

STATE BENEFITS UPDATE

November 28, 2007

FAMILY CARE EXPANSION

Illinois' Family Care is now open to families making up to 400% of the Federal Poverty Level. Parents must be uninsured in order to qualify for the expansion, or meet an exception, such as a losing healthcare coverage as a result of a job loss.

INCOME REQUIREMENTS

Family Size	FamilyCare Assist	FamilyCare Share	FamilyCare Premium Level 1	FamilyCare Rebate	FamilyCare Premium Level 2	FamilyCare Premium Level 3
1	\$0-1,132	\$1,133-1,276	\$1,277-1,702	\$1,133-1,702	\$1,703-2,553	\$2,554-3,403
2	0-1,517	1,518-1,711	1,712-2,282	1,518-2,282	2,283-3,423	3,424-4,563
3	0-1,903	1,904-2,146	2,147-2,862	1,904-2,862	2,863-4,293	4,294-5,723
4	0-2,289	2,290-2,581	2,582-3,442	2,290-3,442	3,443-5,163	5,164-6,883
5	0-2,674	2,675-3,016	3,017-4,022	2,675-4,022	4,023-6,033	6,034-8,043
6	0-3,060	3,061-3,451	3,452-4,602	3,061-4,602	4,603-6,903	6,904-9,203
For each additional person add	\$386	\$435	\$580	\$580	\$870	\$1,160

OTHER ELIGIBILITY REQUIREMENTS

Parents/Caretaker relatives have to meet the following eligibility criteria in order to qualify for this new expanded coverage:

- Be an Illinois resident
- Able to provide a Social Security Number
- Live with and be the primary support of a child that meets the nonfinancial eligibility requirements for All Kids
- Be a U.S. citizen or qualifying non-citizen
- Does not have a Rebate overpayment
- Meets the following health insurance requirements
 - Been without health insurance for at least 12 months prior to the application being filed (unless the adult is pregnant, then the individual potentially qualifies if without health insurance at time of pregnancy)
 - Lost employer sponsored health insurance due to the loss of employment
 - The adult has exhausted the lifetime benefit limit for the policy
 - The insurance is purchased through COBRA
 - The adult lost Family Care or All Kids coverage within one year of the application
 - The individual aged out of coverage under the parent's health insurance

HOW MUCH WILL IT COST FOR FAMILIES?

Parents/eligible adults between 185% FPL and 200% FPL will pay the same premium that is charged for their children in All Kids – \$15 to \$40 per month for family coverage. Parents between 200% FPL – 400% FPL – Will pay double the premium they pay for their children. Co-pays will remain the same (\$2 to \$5 for doctor visits and prescriptions).

- ➔ 185% ≤ 200% FPL: These amounts are charged regardless of age. \$15/month (1 person); \$25/month (2 persons); \$30/month (3 persons); \$35/month (4 persons); \$40/month (5 or more persons)
- ➔ 200% ≥ 300% FPL: Children \$40/month; \$80 per adult / month.
- ➔ 300% ≤ 400% FPL: Children \$70/month; \$140 per adult / month.

WHERE TO APPLY

Currently only the All Kids Unit will authorize medical coverage for adults with a family income that is above 200% of FPL but less than or equal to 400% of FPL. Application can be made at local IDHS offices as well. The family will be assessed for spenddown if income is over 400% of FPL or medical need existed prior to 11/7/07. The IDHS will then send the case to the All Kids Unit to determine eligibility for Family Care Expansion Premiums 1–3.

Since the program is so new, some of the procedures are still being worked out on the process. As I learn more, I will keep you posted.