

## Transition Planning – Insurance: Medicaid/Medicare

*As adolescents transition into adulthood – insurance plans change. Young adult patients are the highest uninsured group in the US. There are multiple insurance choices which makes insurance difficult to understand. Because of this, it is important to start learning about insurance options early. You can ask your health care provider for help with this issue.*

### **Is there a difference between medicaid and medicare? Yes!**

Medicaid is a state insurance that provides coverage for children, adults with disability and low-income elderly. Medicaid covers certain medical services, prescriptions and medical equipment.

Medicare is a federal health insurance program that is available to retired citizens as well as people with disabilities, provided they are eligible for social security disability insurance (SSDI). Medicare covers certain health services but does not cover prescription drugs. Medicare is not typically applicable to young adults, but may be during the transition process if he or she works, or his or her parents become disabled.

### **Types of public aid, eligibility requirements & contact information.**

- All Kids:
  - All Kids is a state provided insurance program that usually covers uninsured children. All Kids covers doctor's visits, hospital stays, prescription drugs, vision & dental care.
  - **All Kids covers children from birth until their 19<sup>th</sup> birthday**, it also provides coverage to pregnant women. There are certain income standards as well as premium standards.
    - **NOTE:** The IL Legislature just a passed bill on July 1, 2011 capping All Kids income eligibility at 300% of Federal Poverty Level. Current enrollees whose households have income greater than 300% FPL will be grandfathered in only until July 1, 2012. There will be no new enrollees at this income level.
  - Some parents pay monthly premiums for coverage based on family size and income.
  - **Extension to Adults.** Adults may be covered by All Kids in the following programs:
    - **Moms & Babies:** Covers pregnant women until 60 days postpartum.
    - **Family Care:** Parents of children under 18 years old may be eligible to receive health insurance coverage.
  - [www.allkidscovered.com](http://www.allkidscovered.com);  
<http://www.allkids.com/income.html>; 1-866-255-5437

*Young adults are the highest uninsured group in the US. Because of this, it is important to know your insurance options and to apply for insurance in a timely manner.*

*Children with public aid are not guaranteed adult medicaid due to different eligibility requirements. It is important to know the differences in eligibility and to remember to apply for adult public aid around age 17.*

*People who can help with insurance issues include:*

- *Your school/IEP team*
- *Your medical team*
- *A hospital social worker*

- Adult Medicaid:
  - Medicaid is a federal/state funded program that provides needs-based health insurance for people 65 years of age or older as well as people who are blind or disabled. Medicaid covers doctor's visits, hospital stays and prescription drugs.
  - For adults to qualify for medicaid, they must meet certain eligibility criteria: blind in both eyes, disabled (per the SSA definition of disability), diagnosed with cervical or breast cancer, pregnant or a parent of a child younger than 19. There are also citizenship requirements and income requirements.
  - **Asset Limits:** If you are single, your countable assets must be \$2,000 or less. If you are married, your assets combined with your spouse's assets must be equal to or less than \$3,000.
  - <http://www.dhs.state.il.us>; 800-843-6154
- Medicare:
  - Medicare is a federally funded health insurance program. Medicare is available to people who are older than 65 who receive SSA retirement or SSI. It is also available to people of any age with certain medical conditions like ALS or end-stage kidney disease requiring dialysis.
  - Once a person receives SSDI checks for 24 months, they also qualify for Medicare (a possibility for those who receive Childhood Disability Beneficiary SSDI payments).
  - [www.ssa.gov](http://www.ssa.gov) ; 800-772-1213
- Health Benefits for Workers with Disabilities (HBWD):
  - This is a medicaid program that allows people with disabilities to work and receive medicaid benefits. This program allows its participants to have up to \$25,000 in assets. The participants pay a monthly premium for insurance based on their income level.
  - <http://www.hbwdillinois.com>; 800-226-0768

If you lose your insurance, you should let your healthcare team know. While you are looking into other insurance options, your healthcare team may be able to provide you with clinics that see patients who are uninsured. Also, there are programs that help patients afford medications ([www.needymeds.org](http://www.needymeds.org)). Lastly, there are many disease-specific organizations that have emergency funding for patients who lose insurance.

### **IPXP and ICHIP:**

If you have been without insurance for more than 6 months and have a preexisting condition that makes it hard for you to find affordable insurance, you may qualify for the *Illinois Pre-existing Condition Insurance Plan (IPXP)*, which is a transitional insurance plan. This plan is not considered public aid and thus there are premiums and out-of-pocket costs. Premiums could be as low as \$165 per month (<http://insurance.illinois.gov/IPXP>).

If you are coming off of coverage from an old group plan (ex: employer insurance from a former job), and have been an Illinois resident for at least 180 days, you could qualify for the *Illinois Comprehensive Health Insurance Program (ICHIP)*. Premiums are more expensive than IPXP, but there is no 6-month uninsured requirement to qualify (<http://www.chip.state.il.us/rateinq.nsf/inquiry?openform>).