Health Care Coverage Options Individuals Age 65+

Do you currently have insurance through a current or former employer? (Because you or your spouse are currently working or have a retiree plan)

No

Are you a U.S. citizen or qualified noncitizen (see page 3 for a list of qualified noncitizens)?

Yes

If you are a legal permanent resident, have you lived in the United States for more than 5 years? (If you are a citizen or other qualified noncitizen, follow “Yes.”)

No

Unauthorized noncitizens are not allowed to have Medicare, Medicaid, or Health Insurance Marketplace coverage. You can visit a Federally Qualified Health Center (FQHC) for care. To find a FQHC near you go to: http://findahealthcenter.hrsa.gov/Search_HCC.aspx

Yes

Start

Have you or your spouse paid into Social Security for at least 40 quarters?

Yes

Do you meet Medicaid income and asset requirements? The 2016 requirements are $1,015 per month/ $2000 in assets for one person; and $1,360 per month/ $3000 in assets for 2 people.

No

If you have lived in the U.S. lawfully for less than 5 years, you are eligible to shop for insurance in the Health Insurance Marketplace.

Yes

You are eligible for Medicaid only.

No

You are eligible for Medicaid and Medicare (Dual eligible).

Yes

You are eligible for Medicare only.

No

If you meet Medicaid income and asset requirements? Do you receive health coverage through the Veteran’s Administration, you can keep your coverage. You may also qualify for Medicare, Medicaid and/or coverage through the Health Insurance Marketplace. See our MMW Topical Brief on Medicare and VA Health Coverage at http://www.ageoptions.org/services-and-programs_MedicareMaterials.html and visit a Veteran Service Officer for help: http://www2.illinois.gov/veterans/Pages/ServiceOffices.aspx

No

You can purchase coverage through Medicare or the Health Insurance Marketplace. (You can choose which is more affordable.)

Yes

You are eligible for Medicaid only.

You can keep your employer coverage. You may or may not need Medicare. See our Medicare and Employer-Based Coverage Toolkit for more information. http://ageoptions.org/documents/MMWEmployerToolkitFULL.pdf
Healthcare Coverage Options for Individuals Age 65+

Resources

For more information about the coverage options mentioned in the attached flow chart, or to apply for coverage through Medicare, Medicaid, or the new Health Insurance Marketplace, use the resources listed below.

If you need Medicare:
Visit the Medicare website at www.Medicare.gov or call 1-800 Medicare (1-800-633-4227).
Work with a Senior Health Insurance Program (SHIP) counselor to find the right coverage for you. The Illinois Senior Health Insurance Program website is here: http://www.illinois.gov/aging/ship/Pages/default.aspx and their telephone number is: 1-800-548-9034.
To find out how Medicare works with employer or retiree coverage, read our Medicare and Employer-Based Coverage Toolkit: http://ageoptions.org/documents/MMWEmployerToolkitFULL.pdf

If you need Medicaid:
Apply for Medicaid by visiting www.abe.illinois.gov. If an individual is unable to apply online, s/he can visit a local DHS Family Community Resource Center. You can locate a Family Community Resource Center here: http://www.dhs.state.il.us/page.aspx
For questions, contact the DHS Helpline: 1-800-843-6154.
To find an agency that can assist with a Medicaid application contact your local Area Agency on Aging (http://www.state.il.us/aging/2aaa/aaa-main.htm) or the Illinois Department on Aging’s Senior Helpline at 1-800-252-8966.

If you need Medicare and Medicaid:
Work with a local counselor to get assistance. You can find a local counselor through the Senior Health Insurance Program (SHIP) or by contacting your local Area Agency on Aging.
- Illinois Senior Health Insurance Program (SHIP): http://www.illinois.gov/aging/ship/Pages/default.aspx or 1-800-548-9034.
- To find your local Area Agency on Aging, visit http://www.state.il.us/aging/2aaa/aaa-main.htm or call the Illinois Department on Aging’s Senior Helpline at 1-800-252-8966.
If you need a plan through the Health Insurance Marketplace:
Learn more about the Health Insurance Marketplace at www.getcoveredillinois.gov or www.healthcare.gov.
For help finding a plan in the Marketplace, call (866)311-1119 in Illinois or find a Navigator agency near you by visiting www.getcoveredillinois.gov and clicking on “Get Help in Your Area.”
For more information about the Marketplace, see our MMW Health Insurance Marketplace tip sheet here: http://ageoptions.org/services-and-programs_makemedicarework.html

If you need Veterans Healthcare Coverage:
If you qualify for healthcare coverage through the Veteran’s Administration (VA), talk with your local Veterans Service Officer to learn more about that coverage or find out if you should also have Medicare or Medicaid. To find a Veteran Service Office, visit the following website: http://www2.illinois.gov/veterans/Pages/ServiceOffices.aspx. You can also see our MMW Topical Brief on Medicare and VA Health Coverage at http://www.ageoptions.org/services-and-programs_MedicareMaterials.html.

If you need a Federally Qualified Health Center (FQHC)
Individuals who are not eligible for coverage through Medicare, Medicaid, or the Health Insurance Marketplace can obtain free or sliding scale health care at a Federally Qualified Health Center. To find a FQHC, visit the following website: http://findahealthcenter.hrsa.gov/Search_HCC.aspx

Who is a “Qualified Non-Citizen?”
Qualified Non-Citizens are eligible for Medicare and Medicaid if they meet other program requirements. To be a “qualified non-citizen,” an individual must be a lawful permanent resident living in the U.S. for at least 5 years OR be a member of one of several special immigrant groups, including (but not limited to) refugees/asylees, U.S. military members/veterans and their dependents, individuals admitted to the U.S. under the Violence Against Women Act, individuals who are part of the Cuban/Haitian entrant program, and certain other groups.

The Illinois Coalition for Immigrant and Refugee Rights (ICIRR) has created a fact sheet for immigrant populations to help them navigate their insurance options. That fact sheet is available here: http://icirr.org/sites/default/files/health%20care%20imm%20fact%20sheet.docx