

Chart of Benefits by Income Level – Oct 2025

Program	Monthly/Annual Income	Asset Limit	Age	Others Eligible	Benefit Description
Supplemental Security Income (SSI)	\$967 - 1 (max monthly payment) \$1,450 - 2 (max monthly payment)	\$2,000 - 1 \$3,000 - 2	65+	Disabled, blind	Provides income up to eligibility limit; also eligible for Medicaid and SNAP (Food Stamps). Benefit amounts vary according to recipients' monthly expenses and/or if they have wages
Aid to Aged, Blind, Disabled cash grant	Case by case basis	\$2,000 - 1 \$3,000 - 2	65+	Disabled, blind	Provides income up to eligibility limits, recipients also eligible for Medicaid and SNAP (Food Stamps).
Medicaid (AABD)	*\$1,304 - 1 *\$1,762 - 2	***\$17,500-1 ***\$17,500-2	65+	Disabled, blind	Pays medical care; Applicants over the income and/or asset limit may "spenddown" for Medicaid coverage. Medical expenses will be applied towards spenddown. https://hfs.illinois.gov/info/brochures-and-forms/brochures/hfs591sp.html
Medicaid- ACA Adult	\$1,799 - 1 \$2,432 - 2	N/A	19-64	Adults under 65.	Pays medical care. Disabled adults under 65 can opt to enroll in ACA Adult Medicaid instead of AABD Medicaid.
Health Benefits for Immigrant Seniors	*\$1,304 - 1 *\$1,762 - 2	***\$17,500-1 ***\$17,500-2	65+	Non-citizen who does not meet Medicaid immigration status	<i>Most</i> AABD services are generally covered except Long Term Services and Support (LTSS), HCBS Waiver services, and coverage of funeral and burial expenses. New enrollments are paused.
Health Benefits for Immigrant Adults	*\$1,732 - 1 *\$2,351 - 2	N/A	42-64		All Medicaid services covered except Long Term Services and Support (LTSS), HCBS Waiver services, and coverage of funeral and burial expenses. This program ended on 7/1/2025
Qualified Medicare Beneficiary (QMB)	*\$1,304 - 1 *\$1,762 - 2	***\$9,660-1 ***\$14,470-2			Pays Medicare Part A and Part B premiums, deductibles, and co-insurance. Must be enrolled in Medicare Part A.
Specified Low-Income Medicare Beneficiary (SLMB/SLIB)	*\$1,564 - 1 *\$2,114 - 2	***\$9,660-1 ***\$14,470-2			Pays Medicare Part B premiums. Must be enrolled in Medicare Part A.
Qualified Individual (QI)	*\$1,759 - 1 *\$2,378 - 2				
LIHEAP	\$3,332 - 1 \$4,357 - 2	N/A			Low Income Home Energy Assistance Program (LIHEAP) assists with energy costs.
LIHWAP	\$3,332 - 1 \$4,357 - 2	N/A			Low Income Home Water Assistance Program (LIHWAP) assists in preventing water disconnection and restoring water services.
Home Weatherization Assistance Program	\$31,300 per year - 1 \$42,300 per year - 2	N/A			Assistance in weatherizing a residence through US Department of Energy funds.
Title V Employment - (SCSEP)	\$19,562 per year - 1 \$26,437 per year - 2	N/A	55+		Subsidized part-time employment at nonprofits/government agencies
Nicor Gas Sharing	Between \$2,511-\$3,765 a month	N/A			One-time assistance with gas bill. Must apply in person at Salvation Army.

***Note: \$25 income disregard is reflected in the amount listed. **\$20 income disregard is reflected in the amount listed. ***Prepaid burial funds and expenses in a designated account up to \$1,500 per person are exempt assets and are NOT reflected in the amounts listed. Life insurance policies with a cash value of \$1,500 or less are exempt.**

AgeOptions updates this chart tri-annually in response to annual COLA income and asset changes that take place to Extra Help, SSI, Medicaid, SNAP programs. Changes to other programs may happen at other times of the year and may not be reflected in this chart. All sources are hyperlinked; we encourage you to use them to verify information.

Program	Monthly/Annual Income	Asset Limit	Age	Others Eligible	Benefit Description
SNAP-standard applicant	\$2,152 - 1 \$2,909 - 2	N/A	0-59	Not disabled or blind	Assistance purchasing food. Those without disabilities and/or under 60 have different income limits. Homeless adults can purchase food through the Restaurant Meals Program.
SNAP -households with someone disabled, blind, or 60+	\$2,608 - 1 \$3,525 - 2	N/A	60 +	Disabled, blind	Assistance purchasing food. Adults with disabilities and/or over 60 have higher income limits, can submit medical expenses to increase their benefit amount, and can purchase food at select restaurants through the Restaurant Meals Program. Redeterminations only needed once every 2 years.
LIS/ Extra Help Program	**\$1,976 - 1 **\$2,663 - 2 OR Meet Medicaid spenddown for at least one month	***\$17,600 – 1 ***\$35,130 – 2		Must have Medicare	No monthly premium for benchmark part D plans, no deductible, co-pays are \$4.90/\$12.15 (generic/brand). Enrollees will get automatically placed into a Part D plan if they don't have one already. Those enrolled through spenddown will receive the benefit until end of that calendar year if they enrolled before July, or the end of the <i>next</i> calendar year if enrolled after July. *Includes \$20 income disregard and \$1,500 prepaid burial plan per person. **Note: Partial Extra Help eliminated starting 1/1/2024.
Property Tax Deferral	\$65,000 per household	N/A	65+		Allows homeowners to defer property taxes on home with low interest rate until property is sold or death of taxpayer.
Homeowner Exemption	No income limit	N/A	N/A		Money saving exemption for taxpayers living in a single-family home, townhouse, condo, co-op, or apartment (up to 6 units). Benefit depends on local tax rates and assessment increases.
Senior Citizen Homestead Exemption	No income limit	N/A	65+		Provides tax relief by reducing the equalized valuation of an eligible residence. No longer required to apply annually.
Senior Freeze Exemption	\$65,000 per household	N/A	65+		Allows qualified senior citizens to freeze the Equalized Assessed Value (EAV) of their properties for the preceding year in which the applicant qualifies and applies for this exemption.
BAA License Plate Sticker Discount	\$33,562 - 1 \$44,533 - 2	N/A	65+	Disabled over age 16	License plate discount- standard sticker cost will reduce to \$10. Apply through the IDOA Benefit Access Application.
BAA Ride Free Transit Card	\$33,562 - 1 \$44,533 - 2	N/A	65+	Disabled over age 16	Free rides on all fixed-route public transit systems- CTA, Pace and Metra. Must first be approved for the IDOA Benefit Access Program, and then apply for a Ride Free card through the RTA.
Community Care Program	No income limits. Must apply for Medicaid.	\$17,500 - 1 \$35,000 - 2	60+		Provides case management, homemaker &/or adult day services to frail elderly *See Prevention of Spousal Impoverishment.
Prevention of Spousal Impoverishment	***\$3,948 - for community spouse	***\$135,648			Community spouse may keep \$135,648.00 in assets and \$3,948.50 in monthly income.**Excludes a home, one car, and personal furnishings.
Lifeline	\$21,127 - 1 \$28,552 - 2	N/A		Has Medicaid, SSI, LIHEAP, SNAP, FPHA	Federal program that lowers the monthly cost of cell phone or internet service. Eligible customers get 1000 minutes of cell phone service or \$9.25 towards their monthly broadband bill.
Access To Care	\$46,950 per year - 1 \$96,450 per year - Family of 4 Must live in NW Chicago/ suburbs	N/A			Primary care, medication, labs and x-rays. Must have no health insurance (or a deductible over \$1,500 per person), be ineligible for Medicaid/ Medicare.

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