

Guide to Adult Benefits, Services, and Resources

This booklet includes information and resources that can be useful in planning for government benefits and health insurance.

Remember....

- ✓ Transition is a process
- ✓ Having a plan is crucial
- ✓ Be flexible, changes will happen
- ✓ Programs and services vary in eligibility and funding and will change over time - **contact the agency for current information**



“The future is not something we enter. The future is something we create and creating that future requires us to make choices and decisions...that all begins with a dream.”

Leonard I. Sweet

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NOTE: This is not a comprehensive guide, but a listing of commonly-used statewide services.

HEALTH INSURANCE

Aid to the Aged, Blind and Disabled (AABD), Public Aid, Medical Card

Program description: Medicaid is a health insurance program for low-income individuals with disabilities who need help getting and paying for medical benefits. Medicaid helps pay for most health services.

To be eligible, you must:

- Be an Illinois resident and a U.S. citizen, or qualifying non-citizen
- Meet certain income and asset limits
- Be blind or disabled¹

Notes:

- ✦ See Affordable Care Act and additional adult coverage on page 4.
- ✦ Medicaid also offers Family Health Plans. FamilyCare provides healthcare to parents and caretaker relatives. Moms and Babies provides healthcare to pregnant women. For information, call the Health Benefits Hotline at: 1-800-226-0768, 1-877-204-1012 (TTY).
- ✦ This is a state-based health insurance and generally cannot be used outside of Illinois
- ✦ If your application is denied, you may appeal the decision

For more information: Download an application at: www.dhs.state.il.us/page.aspx?item=33698 and mail, fax, or take it to the local DHS Family Community Resource Center (FCRC).

Apply Online:

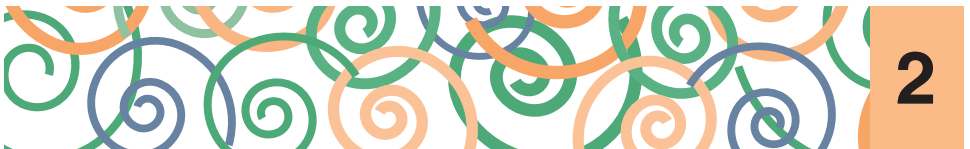
<https://abe.illinois.gov/abe/access/>

Disability Determination:

www.dhs.state.il.us/page.aspx?item=29979

DHS Helpline: 1-800-843-6154
1-800-447-6404 (TTY)

¹Social Security Administration definition, a severe impairment that prevents gainful activity or ability to earn more than \$1000/month (2010 definition).



HEALTH INSURANCE

Medicaid Managed Care Plans

All Kids, Moms and Babies, and FamilyCare clients living in certain counties may be required to enroll in Illinois Health Connect or a Managed Care Organization (MCO). A MCO is a Health Maintenance Organization (HMO) or HMO-like health plan that has its own network of doctors and hospitals. Clients that enroll in a MCO get all of their services from the doctors and hospitals that are in the MCO network unless they get approval from the MCO.

For more information on Managed Care plans available:

<http://enrollhfs.illinois.gov/choose/tips-help-you-choose>

For assistance in selecting and enrolling in a Managed Care Plan contact the HFS Illinois Client Enrollment Broker at:

<https://enrollhfs.illinois.gov/>

Or Call: 1-877-912-8880

1-866-565-8576 (TTY)

Monday to Friday from 8:00 a.m. to 7:00 p.m.

Saturday from 9:00 to 3:00 p.m.



HEALTH INSURANCE

The Affordable Care Act (ACA)

Program description: On March 23, 2010 President Obama signed into law the federal health reform legislation known as the Affordable Care Act (ACA). The purpose of the legislation is to assure that all Americans have access to affordable health insurance. All Americans are required to have health insurance and here are a few ways they can get coverage:

- Through their employer
- Through a public program such as Medicaid
 - ACA adult coverage-can apply anytime
- Purchasing health insurance from the MarketPlace
 - Purchasing health insurance from the MarketPlace is limited to certain times:
 - Open enrollment (a pre-determined time when you can enroll in a privately purchased health plan).
 - A qualifying event such as, loss of employer coverage or you are no longer eligible for dependent coverage through your parent's health plan

To apply on-line or locate someone to assist you in applying for coverage:

Get Covered Illinois:

<http://getcoveredillinois.gov/?gclid=CNu87cyJprsCFQld3godEUoAyw>

- OR -

Market Place:

<https://www.healthcare.gov/>



HEALTH INSURANCE

Health Benefits for Workers with Disabilities (HBWD)

Program description: The goal of this program is to enable people with disabilities to work and still maintain Medicaid healthcare benefits. This program allows individuals with disabilities to work without fear of losing health insurance.

To be eligible, you must:

- Be an Illinois resident, U.S. citizen, or qualifying non-citizen
- Meet income and assets limits¹ (much higher than income/assets limits for Medicaid)
- Be disabled²
- Be employed and show proof of payment of Federal Insurance Contributions Act (FICA) or Illinois Municipal Retirement Fund (IMRF)
- Be 16 through 64 years of age

For more information: You may download an online application or request an application to be mailed to your home.

Health Benefits for Workers with Disabilities:

www.hbwdillinois.com

www.illinois.gov/hfs/MedicalPrograms/hbwd/Pages/application.aspx

HBWD Hotline: 1-800-226-0768
1-866-675-8440 (TTY)

¹Income less than or equal to 350% of the Federal Poverty Level; assets of \$25,000 or less. Your house, one car, most retirement accounts, and your medical savings account don't count toward your asset limit.

²Social Security Administration definition, a severe impairment that prevents gainful activity or ability to earn more than \$1000/month (2010 definition).

HEALTH INSURANCE

Medicare

Program description: Medicare is a federal health insurance program that's available to some people under age 65 with disabilities. Medicare will help pay for most healthcare services. Individuals may be required to pay a premium, deductible, and co-insurance.

If you are under 65 and receive Social Security disability benefits for 24 months or certain other disability retirement benefits for 24 months, you may be eligible for Medicare Part A, Hospital Insurance. Individuals with End-Stage Renal Disease (ESRD) or Amyotrophic Lateral Sclerosis (ALS), also called Lou Gherig's Disease, are eligible to receive Medicare as soon as they begin receiving social security disability benefits, with no waiting period.

Disabled children of a parent who receives Medicare may be eligible, usually after 24 month qualifying period.

If you are under 65, to be eligible, you must:

- Be a U.S. citizen, or qualifying non-citizen - AND -
- Receive Social Security disability or railroad retirement disability, - OR -
- Be the disabled child of a parent who receives Medicare

For more information visit the website or call:

www.medicare.gov

1-800-633-4227

1-877-486-2048 (TTY)



HEALTH INSURANCE

Illinois Comprehensive Health Insurance Plan (ICHIP)

Program description: ICHIP is a health insurance plan for Illinois residents who have been denied or can't afford medical insurance due to pre-existing conditions. There are premiums and other cost sharing that vary based on age and location.

To be eligible, you must:

- Be an Illinois resident, U.S. citizen, or legal resident for 180 days
- Be insured under a policy that costs more than ICHIP



For more information visit the website or call:

www.chip.state.il.us

1-866- 851-2751

1-800-545-2455 (TTY)

PRIVATE INSURANCE

Aetna, Blue Cross, etc.

Program description: Many children and adults have private insurance from a parent's employer plan. Federal law now requires most group insurance plans to offer coverage up to age 26 for all dependents (and Illinois extends this to age 30 for dependents who are military veterans).

Illinois also requires that insurance plans cover the policyholder's adult child, if they are incapable of sustaining employment and dependent on his or her parents or other care providers for lifetime care and supervision. Proof must be shown that the parent/guardian provides more than 50% of the yearly living expenses and the adult child is claimed as a dependent on the parent/guardian's tax returns. Adult child dependent status is subject to annual review.

Speak with the insurance company to find out how long children will be covered under the plan.

For more information visit the website or call:

www.insurance.illinois.gov

Consumer Assistance Hotline:

1-866-445-5364



OTHER HEALTH CARE PROGRAMS

University of Illinois at Chicago's Division of Specialized Care for Children

Program description: DSCC partners with Illinois families and communities to help children and youth with special healthcare needs connect to services and resources. DSCC staff work together with families to address a child's medical, social, behavioral, educational and financial needs. This process is called care coordination and is free to all eligible families.

To be eligible, you must:

- Be an Illinois resident
- Be age birth to 21 years old
- Have or be suspected of having a chronic medical condition in one of the following categories:
 - Blood disorders
 - Cardiovascular impairments
 - Craniofacial and external body impairments
 - Eye impairments
 - Gastrointestinal impairments
 - Hearing impairments
 - Inborn errors of metabolism
 - Nervous system impairments
 - Orthopedic impairments
 - Pulmonary impairments
 - Urogenital impairments

For more information visit the website or call:

www.dsccl.uic.edu

1-800-322-3722

OTHER HEALTH CARE PROGRAMS

Mental Health *The Division of Mental Health (DMH)*

Program description: The Division of Mental Health provides a wide variety of services.

Emergency Mental Health Services: If you or someone you are concerned about are in a crisis state and at risk of harm to self, others, or property, or at risk of psychiatric hospitalization:

- Call 911 - Police and fire departments are trained responders to situations involving mental health issues, - OR -
- Go to the emergency room at a local area hospital, - OR -
- Contact the nearest provider of crisis psychiatric services:
www.dhs.state.il.us/page.aspx?item=30893

DHS Help Line: 1-800-843-6154 1-800-447-6404 (TTY)

Non-Emergency Mental Health Services: To find the nearest Community Mental Health Center(s):

www.dhs.state.il.us/page.aspx?item=29735

DHS Help Line: 1-800-843-6154 1-800-447-6404 (TTY)

Warm Line: For persons with mental health challenges and their families to receive peer support by phone from a peer trained in recovery support, mentoring and advocacy:

- **Call:** 1-866-359-7953
1-866-880-4459 (TTY)
(select “option 2” for consumers and families; next, select “option 5” for the Warm Line: Peer and Family Support)

Screening Assessment and Support Services (SASS) Program: Services for those in a Mental Health Crisis. Serves children under 17 years of age already enrolled in Medicaid or uninsured; young adults 18-20 years of age enrolled in Medicaid; or any age if a ward of the Department of Children and Family Services (DCFS). Call the Crisis and Referral Entry System (CARES) at 1-800-345-9049.



OTHER HEALTH CARE PROGRAMS

National Alliance on Mental Illness (NAMI) Illinois

Program description: NAMI Illinois provides training and educational materials for families, persons with mental illness and professionals; conducts advocacy on behalf of persons with mental illness; and provides family-to-family and consumer-to-consumer support and interaction through support group meetings.

StrengthofUs.org is NAMI's online resource center and social networking website for young adults (ages 18 to 30) living with mental health conditions.

For more information visit the website or call:

<http://il.nami.org/>

1-800-346-4572



INCOME SUPPORT AND EMPLOYMENT

Social Security Disability Insurance (SSDI)

Program description: SSDI is an income assistance program for individuals with disabilities that is based on earnings from work and payroll taxes.

To be eligible, you must:

- Be disabled by adult definition as defined by SSA,¹ - AND -
- Have worked and paid into Social Security through taxes (in 2010, about 6 credits are required) - OR - be the disabled child (disabled before age 22) or disabled spouse of an individual who currently receives SSDI or an individual who was receiving SSDI at the time of death.

Note: After receiving SSDI for 2 years, you can receive Medicare.

For more information visit the website or call:

Social Security Administration:

www.socialsecurity.gov/applyfordisability/

1-800-772-1213

Disability Determination:

www.dhs.state.il.us/page.aspx?item=29979

DHS Help Line: 1-800-843-6154

1-800-447-6404 (TTY)

¹You must be unable to do any substantial work because of your medical condition(s); and your medical condition(s) must have lasted, or be expected to last, at least 1 year, or be expected to result in your death.



INCOME SUPPORT AND EMPLOYMENT

Supplemental Security Income (SSI) for Adults

Program description: Adult SSI makes monthly cash assistance payments to people who have low income and few assets (the things you own) and are blind or disabled. Learn more about protections for SSI beneficiaries at: www.ssa.gov/disabilityresearch/wi/1619b.htm

To be eligible, you must:

- Be a U.S. citizen, or qualifying non-citizen
- Be disabled as defined by SSA¹
- Meet income and assets limits

Note: If your application is denied, you can appeal the decision online or by phone. You may want to contact an advocacy resource center (see list on page 22).

For more information visit the website or call:

Social Security Administration:

www.socialsecurity.gov/applyfordisability/

1-800-772-1213

Disability Determination:

www.dhs.state.il.us/page.aspx?item=29979

DHS Help Line: 1-800-843-6154

1-800-447-6404 (TTY)

¹You must be unable to do any substantial work because of your medical condition(s); and your medical condition(s) must have lasted, or be expected to last, at least 1 year, or be expected to result in your death.

INCOME SUPPORT AND EMPLOYMENT

Supplemental Nutrition Assistance Program (SNAP)

Program description: The Supplemental Nutrition Assistance Program or SNAP (formerly called food stamps) provides supplemental income to assist in buying healthy food. Eligible applicants receive food assistance benefits, which are on an electronic card, called the Illinois link card.

To be eligible, you must:

- Meet income limits (you can use the SNAP eligibility calculator as an easy pre-screener for the program, available online at: <http://fscalc.dhs.illinois.gov/FSCalc/>)
- Immigrants and Refugees may also qualify

For more information visit the website or call:

Illinois Department of Human Services:

<http://www.dhs.state.il.us/page.aspx?item=30371>

1-800-843-6154 (Voice)

1-800-447-6404 (TTY)

Work Incentive Programs for People with Disabilities on SSI/SSDI

Program description: Work Incentive Planning and Assistance (WIPA) projects are for people with disabilities who receive SSI or SSDI and who are considering returning to work or entering the workforce. Assistance is provided by certified Area Work Incentives Coordinators (AWIC) who can help you understand how employment earnings can affect your state and federal benefits such as SSI, SSDI, Medicaid, Medicare and TANF.

For more information visit the website or call:

www.ssa.gov/redbook/

Work Incentive Planning WIPA Call Center:

1-866-968-7842



INCOME SUPPORT AND EMPLOYMENT

Employment Services

Supported Employment Program (SEP)

Program description: The Supported Employment Program provides services for individuals with disabilities who want to go to work but need support services to succeed on the job.

To be eligible, you must:

- Meet age requirements
- Meet disability eligibility

For more information visit the website or call:

Division of Rehabilitation Services:

www.dhs.state.il.us/page.aspx?item=55926

1-800-843-6154

1-800-447-6404 (TTY)

Referral Application: <https://wr.dhs.illinois.gov/wrpublic/wr/dynamic/referral.jsf>

Illinois Department of Employment Security (IDES)

Program description: The Illinois Department of Employment Security provides tools to help job seekers and students browse occupations, explore careers, build a resume, get interview tips, and search for jobs.

For more information visit the website or call:

www.careeronestop.org

Help Line: 1-877-348-0502

1-877-348-0501 (TTY)



INCOME SUPPORT AND EMPLOYMENT

Employment Services (cont.)

Illinois workNet Centers

Program description: Illinois workNet Centers are a group of agencies working in partnership to bring together employment and training services for all Illinois residents, including people with disabilities. Services available include job search assistance, help with improving interview skills, and referrals to training programs and/or support services. Most services are free to local residents. Specific services for youth in transition include materials to guide students with cognitive disabilities in finding and keeping a job, student guides to jobs, and a transitional guide to college. The site also offers information on employment rights and advocacy, as well as disability benefits information and work incentives.

To be eligible, you must:

- Be an Illinois resident

For more information:

www.illinoisworknet.com/Connect/Pages/LocationSearch.aspx

Go to menu drop down: Network and Connect then click Illinois Worknet Services finder.



DEVELOPMENTAL DISABILITIES

Prioritization of Urgency of Need for Services (PUNS)

Program description: Registering with the PUNS is the first step in accessing services outside of early intervention and the public school system for individuals with developmental disabilities in Illinois. Applicants must meet with a Pre-Admission Screening (PAS) or Independent Service Coordination (ISC) agency to determine eligibility for services. **The PUNS helps identify services and support needs** and puts eligible individuals on a waiting list for services, such as in-home supports, respite care, group homes, and more. PUNS registration must be updated every year.

To be eligible, you must:

- Be an Illinois resident
- Meet developmental disability eligibility
- Meet age eligibility

For more information: Find your local Independent Service Coordination (ISC) agency by visiting their website or calling one of the numbers listed below.

Department of Human Services:

1-888-DD-PLANS.

www2.illinois.gov/DD/Pages/LocalAgency.aspx

Illinois Life Span:

www.illinoislifespan.org

1-800-588-7002

University of Illinois at Chicago's Division of Specialized Care for Children:

www.dscc.uic.edu

Family to Family The ARC Illinois:

<http://www.familyvoicesillinois.org/the-arc-of-illinois-family-to-family-health-information-and-education-center/>

1-866-931-1110



COMMUNITY AND INDEPENDENT LIVING

Adults with Developmental Disabilities Home and Community Based Services Waiver (HCBS)

Program description: A waiver is a program that provides specialized services that allow individuals to remain in their own home or live in a community setting. This waiver serves adults with developmental disabilities. The cost of services provided through the waiver cannot exceed the cost of providing care in an intermediate care facility for the developmentally disabled. Services are based on consumer needs and choices.

To be eligible, you must:

- Be a resident of Illinois and a U.S. citizen, or legal alien
- Be age 18 or older
- Require Intermediate Care Facility (ICF/MR) level of care

Services may include:

- **Residential habilitation**, including 24-hour, Host Family and intermittent Community Integrated Living Arrangements (CILA), and Community Living Facilities (CLF) that provide housing options with staff on-hand or available for support
- **Day habilitation**, including Developmental Training (DT), Supported Employment (SEP), and Adult Day Care
- **Home-based Support (HBS)** services, including service facilitation, personal support, nursing, behavior services, physical therapy, occupational therapy, speech/communication therapy, transportation, personal emergency response systems, training and counseling for unpaid caregivers, and crisis services

For more information visit the website or call:

HCBS Waiver Fact Sheet:

www.hfs.illinois.gov/hcbswaivers/dd.html

Independent Service Coordination Agency (ISC):

www.dd.illinois.gov

DHS: 1-888-DD-PLANS

COMMUNITY AND INDEPENDENT LIVING

Division of Rehabilitation Services (DRS) Home and Community Based Services Waiver (HCBS) for Persons with Disabilities (DRS Home Services Programs)

Program description: A waiver is a program that provides services that allow individuals to remain in their own home or live in a community setting. This waiver serves individuals with severe physical disabilities. The cost of services provided through the waiver cannot exceed the cost of providing care in a nursing facility. Services are based on consumer needs and choices.

To be eligible, you must:

- Be an Illinois resident, U.S. citizen, or legal alien
- Meet income eligibility
- Require nursing facility level of care
- Meet age requirements, age 0-59

Services may include:

- Homemaker
- Personal care (Personal Assistant)
- Respite
- Adult day care
- Skilled nursing and home health aide
- Physical, occupational, and speech therapies
- Personal emergency response system
- Accessibility adaptations, specialized medical equipment
- Home meal delivery

For more information visit the website or call:

HCBS Waiver Fact Sheet:

www.hfs.illinois.gov/hcbswaivers/disabilities.html

Division of Rehabilitation Services:

www.dhs.state.il.us/page.aspx?item=29738

1-800-843-6154

1-800-447-6404 (TTY)



COMMUNITY AND INDEPENDENT LIVING

Division of Rehabilitation Services (DRS) Home and Community Based Services Waiver (HCBS) for Persons with Brain Injuries

Program description: A waiver is a program that provides specialized services that allow individuals to remain in their own home or live in a community setting. This waiver serves persons with brain injuries of any age. The cost of services through the waiver cannot exceed the cost of providing care in a nursing facility. Services are based on consumer needs and choices.

To be eligible, you must:

- Be an Illinois resident, U.S. citizen, or legal alien
- Meet income eligibility
- Require nursing facility level of care

Services may include:

- Homemaker
- Personal care (Personal Assistant)
- Adult day care
- Day habilitation
- Pre-vocational services, supported employment services
- Behavioral services
- Physical, occupational, and speech therapies
- Specialized medical equipment and supplies
- Skilled nursing and home health aide
- Home meal delivery

For more information visit the website or call:

HCBS Waiver Fact Sheet:

www.hfs.illinois.gov/hcbswaivers/bi.html

Division of Rehabilitation Services:

www.dhs.state.il.us/page.aspx?item=29738

1-800-843-6154

1-800-447-6404 (TTY)



COMMUNITY AND INDEPENDENT LIVING

Housing

- **Know your rights for fair housing.** More information is available online from the U.S. Department of Housing & Urban Development:
www.hud.gov/topics/housing_discrimination
- Contact your **Center for Independent Living (CIL):**
www.incil.org/
1-800-587-1227
- **Illinois Supported Living Program** offers housing with services to person with physical disabilities (22 and older). The Department of Healthcare and Family Services Waiver Program pays for specialized services, such as personal care, homemaker, laundry, medication supervision, social activities, recreation, and 24-hour staff.
www.illinois.gov/hfs/MedicalPrograms/slf/Pages/ResidentFactSheet.aspx
1-217-782-0545 or 1-844-528-8444
- **Illinois Assistive Technology Program** promotes availability of assistive technology services such as the **ILoan Program**, which provides loans to purchase assistive technology for daily living, self-employment, and home-based employment. For more information:
www.iltech.org/repository/financialloans
1-800-852-5110
- Contact **Illinois Life Span** for online information and support:
www.illinoislifefspan.org
1-800-588-7002
- The **Division of Mental Health (DMH) Permanent Supportive Housing (PSH) Bridge Subsidy Program** helps eligible Division of Mental Health consumers to pay the rent on an apartment in the community. Find more information at:
www.dhs.state.il.us/page.aspx?item=38631
DHS Help Line: 1-800-843-6154
1-800-447-6404 (TTY)



TRANSPORTATION

Medicaid Transportation

Medicaid transportation is covered for eligible Medical Assistance participants for trips to and from a covered source of medically necessary care, if a cost-free mode of transportation is not available or not appropriate.

For non-emergency trips, prior approval must be obtained from the Illinois Department of Healthcare and Family Services' prior approval administrator, **First Transit**. First Transit is *not* a transportation provider. To help you find transportation, First Transit has a list of Medicaid transportation providers and contact information.

Prior approval is not needed for emergency transportation.

For more information visit the website or call:

www.NETSPAP.com

1-877-725-0569

Paratransit Transportation

ADA Paratransit Services: The Americans with Disabilities Act requires public transit agencies to provide paratransit services to people with disabilities who cannot use the fixed route bus or rapid rail due to their disability or access barriers.

- Apply for ADA Paratransit certification or recertification
- Contact your local Center for Independent Living (CIL), Protection & Advocacy (P&A) agency, or other disability advocacy agency if you need help with the certification process or finding transportation resources

ADVOCACY AND RESOURCE CENTERS

Health & Disability Advocates (HDA)

205 West Monroe, Suite 300

Chicago, IL 60606

1-312-223-9600

www.hdadvocates.org

Illinois Network of Centers for Independent Living

One West Old State Capitol Plaza, Suite 501

Springfield, IL 62701

1-217-525-1308 (Voice/TTY) *or* 1-800-587-1227 (Voice/TTY)

www.incil.org/

Illinois Life Span Project

20901 LaGrange Road, Suite 209

Frankfort, IL 60423

1-815- 464-1832

www.illinoislifefspan.org

Family Voices of Illinois

The Arc of Illinois Family to Family Health Information Center

20901 LaGrange Rd., Suite 209

Frankfort, IL 60423

1-708-560-6703

1-866-931-1110 (toll-free for Illinois families)

familytofamily@thearcofil.org

www.familyvoicesillinois.org

Equip for Equality (Main/Chicago Office)

20 North Michigan Avenue, Suite 300

Chicago, IL 60602

1-312-341-0022 *or* 1-800-537-2632 (Voice) *or* 1-800-610-2779 (TTY)

<http://equipforequality.org/contact.php>

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American Academy of Pediatrics

DEDICATED TO THE HEALTH OF ALL CHILDREN™



Illinois Chapter

For more information: <http://illinoisAAP.org/projects/transition/>