for Medicaid as an adult?

No. If you do not have SSI, and have a disability, you can receive IL Medicaid if

income eligible. You will have to share medical records with the IL Medicaid Client Assessment Unit (<https://www.dhs.state.il.us/page.aspx?item=13401>) to prove that you have a disability. You can attach documents on diagnosis/ treatment to a written Medicaid application; see:

<https://www.dhs.state.il.us/page.aspx?item=33698>

### **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?**

- ✓ 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 shared. This is required by the Modified Adjusted Gross Income Rules (MAGI): <https://www.healthcare.gov/glossary/modified-adjusted-gross-income-magi/>
- ✓ If you are over-income for Medicaid, due to household income of parents, but have SSI, the application will be re-processed, overriding parental income (This is the reason we suggest applying for SSI prior to Medicaid).
- ✓ If you are 19 or older and not a tax dependent, you may be considered a household of one, but other factors may exist. It is always best to include everyone in the household when applying for benefits.
- ✓ Medicaid will ask for parents' income during the application process for a person age 18 or younger.
- ✓ **IMPORTANT:** If chosen from the PUNS for the Children and Young Adults with Developmental Disabilities Waiver –(eligibility up to age 22):
  - If age 18 and under, the Independent Service Coordination (ISC) Agency will send the Medicaid application and Waiver Award letter to the DHS-DDD Hub to process the Medicaid application
  - If age 19-21, the ISC will send the Medicaid application and Waiver Award letter to the DHS-DDD HUB to process the Medicaid application;

### **Can a parent or friend of a person with a disability help with the Medicaid application?**

- ✓ Yes. The Approved Representative form is part of the online and written application (If you are a guardian, attach a copy of legal guardianship to a written application or upload the guardianship document to the online application).

### **If I cannot prove who I am, because I have not worked, what do I do?**

You can request manual State Identity Proofing:

<http://www.dhs.state.il.us/page.aspx?item=76721> (scroll down to Requesting Manual State Identity Proofing to Access Manage My Case)

### **What if I have too much income/resources? Can I get Medicaid?**

You can request a Spenddown. You pay for the cost of your medical care up to a set amount each month based on your income and assets. This is called your spenddown amount.

<https://hfs.illinois.gov/info/brochures-and-forms/brochures/hfs591sp.html>

### **Can my child get Medicaid if they are on my employee health insurance or my spouse's employee policy?**

Yes! if income eligible. Medicaid pays last. Many people 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 their own work history or as a Disabled Adult Child of a worker (parent) who is retired, disabled or deceased and received Medicare two years after their first SSDI check.

### **If I am not Medicaid eligible due to my work income but I have a disability, what options do I have?**

- ✓ You may be eligible for Health Benefits for Workers with Disabilities, a Medicaid buy in program:  
<https://hfs.illinois.gov/medicalprograms/hbwd.html>
- ✓ If you received SSI for at least one month, you can retain Medicaid through 1619b: <https://www.ssa.gov/disabilityresearch/wi/1619b.htm>
- ✓ AABD Spenddown  
<https://hfs.illinois.gov/info/brochures-and-forms/brochures/hfs591sp.html>

### **How long does it take to process my Medicaid application?**

The Illinois Medicaid Manual says that caseworkers have 45 days to process most Medicaid applications.

### **If I am approved for Medicaid do I have to choose a Medicaid Managed Care Organization (MCO)?**

Yes, unless you have private/parental health insurance (known as Third Party

Liability or TPL) in which case you'll have Medicaid Fee for Service; or you are a person with Medicare and Medicaid AND enrolled in the Adults with Developmental Disabilities waiver (in this case you are exempt from Managed Care).

**If I have a question about my annual review of my income eligibility for Medicaid - my "redetermination" - who do I contact?**

If you are enrolled in the Adults with Developmental Disabilities waiver (Home Based Services or a Community Integrated Living Arrangement), or on the PUNS waiting list, email: [DHS.FCS.DDWaiver@Illinois.gov](mailto:DHS.FCS.DDWaiver@Illinois.gov).

Some people do not receive a redetermination notice annually, as the data system used by the Illinois Department of Human Services (DHS) is able to verify them automatically. This is called an "ex parte renewal".

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

**What you need to know about SNAP benefits (Supplemental Nutrition Assistance Program)**

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. If you apply for SNAP, Healthcare and Family Services (HFS), our State's Medicaid agency, will not be able to assist in the managing of the case. HFS can only process Medical-only requests.

People who live in a not-for-profit group home - Community Integrated Living Arrangement (CILA) for adults with Intellectual/Developmental Disabilities - and who receive intermittent CILA waiver funding should apply for and maintain SNAP benefits.

- ✓ For people with disabilities who live at home, the income of all household members is counted for eligibility purposes up to age 22.
- ✓ For more SNAP information, see:  
<http://www.dhs.state.il.us/page.aspx?item=3035>