



**RESOURCE GUIDE FOR
OLDER ADULTS,
PEOPLE WITH DISABILITIES
&
CAREGIVERS**



Welcome

You are not alone. Whether you're one of the 10,000 Americans turning 65 every day, or one of the many Americans living with a disability, you are supported by family, friends, and caregivers. This guide is designed to help you and your support system find the many public and private resources that are also available to you.


This guide will continue to grow. Please check back for additional resources. Most resources can be used by anyone in any state, but some are specific to Illinois. Those are marked with a blue Illinois map: 

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Where to Start

Whether you need help in some aspect of your life, or you are caring for someone who needs help, these resources provide one-stop-shopping for programs and services available. Start here to familiarize yourself with your many options.

Benefits Checkup, National Council on Aging (NCOA)

<https://www.benefitscheckup.org>

AARP Benefits QuickLINK

https://www.benefitscheckup.org/cf/index.cfm?partner_id=22

Area Agencies on Aging help administer multiple programs for older people and those living with disabilities. Find the agency near you here:

http://www.aoa.gov/AoA_Programs/OAA/How_To_Find/Agencies/find_agencies.aspx



A drop-down list of aging-related services in your area: <http://illinoisagingservices.org/Search.aspx>

Caregiver Services

Caregivers often have demanding and stressful roles. The National Caregiver Support Program, funded by the Administration on Aging, offers help to caregivers in each state.

Find services, in your area at;

<http://www.eldercare.gov/Eldercare.NET/Public/Index.aspx>

1-800-677-1117

Family caregivers may need some extra help. Find valuable guidance on finding and paying for in-home care, including a finding a caregiver, here:

http://www.eldercare.gov/eldercare.net/public/resources/factsheets/home_health_care.aspx



For Illinois residents, caregiver respite services, support and training is offered through the Caregiver Support Program at:

<http://www.illinois.gov/aging/CommunityServices/caregiver/Pages/default.aspx>

Caregiver Services

Your local Area Agency on Aging, can help you with respite services and other benefits. To find Area Agency on Aging, listed by County, visit:

<https://www.illinois.gov/aging/PartnersProviders/Pages/aaa-main.aspx>

The Administration on Aging offers a valuable list of caregiver service organizations:

http://www.acl.gov/Get_Help/Help_Caregivers/Index.aspx

Health Care

Medicare provides health insurance for people 65 and older, people under 65 with certain disabilities and people of any age with end-stage renal disease.

For more information, including eligibility requirements, enrollment periods and benefits:

www.medicare.gov

1-800-MEDICARE (1-800-633-4227)

TTY: 1-877-486-2048

For more in-depth information on Medicare topics, go to:

www.medicare.gov/publications

1-800-MEDICARE (1-800-633-4227)

TTY: 1-877-486-2048



Illinois residents can contact the **Senior Health Insurance Program** (SHIP) — free, statewide counseling service for Medicare beneficiaries and their care givers:

<http://www.illinois.gov/aging/ship/Pages/default.aspx>

1-800-252-8966

Health Care

To help you help you use parts of this guide, you'll need to know that **Medicare** benefits are delivered in four parts:

- **Part A:** Hospital Insurance (HI) program. Helps pay for inpatient hospital care, skilled nursing facilities, hospice care and home health care. People who qualify for Medicare Part A pay no monthly premiums for these benefits
- **Part B:** Supplementary Medical Insurance (SMI) program. Helps pay for physician services, outpatient hospital care, home health and some preventive services. For most new enrollees, the monthly premium for Part B is \$104.90
- **Part C:** Medicare Advantage program. Allows Medicare-approved private insurance companies to offer plans covering all Part A and Part B Medicare benefits, often with prescription drug coverage (Part D). Monthly premiums for Medicare Advantage Plans (Part C) are set by the insurance companies. Many are free.
- **Part D:** Prescription drug program delivered through private insurance plans that contract with Medicare. Monthly premiums for Prescription Drug Plans (Part D) are set by the insurance companies.

Health Care

People enrolled in **Medicare** must enroll separately in a **Medicare Part D prescription drug plan** for coverage.

More details on Medicare Part D can be found at:

<https://www.medicare.gov/part-d/>

1-800-MEDICARE (1-800-633-4227)

TTY: 1-877-486-2048

Some people may help qualify for programs that help pay for the cost of prescription drugs. Find out if you qualify at:

<https://www.medicare.gov/your-medicare-costs/help-paying-costs/get-help-paying-costs.html>

1-800-MEDICARE (1-800-633-4227)

TTY: 1-877-486-2048

Health Care

You may qualify for help paying for **Medicare**

Medicare Savings Program

Find out if you meet certain requirements for income and financial assets like checking or savings:

<https://www.medicare.gov/your-medicare-costs/help-paying-costs/medicare-savings-program/medicare-savings-programs.html>

1-800-MEDICARE (1-800-633-4227)

TTY: 1-877-486-2048

Extra Help

Here you'll find more resources to help those who qualify based on income and assets, including help with prescription drug costs. To find out more, go to:

<https://www.medicare.gov/people-like-me/extra-help/extra-help.html>

1-800-MEDICARE (1-800-633-4227)

TTY: 1-877-486-2048

Health Care

Supplemental Medicare Plans

Private insurance companies offer policies that will cover health insurance expenses that Medicare doesn't cover, such as hospital stays that exceed Medicare limits. Premiums and benefits vary. Contact private insurance companies for more information.

Use Medicare's Medigap Policy Search to compare plans in your area:
<https://www.medicare.gov/find-a-plan/questions/medigap-home.aspx>



Need Help choosing? Talk to a SHIP(Senior Health Insurance Program) Counselor. (800) 252-8966

Health Care

Medicaid provides health care through a program administered by each state and funded by the state and federal government. Medicaid was designed to serve people who can't otherwise afford health care. For children, it is called the Children's Health Insurance Program (CHIP).

While there are federal guidelines all states must adhere to, Medicaid eligibility and benefits vary from state to state. Learn about benefits and find out if you qualify in your state by visiting:

<https://www.healthcare.gov/medicaid-chip/eligibility/>

1-800-318-2596

TTY: 1-800-889-4325

Health Care

Medicaid enrollees must show they qualify to receive Medicare benefits each year. It's called "**Medicaid Redetermination.**"

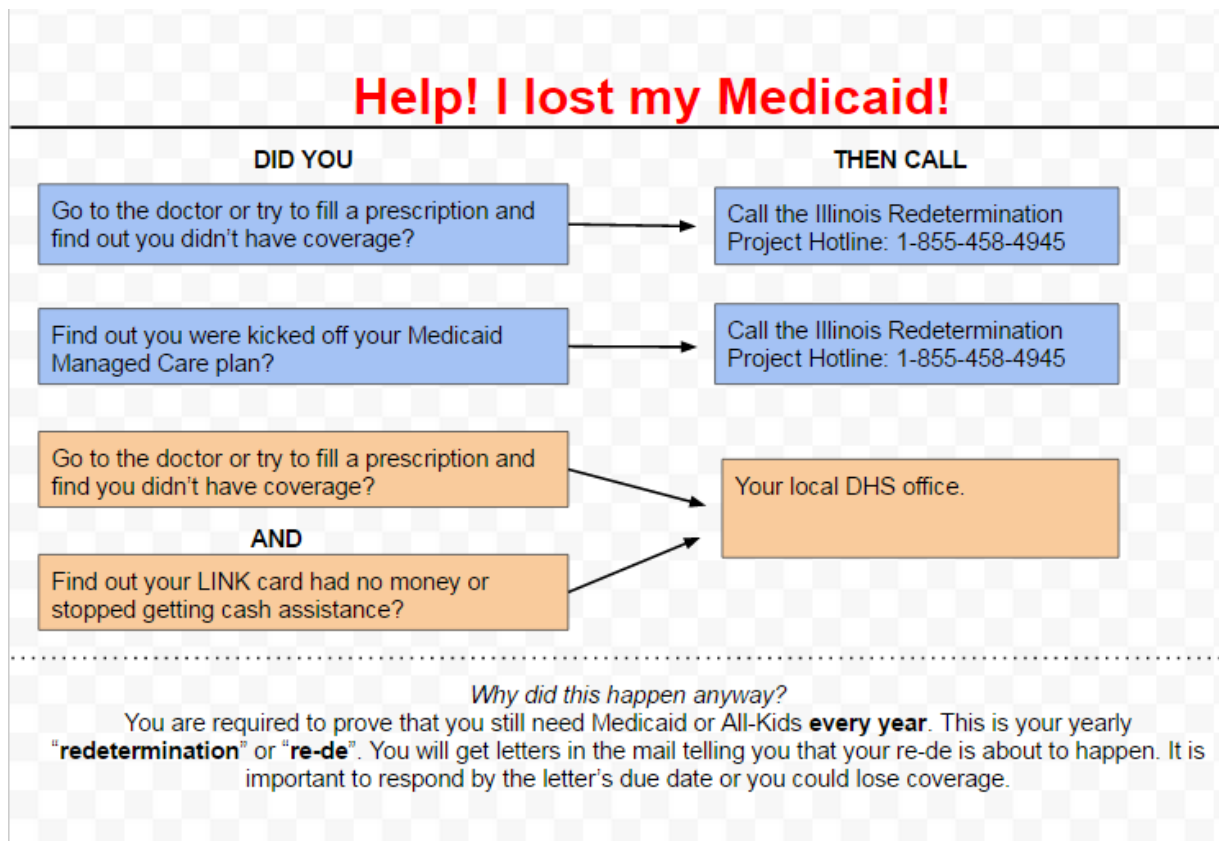
Those enrolled in the Medicaid program should receive a letter explaining the redetermination process each year. If you have questions, contact your state's Medicaid administration. You can find links to each state's organization here:

www.medicaid.gov/medicaid-chip-program-information/state-by-state.html#

Health Care



This **Illinois Medicaid Redetermination** fact sheet will help explain what to do if you did not receive or respond to the Medicaid Redetermination Letter:



Health Care

You've probably heard a lot about **The Affordable Care Act** (ACA, also known as "Obama Care"). It was enacted by the federal government in 2010 to make easier for Americans to afford and qualify for private health insurance.

If you don't qualify for Medicare or Medicaid, you still may qualify for financial help paying for private health insurance under provisions of the **ACA**.

Find more information and to enroll in a plan, go to:

www.healthcare.gov

www.getcoveredamerica.org

For an appointment with a local health insurance assister, at no cost to you, go to:

<https://www.getcoveredamerica.org/connector/>



For Illinois residents, get more information on private health insurance and help enrolling at:

www.getcoveredillinois.org

1-866-311-1110

Rehab, Dementia Care and Long-Term Care

Both Medicare and Medicaid offer complete or partial coverage for these services, depending on individual qualifications.

For Medicare, visit:

<https://www.medicare.gov/coverage/long-term-care.html>

1-800-MEDICARE (1-800-633-4227)

TTY: 1-877-486-2048

For Medicaid, visit:

<http://www.medicaid.gov/medicaid-chip-program-information/by-topics/long-term-services-and-supports/long-term-services-and-supports.html>

1-800-318-2596

TTY: 1-800-889-4325

To learn more about how to select and pay for a **Nursing Home** or **Long-Term Care** facility, you'll find a locator here:

<http://www.eldercare.gov/eldercare.net/public/resources/topic/LTC.aspx>

Rehab, Dementia Care and Long-Term Care

To learn more about how to select and pay for a **Nursing Home** or **Long-Term Care** facility, you'll find a locator here:

<http://www.eldercare.gov/eldercare.net/public/resources/topic/LTC.aspx>

For people with dementia or their caregivers, other services in your area can be found through the Alzheimer's Association:

<http://alz.org/>

1-800-272-3900

Housing

The Department of Housing and Urban Development (HUD) offers rental subsidies on selected residential housing in each state. Some are designated for older residents.

Find subsidized housing near you at:

<http://www.hud.gov/apps/section8/index.cfm>

Information about public housing in your state can be found at:

http://portal.hud.gov/hudportal/HUD?src=/program_offices/public_indian_housing/phas/contact

1-800-955-2232

More resources in your area can be found at:

http://www.eldercare.gov/eldercare.net/public/resources/topic/Housing_Options.aspx

Housing

For those with disabilities, there are a number of publicly and privately funded programs to help find or adapt living environments to needs.

Contact individual foundations and charities that advocate for people with disabilities, such as The National Institute for the Blind or the Cerebral Palsy Foundation, for programs that may be available to you.

Also, be sure to contact your local Aging and Disability Resource Network through your local Area Agency on Aging at:

http://www.aoa.gov/AoA_Programs/OAA/How_To_Find/Agencies/find_agencies.aspx

Housing

Help with Utility Bills

The Department of Health and Human Services offers assistance with paying for energy bills to anyone meeting certain income requirements. It's called the Low-Income Home Energy Assistance Program (LIHEAP). There is no age restriction.

For more information about LIHEAP:

<http://www.acf.hhs.gov/programs/ocs/programs/liheap>

A state-by-state list of home-energy assistance and weatherization programs can be found here. Check each state of eligibility requirements: <http://www.benefits.gov/benefits/browse-by-category/category/ENA>

Housing

Home Repairs

The Department of Housing and Urban Development offers assistance to qualifying older Americans and those with disabilities.

For a state-by-state list visit:

<http://search.usa.gov/search?utf8=%E2%9C%93&sc=0&query=home+repairs+for+seniors&m=&affiliate=housingandurbandevelopment&commit=Search>

Also, be sure to contact your local Aging and Disability Resource Network through your local Area Agency on Aging at:

http://www.aoa.gov/AoA_Programs/OAA/How_To_Find/Agencies/find_agencies.aspx

Housing in Illinois

Chicago and Cook County residents can seek help with housing here:



The Chicago Housing Authority

<http://www.thecha.org/>



Housing Authority of Cook County

<http://www.thehacc.org/>

1-312-663-5447



Supportive Housing- for people at risk of homelessness

<https://www.dhs.state.il.us/page.aspx?item=30361>



Supportive Living- for people with disabilities and older adults at risk of nursing home placement

<http://www.slfillinois.com/>






Subsidized home repairs:

<http://portal.hud.gov/hudportal/HUD?src=/states/illinois/homeownership/homerepairs>

In-Home Care

Medicaid also covers some in-home services for specific populations. See what is available state by state.

<http://medicaidwaiver.org/>

-  The **Community Care Program** offers services designed to help older Americans to remain independent living in their homes. Must be 65 or older to qualify.
-  The **Home Services Program** offers services designed to help those with disabilities to remain independent living in their homes.
-  **Other programs** in Illinois also provide in-home services for specific populations or those with specific types of disabilities.
<http://www2.illinois.gov/hfs/MedicalPrograms/HCBS/Pages/default.aspx>

For more information on in-home services, contact your local Aging and Disability Resource Network through your local Area Agency on Aging:

http://www.aoa.gov/AoA_Programs/OAA/How_To_Find/Agencies/find_agencies.aspx

Medicare covers some in-home services by order of your physician:

<https://www.medicare.gov/coverage/home-health-services.html>

<https://www.medicare.gov/coverage/hospice-and-respite-care.html>

Mental Health Services

Both Medicare and Medicaid provide mental health services.

You can learn more about these programs at <https://www.healthcare.gov/coverage/mental-health-substance-abuse-coverage/>

1-800-MEDICARE (1-800-633-4227)

TTY: 1-877-486-2048



Illinois residents can find Illinois Department of Mental Health at:

<https://www.dhs.state.il.us/page.aspx?item=29728>

1-800-643-6154

TTY: 1-800-447-6404

The Suicide Prevention Lifeline is always available:

1-800-273-TALK (1-800-273-8255)

Nutrition

Congregate Meal Programs are open to those 60 and over. They are served at sites supported by your local Area Agency on Aging. Find one near you at:

http://www.aoa.gov/AoA_Programs/OAA/How_To_Find/Agencies/find_agencies.aspx

Home-Delivered Meals are available to those who are home-bound, 60 and over or disabled. Find a program near you at your local Area Agency on Aging:

http://www.aoa.gov/AoA_Programs/OAA/How_To_Find/Agencies/find_agencies.aspx

Or access information about meal programs near you at:

<http://www.eldercare.gov/Eldercare.NET/Public/Index.aspx>

The Supplemental Nutrition Assistance Program (SNAP) is available to anyone who meets certain income and asset qualifications. You can apply by choosing your state at:

<http://www.fns.usda.gov/snap/apply>

Veterans Benefits

For information about services and benefits available to veterans, including information for caregivers, visit:

<http://www.benefits.va.gov/benefits/>



These civilian and military resources include health care, food, cash assistance, emergency assistance, childcare, and elder care:

<https://www.ilwarriortowarrior.org/resources/hda-vet-tips>

Legal Services

The Ombudsman program gives older people access to legal help regarding fraud, abuse and disputes, especially in regard to long-term care. Contact your ombudsman through your local Area Agency on Aging:

http://www.aoa.gov/AoA_Programs/OAA/How_To_Find/Agencies/find_agencies.aspx

The Senior Medicare Patrol (SMP) educates seniors on how to avoid Medicare fraud. You can report suspected fraud to the SMP at:

<http://www.smpresource.org>

Suspected Medicare Fraud can also be reported to the Inspector General at:

<http://oig.hhs.gov>

Illinois Transportation



License Plate Discounts & Public Transportation Discounts:

<http://www.illinois.gov/aging/BenefitsAccess/Pages/default.aspx>