

Medicaid

Am I eligible for Medicaid and how does it work?

Medicaid in Illinois is a jointly funded (federal + state) health insurance program administered by the Illinois Department of Healthcare & Family Services (DHFS).

Among other groups, Medicaid provides health insurance for

- Low-income adults.
- People who are aged (65+), blind, or have disabilities.

Medicaid is often confused with Medicare.

- Medicare provides health insurance for adults aged 65 or older.
- Medicaid provides health insurance based mainly on a persons income, rather than just age.

For most people eligible for Medicaid, there are no premiums, deductibles, or copays for standard Medicaid services.

Medicaid in Illinois provides a broad set of health services. These commonly include, but are not limited to:

- Doctor visits, hospital care, preventive care (vaccines, screenings)
- Prescription drugs
- Mental health services
- Long-term services & supports
- Depending on the managed care plan and eligibility, there may be additional benefits or value-added services.

How do I apply and what do I need to apply?

- Online via the ABE portal (Application for Benefits Eligibility) at [Illinois.gov](https://www.illinois.gov) - [IL Application for Benefits Eligibility \(ABE\) ABE Home Page](#)
- By phone: the DHS Helpline (1-800-843-6154)
- In person at a local DHS Family Community Resource Center (FCRC)
- Paper application via mail or fax or drop-off.

Information/Documents required include:

- Household members (date of birth, social security number, contact information)
- Proof of income and assets
- Medical bills dating back 3 months (if you had medical bills in the 3 months before applying, and you were eligible then, Medicaid may cover those past bills)
- Proof of monthly expenses (i.e. utility bills, prescription co-pays, premiums, rent/mortgage, etc.)

FAQs

How much money can I keep and still qualify for Medicaid?

Category	Monthly Income Limit	Asset Limit
Aged/Disabled Individual	~\$1,255	\$17,500
Aged/Disabled Couple	~\$1,704	\$17,500
Adult (19–64, ACA Medicaid)	~11,732	No asset limit
Long-Term Care Applicant	\$2,829	\$17,500
Community Spouse (LTC)	N/A	\$154,140 (2025)

If I get Medicaid, will I lose all my doctors?

Medicaid will not replace Medicare for adults 65+ for those eligible for Medicare coverage. Medicaid may replace a supplemental insurance plan (i.e. Blue Cross, United Health). Medicare generally covers 80% of outpatient doctor's visits. Check with your doctors directly to confirm that they will accept Medicaid for the other 20%.

What is a Medicaid spenddown?

Income spenddown is a process that allows people to qualify for Medicaid even if they are over the monthly income limit. You must show proof that your medical costs exceed your available income if you are over the income limit. This means submitting receipts/bills showing costs such as: doctor or hospital bills (paid or unpaid), prescription drug costs, health insurance premiums, dental or vision expenses, transportation for medical appointments, past medical bills (within allowed timeframe), caregiver services contract, or cost of Community Care Program services you received, etc.

Asset spenddown for Medicaid is the process of reducing your countable assets in order to meet Medicaid's asset limit so you can qualify for coverage—especially for programs like long-term care (in supportive living or skilled nursing), home care, or aged & disabled Medicaid.

Permitted ways to spend down assets:

- Paying off debts (credit cards, mortgage, medical bills)
- Paying for home repairs (roof, plumbing, accessibility)
- Buying needed household items
- Purchasing a burial plan (must be irrevocable)
- Buying a vehicle, especially if you don't own one
- Paying for medical care or care services
- Paying for legal or financial planning services

You **CANNOT** meet asset spenddown by:

- Gifting money or property to family/friends
- Selling assets below fair market value
- Transferring ownership of property or vehicles

To find out more about CJE SeniorLife's many services and programs, visit www.cje.net or call at 773.508.1000.



Since 1972, CJE SeniorLife has been dedicated to helping older adults live better every day connected to the community of their choice with access to trusted care and a full range of services, rooted in Jewish values. We enhance the lives of older adults and their families regardless of religion, sex, race, ethnicity, disability, sexual orientation, gender identity, or national origin.

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CJE SeniorLife® is a partner with the Jewish United Fund in serving our community.

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