

## **FREQUENTLY ASKED QUESTIONS (FAQs) – Illinois Medicaid**

### **1. What is “ObamaCare”?**

“ObamaCare” is the Patient Protection and Affordable Care Act (ACA) (Public Law 111 – 148), the federal health care reform legislation, passed by the U.S. Congress in Spring 2010, with various phases of implementation. The correct name is the Affordable Care Act (ACA).

### **2. Who is eligible for the ACA?**

Anyone who does not have health insurance, under the age of 65, is eligible to apply for assistance with getting health insurance.

### **3. Who is eligible for Medicaid in the State of Illinois under the ACA?**

For the first time, low-income adults who are legal residents, regardless of parental or health status, may be eligible for health coverage through Medicaid. Starting January 1, 2014, all adults with incomes at or below 138% of the federal poverty level based on family size may qualify – about \$15,840 per year per adult and \$21,360 per couple. Applications for this new group known as “ACA Adults” can be submitted starting October 1, 2013.

### **4. Does this include individuals who were in foster care?**

Yes. There is a special provision in the ACA which makes young people, who left foster care at age 18 or later, eligible for Medicaid until age 26. Youth who leave foster care at age 18 receive 12 months of continuous eligibility for Medicaid beginning with the month they leave foster care until their 19<sup>th</sup> birthday.

The State of Illinois has created a new category called the Former Foster Youth Program. A young person in this group must meet the following criteria to qualify for Medicaid in the state of Illinois:

- Between the ages 19 through 25
- Does not qualify for medical benefits for pregnancy or have dependent children or due to a disability
- Illinois resident
- Has a Social Security Number (SSN) or proof of application for a SSN
- Meets US citizenship or immigration requirements
- Were in foster care and enrolled in Medicaid on the day that they turned age 18 or who are exiting foster care past the age of 18

There are no income or asset limits for these individuals.

## **5. How does a person living in Illinois apply for Medicaid?**

There are three ways a person can apply for Medicaid with this program:

- an internet on-line web application called ABE – Application for Benefits Eligibility. The website address is: [www.abe.illinois.gov](http://www.abe.illinois.gov)
- toll-free telephone number: 1 – 800 – 843 – 6154.
- apply in person by completing a paper application at one of the DHS Family Community Resource Centers throughout the state.

The preferred application method is the website noted above.

## **6. What kind of information would someone need to submit an application for Medicaid?**

A person applying for Medicaid should be prepared to provide the following information:

- Full Name
- Date of Birth
- Gender
- Social Security Number
- Current Address
- Preferred Language
- Receipt of Supplemental Security Income (SSI)
- Pregnancy Status, if applicable
- Names and Social Security Numbers of Dependent Children

All the questions in the application should be answered. For former foster youth there is one question at the end of the application in the “Finish” tab concerning Former Foster Care Status: whether the applicant left foster care due to age, that is, turning age 19 or 20 or 21. The applicant must indicate YES for her/himself.

## **7. Can someone who was adopted or in KinGuardianship apply for Medicaid under the ACA?**

YES. Applications for Medicaid for the new group known as “ACA Adults”, who meet the following criteria:

- Between the ages 19 through 25
- Does not qualify for medical benefits for pregnancy or have dependent children or due to a disability
- Illinois resident
- Has a Social Security Number (SSN) or proof of application for a SSN
- Meets US citizenship or immigration requirements

can be completed and submitted on-line through the website [www.ABE.illinois.gov](http://www.ABE.illinois.gov) or by calling the toll-free number: 1 – 800 – 843 – 6154. All questions should be answered,

including the sections on Income. There is one question at the end of the application in the “Finish” tab: whether the applicant or family had been receiving Adoption Subsidy/Guardianship Assistance payments. The applicant must indicate YES for her/himself.

Income and assets are considered for this group, which are shown in the answer to Question # 3.

**8. Can a person who was in foster care as a young parent caring for a child/ren apply for Medicaid under the ACA upon leaving DCFS foster care?**

YES. Just as in the past, someone leaving foster care with dependent child/ren would qualify for Medicaid in the Family Health Program. An application can be completed and submitted by the young parent and for all dependent children at the ABE website or by calling the toll-free number listed above.

**9. Can a person who left foster care prior to the age of 18 apply for Medicaid?**

YES. If the person completing an application for Medicaid meets the income limits described in Q # 3 above, then the person would be qualified for Medicaid.

**10. Will a person who is receiving SSI (Supplemental Security Income) due to a permanent disability be qualified for Medicaid?**

YES. There is a question on the ABE application for Medicaid which asks for information concerning receiving SSI payments. The applicant should answer “YES”. The application would be approved under the current AABD Program.

**11. Will a person qualified under ACA for Medicaid be required to re-apply each year?**

DHFS and DHS, the state agencies which administer the Medicaid Program, will contact the person for an annual re-determination to ensure that the person continues to meet the eligibility criteria outlined in # 4 above.

**12. The Former Foster Care Program is for persons who are 25 years of age and younger. What happens when the person turns 26 years of age?**

If the person continues to have a low income, that is, less than 138% of the federal poverty level, or \$15,840 per year or \$1,320 per month for one person, the person would continue to qualify for Medicaid under the ACA Adults Program.

If the person’s income is over that amount, then the person must purchase health insurance through the Illinois Health Insurance Marketplace. The website address is “getcoveredillinois.gov.”