

If I Need . . . Medical Care

health.illinois.gov

Marketplace

The Health Insurance Marketplace is a new way to shop for health coverage that fits your budget and needs. After completing one application, you can see all of your options and enroll.

You may use the Marketplace and access financial help to purchase a Qualified Health Plan (QHP) if you are a U.S. citizen or a lawfully present non-citizen who does not have access to health insurance through other means, and if your income falls within the program limits.

With the Marketplace, you can explore the health coverage options available to you, determine which health plan best fits your needs and calculate your eligibility to receive premium tax credits/cost share subsidy which will help to reduce the cost of the coverage.

How to access this Benefit: Contact an Illinois Navigator for help. You can find help at www.getcovered.illinois.gov. You may apply online at www.healthcare.gov or call the Marketplace at 1-800-318-2596.

Medicaid

Medicaid provides health coverage to Illinois residents with low incomes and resources. There are a number of different levels of Medicaid coverage with different eligibility criteria for each. Income guidelines are based on the Federal Poverty Level (FPL).

- Adult age 19-64 who meet income (138% FPL) and citizenship requirements are eligible for the Adult ACA or Family Care Program.

- Children age 18 or younger whose household income meets the requirement (318% FPL) are eligible for the All Kids Program.
- Pregnant women and infants up to one year old that meet income requirements (213% FPL) are eligible for the Moms & Babies program.
- Seniors and persons with disabilities that meet income, resource and citizenship requirements are eligible for the Aid to the Aged, Blind and Disabled Program. Income is limited to no more than 100% FPL and resources must be at or below \$2,000 for a single person or \$3,000 for a couple. Medicaid Spenddown is available when income or resources are higher than the program limits.
- Former Illinois foster children up to age 26, regardless of their income.



How to Access this Benefit: Apply online at abe.illinois.gov or by phone at 1-800-843-6154.

Medicaid Managed Care (Care Coordination)

Once approved for Medicaid, you will need to choose a health plan and a doctor or clinic as your Primary Care Provider if you live in certain regions of Illinois. The goal of managed care is to help you navigate the health care system and to coordinate your care. You will need to get care within your plan's provider network or your care may not be covered by the plan.

How to Access this Benefit: To compare plans and find providers, contact Illinois Client Enrollment Services online at enrollhfs.illinois.gov or by phone at 1-877-912-8880.

Medicare

Medicare is health coverage for seniors age 65 or older and persons with disabilities. Medicare has different parts and different costs.

More information about Medicare can be found in the Help for Seniors fact sheet.

Illinois Warriors Assistance Program

The Illinois Warriors Assistance Program provides confidential help to veterans who are facing challenges such as Traumatic Brain injury (TBI), Post-Traumatic Stress Disorder (PTSD), and more.

How to Access this Benefit: Call 1-866-554-4927. Family members can call for information or guidance. Someone is available 24/7 to help you.

www.illinoiswarrior.com



Veterans (VA) Health Care

The Veterans Health Administration (VA) operates many different health care programs, such as medical and dental care, prescriptions, home health care and more.



To learn more visit www.va.gov/health/.

How to Access this Benefit:

To apply for health benefits or explore options, visit www.va.gov/healthbenefits/. To find clinics in your area, call 877-222-8387 or search for locations on the VA website.

Federally Qualified or Rural Health Centers

Federally Qualified and Rural Health Centers receive enhanced Medicare and Medicaid funding to provide primary health care to low income persons. Services are usually provided on a sliding scale. Income needs to be verified to determine payment rate. You do not need to be a citizen to get care at these clinics.

How to Access this Benefit: Find clinics in your area by going to the website below.

<http://findahealthcenter.hrsa.gov/>

Free Clinics

There are many free clinics in Illinois. Often these clinics serve people on a first come first served basis.

How to Access this Benefit: Find clinics in your area by going to the website below.



<http://findahealthcenter.hrsa.gov/>

Hospital Financial Assistance Programs

Hospitals often have Financial Assistance or Uninsured Discount programs to assist persons who are unable to pay hospital bills.

How to Access this Benefit: Call the hospital where you received services to see if you qualify. You may have to apply for state Medicaid programs and obtain a letter saying you are not eligible for the state program.

For more information:

www.illinoislegalaid.org/index.cfm?fuseaction=home.dsp_content&contentID=5827

Pharmaceutical Assistance

If you need emergency assistance with filling a prescription, local organizations, county or township governments may have programs that provide assistance.

Several chain pharmacies, such as Target, WalMart, CVS, Walgreens, and Osco, have a value-priced list of generic medications. Many of the medications only cost \$4.00 for a month's supply. Call your pharmacy to ask if your prescription qualifies.

There are also a number of resources that can help cover or discount prescriptions.

- Needy Meds: www.needy meds.org
- Partnership for Prescription Assistance: www.pparx.org/
- Rx Assist: www.rxassist.org/
- National Organization for Rare Disorders: <https://rarediseases.org/for-patients-and-families/help-access-medications/patient-assistance-programs/>
- Good Days (formerly Chronic Disease Fund): www.mygooddays.org
- Illinois Rx Card: illinoisrxcard.com

If you have a specific illness that you are being treated for and you have no insurance, you can ask your doctor to help you apply for a *Pharmaceutical Assistance Program*. These applications are usually done directly with the drug company.



For information about different Rx Assistance programs and to see if you can get free or discounted medication, visit :

www.rxresource.org/prescription-assistance/default.html.

Illinois Breast and Cervical Cancer Program

Medical coverage is provided for Breast and Cervical Cancer Screenings, or for ongoing cancer treatment. To be eligible women have to be Illinois residents, U.S. citizens or qualified immigrants and uninsured. Even if you have already been diagnosed with cancer, you may receive free or low-cost treatment through this program.

<http://dph.illinois.gov/topics-services/life-stages-populations/womens-health-services/ibccp>

Mental Health Services

The Illinois Division of Mental Health (DMH) provides a wide variety of services for adults and children throughout the state. These services are offered through many community providers (e.g., mental health clinics, agencies and hospitals). Providers serve as 'front doors' to enter the publicly funded system of mental health care.

To link to Crisis services:

www.dhs.state.il.us/page.aspx?item=30893

To find a provider in your community:

www.dhs.state.il.us/page.aspx?module=12

