



Resources for Aging Parents of Military Personnel

TRICARE PLUS

Dependent parents and dependent parents-in-law may receive care in a military treatment facility (MTF) and may enroll in TRICARE Plus when space is available at the MTF. TRICARE Plus is offered at certain MTFs and allows TRICARE beneficiaries who are not enrolled in TRICARE Prime or another HMO-like program to enroll at the MTF to receive primary care services.

Additionally, dependent parents and parents-in-law can have prescriptions filled at MTF pharmacies. And, they may have prescriptions filled through TRICARE's other pharmacy options once they become entitled to Medicare and have Medicare Part B coverage.

→ For more information, see: <http://www.tricare.mil/Welcome/SpecialPrograms/Plus.aspx>

To be considered sufficiently dependent upon the member, the claimed dependent's qualifying income must be less than 50% of his/her expenses and the member's contribution must exceed 50% of the dependent's expenses. This can include a parent, parent-in-law, step-parent, parent by adoption, or any person who stood *in loco parentis* to the member for at least five years prior to the member's emancipation.

→ To apply for dependency for your parent, you need to fill out a DD 137-3 Form. For more information, see <http://www.dfas.mil/militarymembers/payentitlements/secondarydependency.html>

NOTE: In Illinois many MTFs have not had availability in their programs for several years. Check with your local facility to see if this is a viable option.

MEDICAID WAIVER SERVICES

This program allows individuals to remain in their own home or live in a community setting. In Illinois, there are two waivers that the elderly can use:

Community Care Program (CCP) - people over age 60

The Illinois Department on Aging's Community Care Program helps older adults, who might otherwise need nursing home care, to remain in their own homes by providing in-home and community-based services.

Eligibility:

- Age 60 years old or older;

- Have non-exempt assets of \$17,500 or less (non-exempt assets do not include home, car, or personal furnishings);
- You are determined physically in need of service, meaning you are at least moderately impaired (scoring 29 points or higher on the “Determination of Need” form); and
- You are a resident of the state of Illinois.

Services include:

- Adult Day Service
- Comprehensive Care Coordination
- Emergency Home Response Service
- In-Home Service
- Flexible Senior Services
- Senior Companion

→ For more information, call the **Senior HelpLine**: Toll-free within IL: (800) 252-8966 or (888) 206-1327 (TTY); Outside IL: (217) 524-6911, or visit <http://www.state.il.us/aging>.

HOME SERVICES PROGRAM (HSP) - persons under age 60

Illinois Department of Human Services, Division of Rehabilitation Services – Home Services Program provides services to individuals with severe disabilities, under 60, who are at risk of moving into a nursing home or other facility. The program provides help with daily living activities so they can remain in their homes and be as independent as possible.

Eligibility:

- Be under age 60 at the time of application unless in the AIDS or Brain Injury Medicaid Waiver Program.
- Have a severe disability lasting 12 months or longer, or for the duration of life.
- Be at imminent risk of nursing home placement.
- Have applied, cooperated and obtained a decision on Medicaid eligibility unless already on Medicaid or spend-down.
- Require services in the home costing the same or less than nursing home costs.
- Be a State of Illinois resident with U.S. citizenship or show proof of legal entry into the United States.
- Have assets under the asset limit which is different for individuals under age 18 and those 18 and older.
- Have a physician's approval of the initial plan of care.
- Score a minimum of 29 points on the Determination of Need (DON).

Services include:

- *Personal Assistant (PA)*: Assistance with household tasks, personal care, and some health care procedures. You are able to make all hiring decisions about who is hired as your PA and they are paid by the state. **[Note: This is a very popular service that is not offered by CCP.]**

- *Homemaker Services*
- *Electronic Home Response*
- *Maintenance Home Health*: Can include nursing care and physical, occupational, and speech therapy.
- *Home Delivered Meals*
- *Adult Day Care*
- *Assistive Equipment*: Devices or equipment either purchased or rented to increase an individual's independence and capability to perform household and personal care tasks.
- *Home Modification*
- *Respite Services*

NOTE: If a person is eligible for HSP services prior to age 60, they can be allowed to keep those services after age 60.

→ Fill out the referral form online: <https://wr.dhs.illinois.gov/wrpublic/wr/setReferral.do>

→ For more information visit <http://www.dhs.state.il.us/page.aspx?item=29738> or call (800) 843-6154.

SOCIAL SECURITY RETIREMENT

Once a person reaches full retirement age the Social Security Administration provides a cash benefit based on the amount the worker has paid into the system. Eligibility for Medicare health insurance begins at age 65.

Early Retirement: Benefits can be paid starting at age 62; however the monthly payments differ substantially based on when you start receiving benefits. You will receive less per month if you opt to retire early than if you had waited until you reached full retirement age. Early Retirees are not eligible for Medicare until they reach age 65.

→ For more information on applying for benefits, visit <https://secure.ssa.gov/iCLM/rib> or call **toll-free: 1-800-772-1213**, 7 AM -7 PM, Monday-Friday. TTY: **1-800-325-0778**.

***Receipt of Social Security Retirement will affect eligibility for VA pension.**

MEDICARE

Medicare is a Health Insurance Program for:

- People age 65 or older, or
- People over the age 20 and under age 65 with disabilities who have received Social Security Disability Insurance for more than 24 months.

Medicare has four parts:

- **Part A (Hospital Insurance)** usually has no premium but there is cost sharing.
- **Part B (Medical Insurance)** most people pay \$112.80 monthly for Part B.
- **Part C (Private Plans)**
- **Part D (Prescription Drug Coverage)**

Administered through private plans and premiums, costs, and coverage differ. Help paying for costs is available for low-income persons through Extra Help.

→ To apply, see www.ssa.gov/medicareonly

Eligibility:

Generally, you are eligible for Medicare if you or your spouse worked for at least 10 years in Medicare-covered employment and you are 65 years or older, and a citizen or permanent resident of the United States. If you are not yet 65, you might also qualify for Social Security Disability Income (SSDI) coverage if you have a disability and meet the 24 month waiting period.

Visit: <https://www.medicare.gov/medicareeligibility/home.asp> for more information on Medicare eligibility and premium costs.

Assistance with Medicare Costs (including premium): The State of Illinois administers Medicare Savings Programs and Illinois Cares Rx Prescription Drug Program which are based on income and can pay some of the Medicare costs. **For more information**, contact either the Department of Aging (800) 252-8966 or The Department of Human Services (800) 843-6154.

ELDER CARE RESOURCES

Senior Centers:

There are senior centers throughout Illinois dedicated to serving older adults, offering a wide range of programs and activities, which may include congregate meals, transportation, education, counseling, legal assistance, and health screening.

→ For more information, visit www.state.il.us/aging/1athome/sr-centers.htm or

→ Call the **Senior HelpLine** toll-free within IL at (800) 252-8966 or (888) 206-1327 (TTY), or outside IL at (217) 524-6911 or

→ Email: aging.ilsenior@illinois.gov

The **Nursing Home Comparisons Tool** provides detailed information about the performance of every Medicare and Medicaid certified nursing home in the country. See www.medicare.gov and select the 'Doctors and Facilities' link under 'Sign Up/Change Plans' tab on the top left side of the webpage to get to the nursing home comparison tool.

The **Home Care or Hospice Agency Locator** contains a comprehensive database of more than 20,000 home care and hospice agencies. Use this resource to find all the agencies in any particular area of the country: www.nahcagencylocator.com/

- The **Eldercare Community Assistance Locator** is a public service of the U.S. Administration on Aging. The service links those who need assistance with state and local area agencies on aging and community-based organizations that serve older adults and their caregivers: <https://eldercare.gov>