House of Benefits™

- SSA/SSDI
- Medicare
- SSI
- Medicaid

* = Goal Room
SSA/SSDI

- Retirement
- Early Retirement
- Widow’s pension
- Disabled

- MUST have paid into FICA
- Quarter 2014 = $1200
  - 2015 = $1220
- Does NOT look at assets
- Disabled – listing level impairment
  functional limitations

Compassionate allowances
SSDI (2nd Definition of Disability)

- Unable to earn:
  - SGA: Substantial Gainful Activity
  - Non-Blind
    - 2014 = $1070
    - 2015 = $1090
  - Blind
    - 2014 = $1800
    - 2015 = $1820
Medicare

Who is eligible?

- 65 y/o on SSA
- 65 y/o on SSI
- 65 y/o & Federal Employee
- Any age - ALS
- Any age - Renal dialysis for end stage renal disease
- Any age - Receiving SSDI checks for 24 months
Medicare

- Parts of Medicare:
  - Part A – inpatient hospital
    - Usually free
  - Part B – Outpatient & doctors
    - Monthly premium
  - Part C – Medicare Advantage Plan
  - Part D – Drug benefit
    - 14 companies selling 42 different plans – each has drug list
    - Call SHIP or 1-800-MEDICARE to determine best plan

***IF YOU GET YOUR DRUGS FROM PART B – YOU WILL CONTINUE TO GET THEM FROM PART B***
• **Supplemental Security Income**
  - 1 Person Maximum 2014 in IL = $721
    - 2015 in IL = $733

• **Who is eligible?**
  - 65 years old or older
  - Blind in both eyes
  - Disabled (Listing level impairment AND functional limitations)

• **How Process Works**

• **3 Decisions –**
  - Disabled?
  - Date of onset?
  - Need payee?
SSI

- LOOKS at income, assets, and living arrangements
  - If over income or asset limit – no SSI
  - Under 18 years old, parents income & assets count
  - Spouse’s income & assets count

- Income
  - Under 22 y/o & Full time Student exemption = $7060/yr
    - 2015 = $7180/yr
  - 22 y/o + or Not full time Student - monthly
    - $85 ok then $2 earned - $1 SSI

- Assets
  - One single person = house they live in, 1 car & <$2000
  - 3 year look back
Living arrangement = where you live and who pays for your food and shelter items.

SSI benefits may be reduced because of the living arrangement when any of the following apply:

- You live in another person's home and pay less than your fair share of the food or housing costs.
- You live in your own home and someone else is paying for all or part of your food, rent, mortgage, or utility expenses.
- You live in a private or public hospital or nursing home for the whole month and Medicare pays for over one-half of the cost of your care.
- You live in an institution run by a federal, state, or local government for the whole month.
- You are a minor child living in a medical treatment facility for the whole month and private insurance or Medicaid, or both, pays over half your bill.
Living Arrangements

• Living with another = loss of 1/3 ($480.67)

• 2015 = $488.67

• Living in OWN household
Illinois Medicaid

• Many names: Illinois Department of Public Aid -vs- Department of Family & Child Services -vs- KidCare -vs- All Kids -vs- Illinois Department of Healthcare and Family Services

• Medicaid office: CASH, MEDICAL & ??
SNAP

- SUPPLEMENTAL
  - NUTRITIONAL
    - ASSISTANCE
    - PROGRAM
Illinois Medicaid covers:

- Most acute care hospitals in Illinois
- Certain doctors – if accept Medicaid – co-pay is $3.90
- Pharmacies – co-pay $2 generic, $3.90 name brand
- Diapers & bed pads delivered
- DME – with prior authorization
- Many nursing homes
- QMB – if eligible- Part B and Part D Premiums

(There is no co-pay for pregnant women, people enrolled in the Breast & Cervical Cancer treatment program, residents of nursing homes, supportive living facilities and intermediate care facilities)
SMART ACT – Not So Smart

☐ LIMIT MAINTENANCE PRESCRIPTIONS TO 4 per person –> per month.

- To get more than four- would need the doctor to file for prior approval

EXCEPTION: 7/1/14 – PSYCHOTROPIC MEDICATION
Illinois Medicaid (Cont.)

- Covers:
  - VERY Limited Dental – SMART ACT 😞
  - 1-888-286-2447
  - DENTAQUEST
Covers:

MEDICAL TRANSPORTATION

877-725-0569
MEDICAID WAIVER PROGRAMS

- HCBS Waiver for Adults with Developmental Disabilities (Home & Community Based Services)
- HCB Support Waiver for Children and Young Adults with Developmental Disabilities
- Residential Waiver for Children and Young Adults with Developmental Disabilities
- Children that are Technology Dependent/Medically Fragile
- Persons with Brain Injuries (TBI)
- Persons with HIV or AIDS
- Supportive Living Facilities
- Persons with Disabilities- DHS – DRS – DON SCORE
- Persons who are Elderly
If you ONLY have IL Medicaid & NO other health insurance, you will not have regular Medicaid.

You will have to choose an Integrated Care Plan.

If you do not timely choose, you will be automatically assigned one 😞
Medicaid Facts

- Medicaid is not very portable
  - Out of state

- Medicaid is not accepted at every doctor

- Medicaid is ALWAYS the payor of last resort
WHO CAN GET IL MEDICAID?

BEFORE 1/1/14:
MUST BE A CATEGORY

AFTER 1/1/14:
Affordable Care Act (ACA)
Illinois Medicaid

- TRADITIONAL CATEGORIES:
  - Refugee
  - 65 & over
  - Blind in both eyes
  - Disabled (SSDI, SSI, disease ends in death, unable to work for 12 months or more - substantiated with medical records)
  - Pregnant
  - Under 19 years old
  - Parent(s) living with child(ren) who are under 18 years old and that are legally theirs – the entire family is eligible
  - DCFS or Foster Child
  - Breast or cervical cancer – thru Dept of Health
Now, thanks to the ACA and IL Public Act 98-104 (pdf), more adults are eligible for Medicaid in Illinois and the public is able to apply for Medicaid through a new, online application called the Application for Benefits Eligibility (ABE).

Beginning January 1, 2014, all Illinois residents between 19 and 64 years of age, who are U.S. citizens or who have legal status, and who have monthly income less than $1,354 (2015) for an individual---is eligible for Medicaid through the new “ACA Adult” category.
Affordable Care Act Clients

- Illinois Medicaid expansion
- “ACA”
- ONLY LOOK AT INCOME
- DO NOT LOOK AT ASSETS
- CANNOT have MEDICARE
- TODAY – WILL PAY FOR WAIVER PROGRAMS—
  including nursing homes
INCOME –

- For all categories- NOT ACA

- Community

  - If over allowable standard, monthly deductible “spend-down” ($1006) - changed in March, 2015
ASSETS –

- ONLY for Aged, Blind or Disabled
- If over allowable standard = deductible “spend-down”

- Community
  - 1 single person - allowed: house they live in, 1 car and <$2000
  - No look back

- Long Term Care
- DRA - February 8, 2006
- SMART Act
  - 60 month look back
  - Spousal Impoverishment
Health Benefits for Workers with Disabilities

• Illinois resident between 16 & 64
• **MUST** have “disability”
• **MUST** be employed & pay into FICA
• Allows person to earn more money
• Allows person to have more assets
• Can **ONLY** apply at one office (Springfield)
**Traditional Medicaid vs. Health Benefits for Workers with Disabilities**

<table>
<thead>
<tr>
<th></th>
<th>Traditional</th>
<th>New HBWD</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>INCOME</strong>&lt;br&gt;{1 Person}</td>
<td>$1006</td>
<td>$3,404</td>
</tr>
<tr>
<td><strong>ASSETS</strong>&lt;br&gt;{1 Person}</td>
<td>$2,000</td>
<td>UP TO $25,000 &amp; Qualified Retirement Accounts ARE EXEMPT!</td>
</tr>
<tr>
<td><strong>COST</strong></td>
<td>If over $1006, Monthly spend down. No coverage until spend down is met.</td>
<td>CANNOT be over. Monthly premium to “buy” coverage is $0 - $100+</td>
</tr>
</tbody>
</table>
How to Lose These Benefits?

1) 10 day rule
2) Redeterminations
3) Inheritances
Future Planning

Will

Will

Will

Property of Family Benefit Solutions
15.1 DSNT  
(Discretionary Special Needs Trust)  
- Others people’s money  
- Trustee  
- Sole benefit  
- Heirs
15.1 DSNT (Discretionary Special Needs Trust)
- Others people’s money
- Trustee
- Sole benefit
- Heirs

D4a, OBRA 93, Payback
OOOOOPS
- Adult - child’s money
- Trustee
- Sole benefit
- Government Reimbursement 😞
- Then heirs
Know Your Attorney

- How many have you done?
- How do you keep up with the rule changes?
- Do you let your clients know when the rules change?
- Has your trust been denied by SSI or Medicaid?
- Has your trust been pre-approved by SSI and/or Medicaid?
- If your trust gets denied, will you appeal at no charge?
- MEMBER OF SPECIAL NEEDS ALLIANCE?
Sherri Schneider
847-279-8506
Benefithelp@aol.com