

Program Eligibility Checklist

(as of September 13, 2017)

Program	Monthly Income (unless noted "per year")	Federal Asset Limits	Benefits & Comments
SSI	735 single 1,103 couples	2,000 3,000	Must be age 65+, blind, or disabled. Benefit amount is up to \$735 for single (\$1,103 for couples) of their income. \$20-\$85 of income may be exempt, depending on source.
Medicaid	1,005 single 1,353 couples	2,000 3,000	Must be age 65+, blind, or disabled. \$25 of income may be exempt.
QMB	1,005 single 1,353 couples	7,280 10,930	Pays Medicare Part A & B premiums, deductibles, and coinsurance. No estate recovery. Automatically receives LIS full subsidy. \$25 of income may be exempt.
SLMB / SLIB	1,005 to 1,205 single 1,353 to 1,623 couples	7,280 10,930	Pays Medicare Part B premium. No estate recovery. Automatically receives LIS full subsidy. \$25 of income may be exempt.
QI	1,205 to 1,356 single 1,623 to 1,826 couples	7,280 10,930	Pays Medicare Part B premium. No estate recovery. Automatically receives LIS full subsidy. \$25 of income may be exempt.
Medicare Part A	not applicable	none	In 2017, the deductible is \$1,316 per illness for hospital days 1-60, \$329 per day for days 61-90, and \$658 per day from day 91-150.
Medicare Part B	not applicable	none	In 2017, the monthly premium is \$109.40, \$127.92, or \$134.00 depending on circumstances. People with higher income pay a higher monthly premium. In 2017, deductible is \$183.

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Medicare Part D Extra Help / LIS	see below	see below	Medicare D subsidies are explained in the next 6 lines.
1. Has Medicare & Medicaid & Nursing Home or CCP, up to 100% of poverty	1,005 single 1,353 couples	2,000 3,000	No Medicare Part D premium (if plan costs \$28.68 per month or less), no deductible, no co-pay, no costs in donut hole, no costs during catastrophic coverage.
2. Has Medicare & Medicaid at-home no CCP, up to 100% of poverty	1,005 single 1,353 couples	2,000 3,000	No Medicare Part D premium (if plan costs \$28.68 per month or less), no deductible, \$1.20 co-pay (generics) or \$3.70 co-pay (brand name drugs) through donut hole, no costs during catastrophic coverage.
3. Has Medicare & MSP with lower assets, up to 150% of poverty	up to 1,508 single up to 2,030 couples	8,890 14,090	No Medicare Part D premium (if plan costs \$28.68 per month or less), no deductible, \$3.30 co-pay (generics) or \$8.25 co-pay (brand name drugs) through donut hole, no costs during catastrophic coverage.
4. Lower assets, between 100-135% of poverty	up to 1,357 single up to 1,827 couples	8,890 14,090	No Medicare Part D premium (if plan costs \$28.68 per month or less), no deductible, \$3.30 co-pay (generics) or \$8.25 co-pay (brand name drugs) through donut hole, no costs during catastrophic coverage.
5. Higher assets, between 100-135% of poverty	up to 1,357 single up to 1,827 couples	8,890 - 13,820 14,090 - 27,600	No Medicare Part D premium (if plan costs \$28.68 per month or less), \$74 deductible, 15% of costs after deductible through the donut hole, and either \$3.30 co-pay (generics) and \$8.25 co-pay (brand name) or 5% of drug costs (whichever is higher) during catastrophic coverage.
6. Higher assets, between 135-150% of poverty	up to 1,508 single up to 2,030 couples	up to 13,820 up to 27,600	Partial help with Medicare Part D premium (amount depends on income), \$82 deductible, 15% of costs after deductible through the donut hole, and either \$3.30 co-pay (generics) and \$8.25 co-pay (brand name) or 5% of drug costs (whichever is higher) during catastrophic coverage.

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Senior Employment (Title V)	1,238 single 1,669 couples	none	Subsidized employment for people age 55+
LIHEAP & Weatherization	1,508 single 2,030 couples	none	LIHEAP helps pay for heating bills and reconnection of utilities. Weatherization helps to winterize / insulate homes.
Farmers Market Coupons	1,860 single 2,504 couples	none	Coupons can be redeemed at designated farmer markets for fresh fruit and vegetables.
SNAP (formerly food stamps)	2,010 single 2,707 couples		Financial assistance with food purchases. One household member must be age 60+ or disabled for these income & assets limits.
Qualified Disabled Working Individual	2,010 to 4,020 single 2,707 to 5,413 couples	4,000 6,000	Partial co-pay for amount above minimum incomes on left. Pays Medicare Part A premium for disabled people who return to work and no longer have free Medicare. Some earned wages may be exempt in Illinois. No estate recovery
Money Management	40,400 per year single 46,150 per year couples <u>For victims of abuse</u> 40,400 per year single 46,150 per year couples	17,500 35,000 40,400 46,150	For senior adults who need help managing their finances and paying their bills. Tasks include opening and organizing mail, setting up a household budget, balancing a checkbook, paying bills, and/or serving as a Social Security representative payee. Volunteers are bonded and supervised.
Prevention of Spousal Impoverishment	See Benefits & Comments	none	Spouse at-home keeps up to \$2,739 per month of income and \$109,560 of assets. Spouse in nursing home or on CCP keeps \$30 per month of income and \$2,000 of assets.

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Benefits Access Application for Seniors & People with Disabilities Ride Free Card & License plate discount	27,610 per year single 36,635 per year couples 45,657 per year 3+ people	none	One auto license plate discount and Seniors & People with Disabilities Ride Free card. Must be an Illinois resident, age 65+ (spouse age 63+ of now deceased former eligible person), or age 16+ and disabled.
Health Benefits for Workers with Disabilities	3,518 single 4,737 couples	25,000 25,000	Must be age 16+ and under age 65, disabled, and employed Health care through Medicaid for working disable people. Some earned wages may be exempt in Illinois.
Senior Citizens Homestead Freeze	55,000 per year per household	none	Must be age 65+ Freezes the assessed value of the home. Reapply every year with local Supervisor of Assessment. Income maximum will increase next year to \$65,000.
Senior Citizens Real Estate Tax Deferral	none	none	Must be age 65+ Real estate tax payments (up to \$5,000 and 80% equity in home) deferred at 6 percent interest until the homestead is sold or 1 year after person(s) pass away. Reapply every year with local Supervisor of Assessment.
Reverse Mortgage	none	none	Must be age 62+, if home has a mortgage then the mortgage must be paid off with proceeds from reverse mortgage. A reverse mortgage is a loan that uses a portion of the home’s equity as collateral. The loan generally does not have to be repaid until the last surviving homeowner permanently moves out or passes away. Then the estate has about 6 months to repay the balance of the reverse mortgage or sell the home to pay off the balance.

Sources: Websites for Medicare, Social Security Administration, Illinois Statutes, and Illinois DHS