



**LEGAL AID  
CHICAGO**

# **Maximizing Cash Benefits for People with Disabilities**

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Legal Aid Chicago is a private non-profit that provides **free** civil legal services to people with limited income in Cook County, securing their rights to economic stability, affordable housing, personal safety, fair working conditions, and basic healthcare.



**Children & Families**



**Consumer**



**Public Benefits**



**Criminal Records  
Relief**



**Long-Term Care**



**Immigrants & Workers'  
Rights**



**Housing**

# WHAT I HOPE YOU'LL LEARN

- What federal and state benefits are designed to help people with severe disabilities?
- How can you tell what benefits your client is getting?
- How can you tell if there might be other benefits (or more benefits) that they're not getting?
- How does your client apply for benefits their not getting?
- How can you increase cash benefits they are getting?

## **We will touch on but, because of time, will not discuss in detail...**

What to do if Social Security reduces benefits because it says it overpaid you

How does working impact eligibility for (or monthly benefits for) state and federal cash programs, and what can you do to

Financial planning for individuals who do not meet the asset limit for SSI or AABD Cash

How to use the appeals process when SSA or DHS isn't giving you all the benefits they should

# FEDERAL: SOCIAL SECURITY

For most people who are too disabled to work, SSA income is the their primary income source. But many people do not actually understand what benefits they receive.

Understanding these benefits can help you maximize both federal and state cash benefits:

Are you maximizing  
the kinds of SSA  
benefits you  
receive?

Are you maximizing  
the amount of SSA  
benefits you  
receive?

Are you eligible for  
state cash benefits  
for people with  
disabilities?

# “DISABLED” ACCORDING TO SOCIAL SECURITY

Unable to  
engage in  
substantial  
gainful  
employment

- **Most show they cannot work *any* jobs**, not just the jobs they’ve held in the past
- Must have lasted or be expected to last for **at least 12 months**
- **Diagnosis is not enough.** Conditions must result in symptoms and limitations that prevent a person from working.
- **Evidence used:** statements by the claimant and others who know the claimant; objective evidence documented in medical and other treatment records
- Strongest evidence is **medical records, objective testing, and doctor’s observations**
- If client declines a treatment because of side effects, or fear of side effects, or the inability to pay for or access a treatment, or some other legitimate reason, **that needs to be documented by the medical provider**; otherwise, SSA might decline the application

Social Security Disability

Certain Social Security Survivors Benefits

Supplemental Security Income (SSI)

Social Security Benefit for People with Disabilities	Who qualifies	Maximum (average) monthly benefit in 2023*	Common reasons gross benefits reduced	When paid?
Supplemental Security Income (SSI)	Has one or more conditions that together prevent the person from <b>engaging in “substantial gainful employment”</b> , or is blind, or is over 65 years old; AND meets SSI income and asset caps	\$914 (\$657)	<ul style="list-style-type: none"> <li>• Other income</li> <li>• Others paying for shelter and food</li> <li>• Repayment Overpayment</li> </ul>	1 <sup>st</sup> of the month
Disability	Has one or more conditions that together prevent the person from <b>engaging in “substantial gainful employment”</b> and has earned enough SSA work credits	\$3,627 (\$1,483)**	<ul style="list-style-type: none"> <li>• Miscalculation of benefits</li> <li>• Early retirement</li> <li>• Garnishment for federal debts (taxes, criminal restitution fees), overpayments, or student loans</li> <li>• Child support or alimony</li> <li>• Repayment of overpayment</li> <li>• Family maximum for survivors</li> <li>• Earned income</li> </ul>	Some day other than the first of the month
Retirement	Is at least 62 years old and has earned enough SSA work credits [At 65 years old, Disability automatically converts to Retirement]	\$4,555 (\$1,827)**		
Survivors of Workers	<b>Certain surviving spouses and ex-spouses</b> <ul style="list-style-type: none"> <li>• 60+, or</li> <li>• 50+ if survivor is disabled and disabled before or within 7 years of worker’s death, or</li> <li>• Any age if the widow or widower hasn’t remarried &amp; caring for the deceased’s child who is &lt; 16 receiving child’s benefits</li> </ul>	\$4,555 (\$1,704)**		
	<b>Adult children with disabilities:</b> Children 20+ who <ul style="list-style-type: none"> <li>• Developed a disability before age 22</li> <li>• Have at least one parent who receives Social Security retirement benefits</li> <li>• And, are unmarried</li> </ul>			

\* Most do not get the maximum amount. The reasons amount might be lower than the maximum vary by benefit type. Maximums amounts for all benefits change every year.

\*\* Actual benefit amount depends on work record of the worker who earned the benefit.

# Julia

61 years old  
Tells you she gets  
\$436/month in SSI



# WHAT SSA BENEFIT IS IT?

Ask the client when they get paid

- 1<sup>st</sup> of the month = SSI
- Any other day = Not SSI
- If they get two checks, they have SSI and some other SSA benefits

Ask if they have Medicare (“red, white, and blue” card.)

- If they do AND if they are under 65 years old, then they are getting something other than SSI (but they might also be getting SSI)

Look at how much they get paid

- SSI max (\$914 in 2023): Most likely SSI
- SSI max + \$20 (\$934 in 2023): Most likely SSI and something else
- > SSI max + \$20 (\$934 in 2023): Something other than SSI
- < SSI max (\$914 in 2023): You will need to do more investigation – **Likely is eligible for additional benefits!**

Look at the client’s SSA award letter.

- *Sometimes*, the letter will state what benefit the person is getting. Examples on the following slides...



# WHAT SSA BENEFIT IS IT?

This is not  
SSI

Social Security Administration  
Retirement, Survivors and Disability Insurance  
Notice of Award

Office of Central Operations  
1500 Woodlawn Drive  
Baltimore, Maryland 21241-1500  
Date: March 1, 2022  
Claim Number: xxx-xx-xxxxHA

Matthew Claimant  
123 Claimant Lane  
Somewhere, NC 28996

You are entitled to monthly disability benefits beginning June 2021.

## The Date You Became Disabled

We found that you became disabled under our rules on December 7, 2020. However, you have to be disabled for 5 full calendar months in a row before you can be entitled to benefits. For these reasons, your first month of entitlement to benefits is June 2021.

## What We Will Pay And When

- You will receive \$7,356.00 on approximately March 7, 2022.
- This is the money you are due for June 2021 through February 2022.
- Your next payment of \$1,065.00, which is for March 2022, will be received on or about the second Wednesday of April 2022.
- After that, you will receive \$1,065.00 on the second Wednesday of each month.
- These and any future payments will go to the financial institution you selected.

Please let us know if you change your mailing address so we can send you letters directly.

The day we make payments on this record is based on your date of birth.

Enclosure(s):  
Pub 05-10153  
Pub 05-10058  
Return Envelope  
Form CMS-2690

This is SSI

Social Security Administration  
**Supplemental Security Income**  
Notice of Planned Action

SOCIAL SECURITY  
4TH FLOOR  
123 WILLIAM ST  
NEW YORK NY 10038  
Date: August 30, 2014  
Claim Number: [REDACTED] DI

109 14528RAD6U

888 PAUL CLAIMANT  
123 COMPS WAY 21236

We are writing to tell you about changes in your Supplemental Security Income (SSI) payments. The following chart shows the SSI money due you for the months we changed. As you can see from the chart, we are only changing your payments for future months. The rest of this letter will tell you more about this change.

We explain how we figured the monthly payment amount on the worksheet at the end of this letter. The explanation shows how your income, other than any SSI payments, affects your SSI payment. We include explanations only for months where payment amounts change.

## Your Payments Will Be Changed As Follows:

From	Through	Amount Due Each Month
October 1, 2014	Continuing	[REDACTED]

We will reduce your payments as shown above beginning October 2014.

## Why Your Payments Changed

Your SSI payment will be lowered because the State of New York has decided to pay its State money directly to you. Before October 2014, your SSI had State money in it. Beginning October 2014, your SSI payment will be only Federal money with no State money in it.

As long as you are eligible for both Federal and State payments, you will get a payment from us and a payment from the State. New York will contact you about paying you the State money.

See Next Page

SSA 6410

# WHAT SSA BENEFIT IS IT?

## Your New Benefit Amount

BENEFICIARY'S NAME: [REDACTED]

Your Social Security benefits will increase by 0.3% percent in 2017 because of a rise in the cost of living. You can use this letter as proof of your benefit amount if you need to apply for food, rent, or energy assistance. You can also use it to apply for bank loans or for other business. Keep this letter with your important financial records.

### How Much Will I Get And When?

- Your monthly amount (before deductions) is **\$1,736.00**
- The amount we deduct for Medicare medical insurance is **\$110.00**  
(If you did not have Medicare as of November 17, 2016, or if someone else pays your premium, we show \$0.00.)
- The amount we deduct for your Medicare prescription drug plan is **\$0.00**  
(We will notify you if the amount changes in 2017. If you did not elect withholding as of November 1, 2016, we show \$0.00.)
- The amount we deduct for voluntary Federal tax withholding is **\$0.00**  
(If you did not elect voluntary tax withholding as of November 17, 2016, we show \$0.00.)
- After we take any other deductions, you will receive **\$1,626.00** on or about Jan. 3, 2017.

If you disagree with any of these amounts, you must write to us within 60 days from the date you receive this letter. We would be happy to review the amounts.

If you receive a paper check and want to switch to an electronic payment, please visit the Department of the Treasury's Go Direct website at [www.godirect.org](http://www.godirect.org) online.

### What If I Have Questions?

- Visit our website at [www.socialsecurity.gov](http://www.socialsecurity.gov) for more information about Social Security.
- Call us toll-free at 1-800-772-1213 (TTY 1-800-325-0778) if you have questions. If you

Gross SSA  
income; Not  
SSI

Medicare Part B monthly  
Premium Deducted

Net income client receives  
in their account

# WHAT SSA BENEFIT IS IT?

## HOW WE FIGURED YOUR PAYMENT FOR March 2003 ON

### Your Payment Amount

The most Federal SSI money the law allows us to pay	\$552.00
Minus (-) "Total income we count" (see below)	<u>-187.50</u>
Federal SSI money	\$364.50
Plus (+) the most State SSI money the law allows us to pay	+ 23.00
We didn't subtract (-) any income from the State SSI money	<u>- 0.00</u>
<b>Total SSI payment March 2003</b>	<b>\$387.50</b>

SSI maximum  
(note this is  
from 2003)

Net SSI  
income

### Your Income Other than Your SSI

Income you receive in January 2003 on affects your payment for March 2003 on

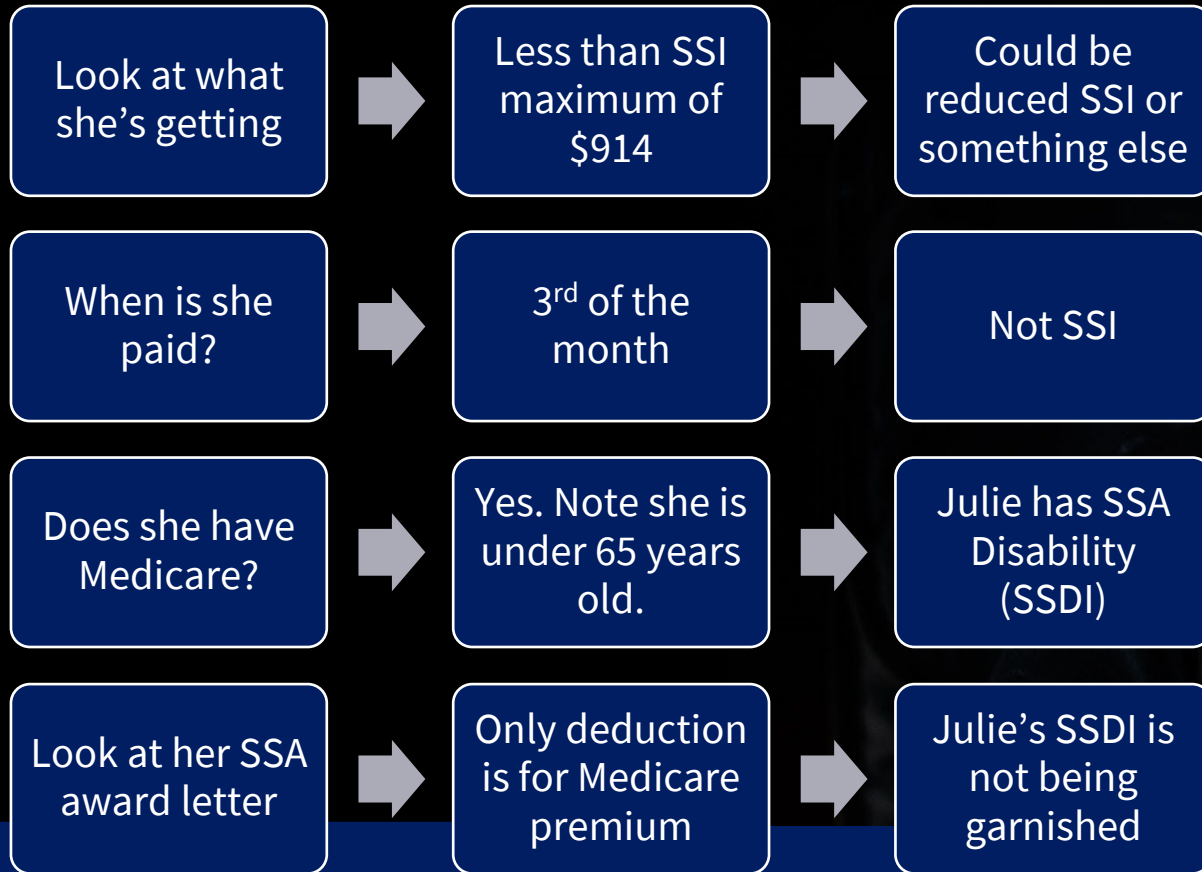
Military pension	\$190.00	
We don't count \$20.00 of this income	<u>- 20.00</u>	
Subtotal of above income	\$170.00	\$170.00
Wages	\$100.00	
By law we don't count \$65.00 of wages	<u>- 65.00</u>	
By law we don't count 1/2 of this amount	\$ 35.00	
1/2 of \$35.00 = \$17.50	<u>-17.50</u>	
Subtotal of wages we count	\$ 17.50	<u>+17.50</u>
<b>Total income we count</b>		<b>\$187.50</b>

Non-SSI income SSA  
thinks the recipient  
receives

# Julia

61 years old

Tells you she gets \$436/month in SSI



Social Security Benefit for People with Disabilities	Maximum (average) monthly benefit in 2023*	How income might make someone ineligible or reduce monthly benefits.	Other common reasons gross benefits reduced
Supplemental Security Income (SSI)	\$914 (\$657)	<p>Both <b>earned and unearned income</b> can reduce monthly benefits.</p> <p>If you earn enough money from certain kinds of work, SSA might determine you are no longer disabled.</p>	<ul style="list-style-type: none"> <li>Others paying for shelter and food</li> <li>Repayment Overpayment</li> <li>Deemed income</li> </ul>
Disability	\$3,627 (\$1,483)	<p><b>Earned income:</b></p> <ul style="list-style-type: none"> <li>Monthly benefits are not reduced, but if you earn enough money for enough months, SSA might determine you are not longer disabled</li> <li>SSA has work incentives and the Ticket to Work program. Make sure you understand all requirements and document your compliance with these programs if you participate.</li> </ul> <p><b>Unearned income:</b> no effect</p>	<ul style="list-style-type: none"> <li>Miscalculation of benefits</li> <li>Early retirement</li> <li>Garnishment for federal debts (taxes, criminal restitution fees), overpayments, or student loans</li> <li>Garnishment for child support or alimony</li> <li>Repayment of overpayment</li> </ul>
Retirement	\$4,555 (\$1,827)	<p><b>Earned income:</b></p> <ul style="list-style-type: none"> <li>No limit on earned or unearned income if you've reached full retirement age (In December 2023, that includes everyone born in 1957 or earlier).</li> <li>If not a full retirement age, benefits decreased if you earn over a certain amount.</li> </ul> <p><b>Unearned income</b> has no effect.</p>	
Survivors of Workers	\$4,555 (\$1,704)		

# MAXIMIZING SSA BENEFITS

Overpayments:

- Appeal the overpayment (if SSA is wrong)
- Request a Waiver (waives overpayment even if recipient was overpaid)
- Overpayment repayment plan (doesn't change overpayment but can spread payments out to reduce monthly deduction.)

Non-SSI income less  
than the SSI maximum  
+ \$20

- Apply for SSI (NOTE: You cannot apply online!)
- If ineligible for SSI because of assets, consider financial planning to reduce countable assets

SSI reduced because  
someone else is paying  
for shelter & food

- SSI recipient can start paying some money for rent – best to have a written contract to prove they are a boarder and report that expense to SSA

SSA miscalculations,  
mischaracterizations

- Appeal SSA decisions. I recommend consulting someone with expertise in SSA rules for these situations.



## Julia

61 years old

Tells you she gets \$436/month in SSI

You determined that's NOT SSI. She's getting Social Security Disability. You also determine that her gross income is actually \$600/month but \$165/month is deducted for Medicare Premiums.

You help her apply for SSI. (NOTE that you do NOT need to do a SOAR application because SSA already decided Julia is disabled.)

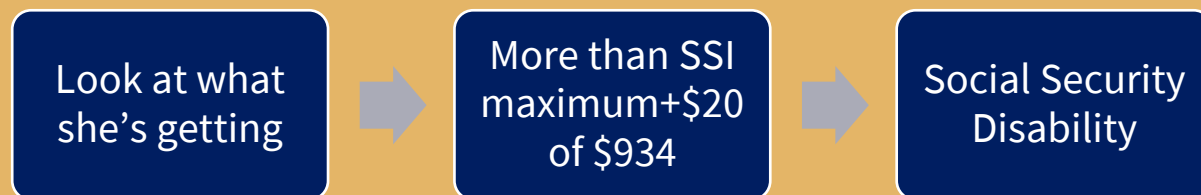
**After her application is approved, Julia's net income is increased to \$796/month (\$934/month gross)**



## Barb

40 years old

Tells you they gets \$1200/month in SSI



### To make sure Barb is getting all the benefits they can from Social Security, Barb can:

- Review their award letter – esp. the last pages where there might be calculations – to see if there are deductions that shouldn't be there
- Review their Social Security statement to make sure SSA is using all of their work history to calculate their monthly benefit.

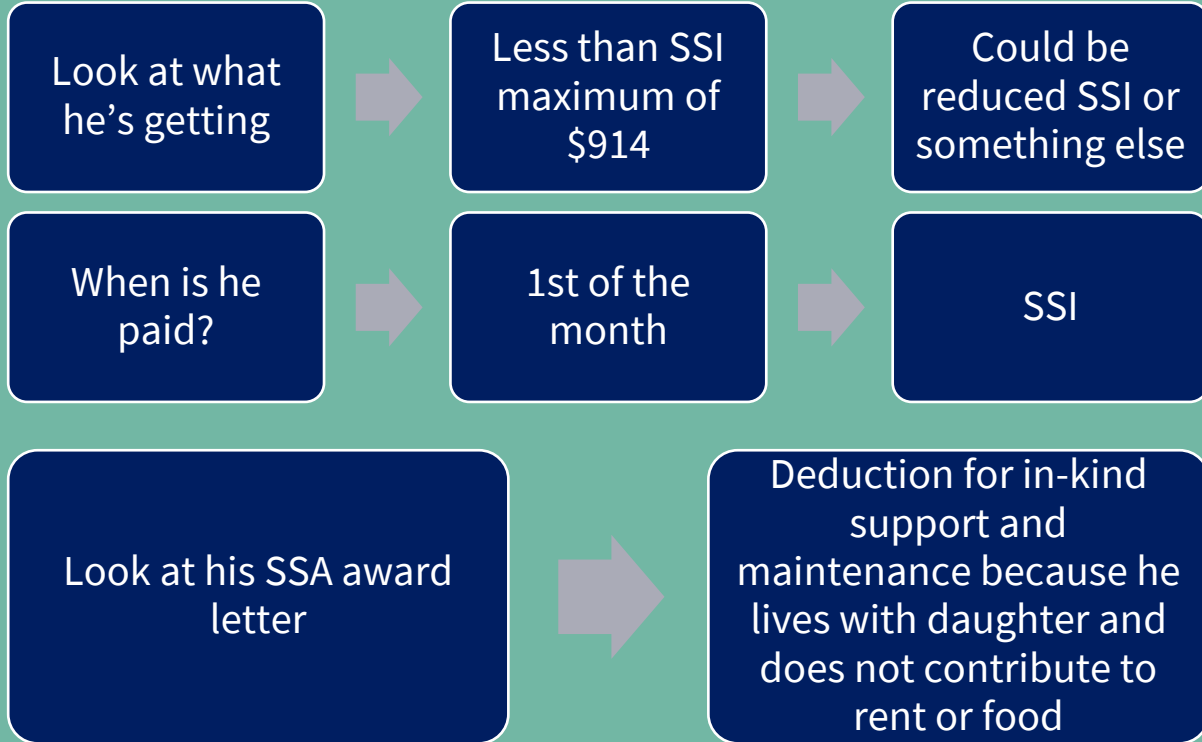




# James

80 years old

Tells you he gets \$633/month in SSI



## James

80 years old

Tells you he gets \$633/month in SSI

**James's daughter could start charging James rent to live in her home.** If she did, then:

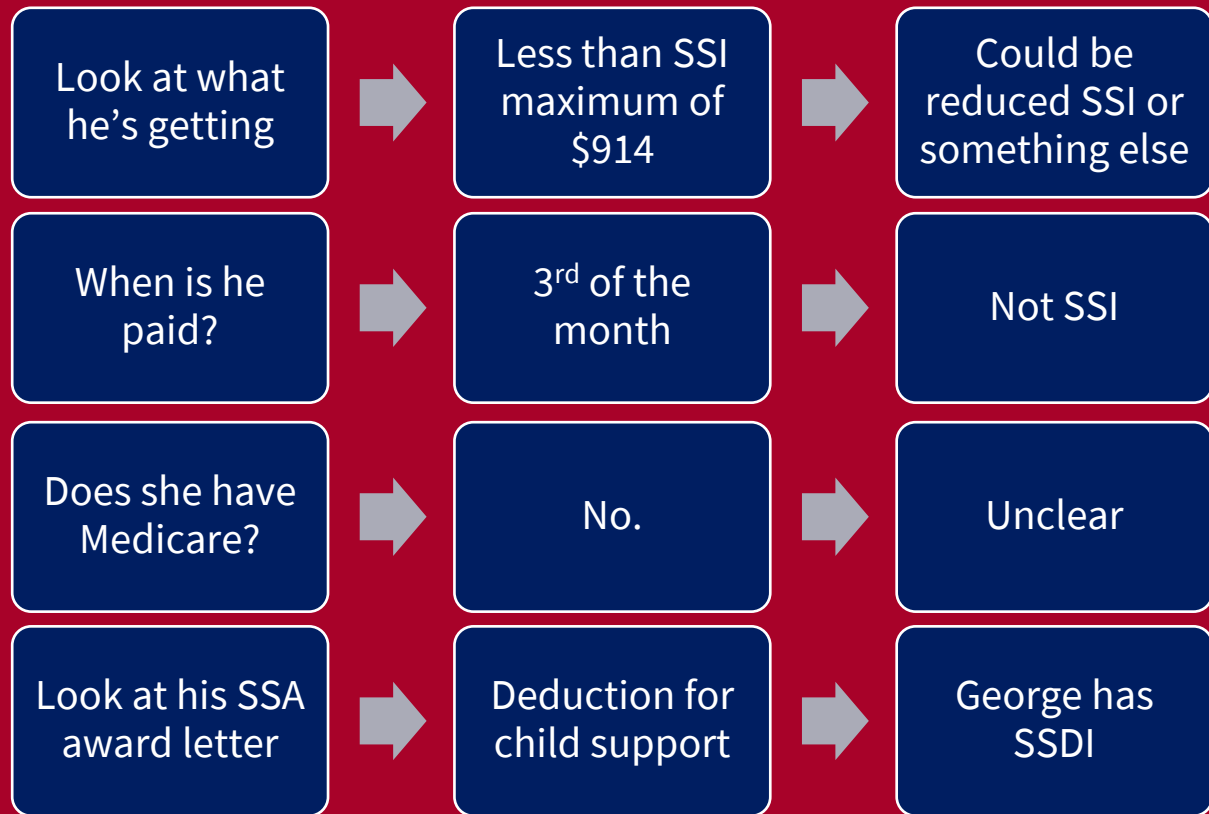
- SSA would no longer reduce James's SSI; assuming there's no other deductions, he would receive the SSI maximum (\$914 in 2023)
- The rent paid might count as income for James's daughter. This might impact her tax liabilities, as well as her and her family's eligibility for benefits, if they receive any.



# George

35 years old

Tells you he gets \$500/month in SSI





## George

35 years old

Tells you he gets \$500/month in SSI

You determined that's NOT SSI. He's getting Social Security Disability. You also determine that his gross income is actually \$1200/month but \$700/month is deducted for child support.

**Because of gross SSDI income, George is over-income for SSI.**

Unless George can do something about the underlying child support obligation, there is nothing he can do to increase FEDERAL disability income.

**He might consider talking to a family law attorney about the child support obligation.**



# Aaron and Chrissy

Aaron and Chrissy just got married. Both are 55 years old.

Before marriage:

- Aaron received \$914/month in SSA benefits
- Chrissy received \$1100/month in SSA benefits

After marriage, Aaron's benefits were reduced to \$257/month.

Look at what they're getting



Aaron had SSI max  
Chrissy had more than SSI max + \$20



Aaron has SSI and  
Chrissy has Social Security Disability

**So, what happened?**

Once they got married, SSA treated part of Chrissy's income as available to Aaron, reducing his monthly SSI benefit.



# OTHER FEDERAL DISABILITY BENEFITS

## VETERANS

- VA service-connection: Monthly cash benefit for certain veterans to compensate for current physical and/or mental conditions that were caused or exacerbated during military service
- VA pension: Monthly cash benefit for certain veterans who have low-incomes, few assets, and are either totally disabled or over 65 years old

## RAILROAD WORKERS

- Railroad: Similar to Social Security Disability/Retirement for railroad workers who are totally disabled, occupationally disabled or over 65 years old.

\*\*\* Before receiving SSI, someone must maximize all other income sources.

# STATE CASH BENEFITS FROM IL DEPARTMENT OF HUMAN SERVICES



Cash Assistance for Low-Income Families



Cash Assistance for Elderly and People with Disabilities



Cash Assistance for Non-Citizen Victims of Trafficking, Torture, or Other Serious Crimes



## AABD Cash

Cash assistance benefit for low-income Illinois residents with severe disabilities and those over 65 years old (no disability required.)

- Benefits are usually issued on a LINK card, but can be paid via Direct Deposit.
- Payment via Direct Deposit might be more beneficial for some clients because funds in bank accounts have higher levels of protection than funds on LINK cards.

# WHO MIGHT BE ELIGIBLE FOR AABD CASH?

Applicant must meet the SSA's definition of aged, blind, or disabled  
AND one of the following:

Receiving SSI	"Over-Income" for SSI	Have become ineligible for SSI when a period of eligibility based on <b>refugee/asylee status expired</b> . (Rules for this category are different and will not be discussed today. See PM 11-04-00.)	Be a noncitizen over 65 years old who was legally residing in the U.S. on 08/22/96, and who was denied SSI due to a finding of "not disabled," and who meets the immigration requirements for AABD medical assistance
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- DHS must determine if the application meets the "aged, blind, disabled" requirement **only** when SSA declined an application based on income and did not make a disability determination. This is most likely where someone is over-income for SSI but ineligible for Title II disability benefits.
- In some situations, even people with very low amounts of Title II income are over-income for SSI.
- In both of these situations, because applicants are required to "avail themselves of all potential income", if client is not receiving SSI and has income under the SSI max + \$20, they will need to prove that SSA found them over-income for SSI.



# OTHER REQUIREMENTS

Countable assets must be under the AABD Cash asset limit:

1 person	2 people	Additional people
\$ 2,000	\$ 3,000	Add \$ 50 for each add'l

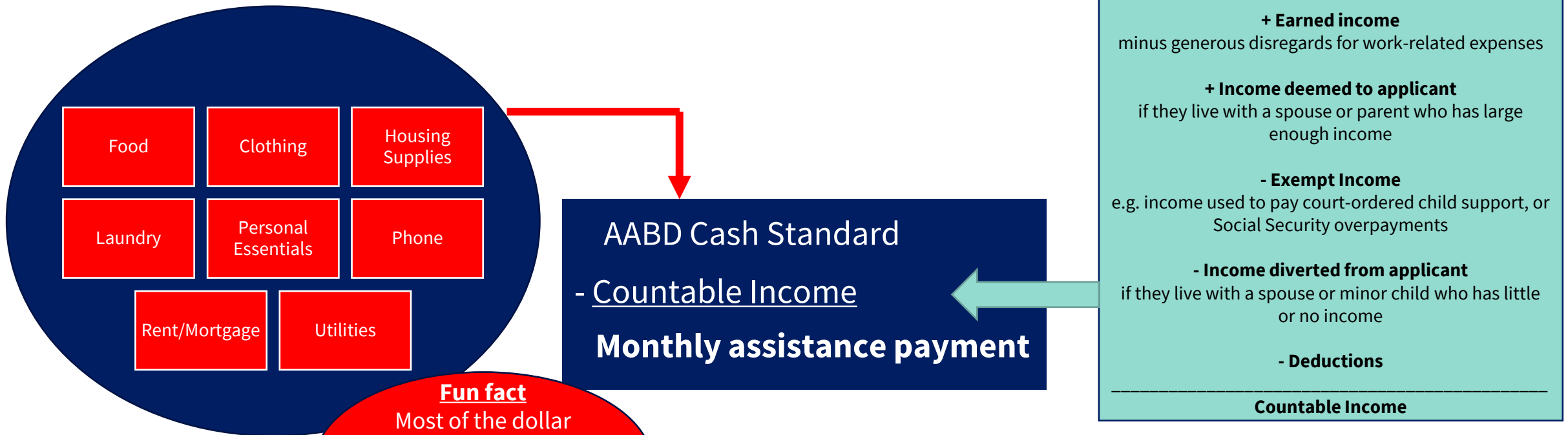
**Applicant must maximize all other potential income sources**

In some cases, this means the applicant must apply for SSI before then can qualify.

# FINANCIAL ELIGIBILITY: BUDGETING

Budgeting is the method by which non-exempt income is compared to the AABD Cash Standard (“Allowances”) to determine the amount of the monthly assistance payment for the assistance unit.

If monthly assistance payment < \$1, then ineligible for AABD Cash benefits.



**Fun fact**  
Most of the dollar amounts for these allowances haven't been updated since the 1980s!

# FINANCIAL ELIGIBILITY: CASH STANDARD

Some special rules for allowances that can have a big impact:

## Restaurant Meals

- **\$102.63 food allowance** (replaces standard food allowance; **\$63.95** net increase for individual in separate household without a prescribed diet)
- **Need to prove:**
  - Has no facilities for preparing food OR
  - Is unable to cook and has no one who will prepare their meals.

Appears as a separate allowance in the notice

## Therapeutic Diet

- Up to **\$17.82 food allowance** in addition to the standard food allowance
- **Must submit** evidence that doctor has prescribed the diet.

Included in food allowance in the notice

## Excess Shelter Allowance

- Additional allowance on top of the standard shelter allowance equal to the **difference between actual rent paid and the standard shelter allowance.**
- **Must submit** form signed by doctor stating that the client has conditions that prevent them from navigating stairs (and proof that no suitable housing is available for \$97/month, if on appeal.)

Appears as a separate allowance in the notice

# REVIEWING THE NOTICE

**Common allowance errors to look for:**

- Are all allowance categories included?
- Are they related to the correct months?
- Unless a third party is paying for utilities, are all allowances for utilities included either as separate line items or are they included in rent?
- If someone lives alone, Rent/Shelter allowance will equal \$97-125 regardless of how much a person pays for rent. (This is prorated if they live with other people.)
- If the person has a disability that prevents them from using stairs, there should be an “excess shelter” allowance.
- If the person has no kitchen, OR is unable to prepare their own food and has no one to do it for them, they should get a “restaurant meals” allowance.

AABD Cash Benefits Computation		Jan 11, 2023	Feb 01, 2023	Mar 01, 2023
Your Income Standard Includes:				
<u>Allowances</u>				
Food	+	\$38.68	\$38.68	\$38.68
Water	+	\$3.80	\$3.80	\$3.80
Clothing	+	\$8.77	\$8.77	\$8.77
Household Supplies	+	\$2.56	\$2.56	\$2.56
Laundry	+	\$3.18	\$3.18	\$3.18
Personal Essentials	+	\$12.42	\$12.42	\$12.42
Phone	+	\$40.00	\$40.00	\$40.00
Rent	+	\$97.00	\$97.00	\$97.00
Electricity	+	\$5.55	\$5.55	\$5.55
Allowance for the SSI Cost of Living Increases	+	\$735.90	\$735.90	\$735.90
Total Monthly AABD Allowance	=	\$947.86	\$947.86	\$947.86
<u>Other Allowances</u>				
Income diverted to meet needs of dependent child or spouse	+	\$0.00	\$947.86	\$947.86
Special work expenses for the disabled	+	\$0.00	\$20.00	\$20.00
Income exemption	+	\$0.00	\$25.00	\$25.00
Earned income disregard	+	\$0.00	\$20.00	\$20.00
TOTAL Income Standard	=	\$0	\$0	\$0



**NOTE:**  
 Unfortunately, under state law, people who are street homeless are unlikely to qualify for significant amounts of AABD Cash unless their income is lower than the SSI maximum or if they have a dependent child or spouse.

# James

James took your advice. He's now paying \$300/month for rent to his daughter. Social Security increased his SSI benefits to \$914.

You suggest James should apply for AABD Cash. But he says he applied before. He doesn't think he'll qualify because he's earning even more money now.

But you know... When James applied before, IDHS treated him as living in a "shared household" and with no rental costs.

You learn James:

- Pays \$300/month rent
- Pays \$40/month for phone service
- Has no countable assets

You encourage him to apply again.

**DHS approves his application and awards him \$92/month in AABD Cash.**

Altogether, you helped James increase his monthly income by \$373/month!





## George

You already helped George figure out that he's getting Social Security Disability of \$1,200/month.

Because of court-ordered child support, he's only receiving \$500/month from Social Security each month.

You learn George:

- Pays \$170/month rent
- Pays \$40/month for phone service
- no countable assets

If George applies for AABD Cash, he will likely be eligible for:

**\$505/month**

That would increase his total monthly net income to: \$1,005/month



## Barb

You already helped Barb determine that the \$1,200 they receive each month is Social Security Disability benefits.

You also learn Barb:

- Pays \$800/month rent (all utilities included in rent)
- Pays \$40/month for phone service
- no countable assets
- Is prescribed to use a wheelchair because of medical conditions

If Barb applies for AABD Cash, they could be eligible for about:

**\$440/month**

That would increase their total monthly net income to: \$1,640/month!



## Aaron and Chrissy

We learned there was nothing we could do to help the newlyweds increase their SSA benefits. You advise them to give AABD Cash a shot.

You learn:

- Aaron receives \$257 in SSI benefits
- Chrissy received \$1100/month in SSDI benefits
- They live in a home Chrissy inherited and only have to pay property taxes and homeowners insurance. Together, that averages \$600/month.

Chrissy and Aaron should BOTH apply for AABD Cash. If they do, then IDHS would likely find that:

- Chrissy is financially ineligible for AABD Cash.
- Aaron is eligible for \$429/month in AABD Cash.





## Felix

- Receives \$914/month in SSI
- Has no dependents
- Recently street homeless and is now staying in an emergency shelter while you are working on connecting him to permanent supportive housing.
- Has a free “government phone”

Unfortunately, because of how AABD Cash is calculated, Felix is most likely ineligible for AABD Cash because the sum of his AABD Cash allowances would be less than his income.

**But wait... you connected him to housing!** Felix will pay 1/3 of his income (about \$300/month) toward his rent.

If Felix applies for AABD Cash after he starts paying rent, he could be eligible for about \$35/month in AABD Cash. Or, if he has a condition that prevents him from using stairs, about \$235/month.



# Julia

You have already helped Julia increase Social Security income to **\$796/month (\$934/month gross)**

You also learn Julia:

- Pays \$400/month rent (all utilities included in rent)
- Pays \$40/month for phone service
- no countable assets
- Has some back and knee problems but doesn't think it interferes with her ability to use stairs.

You helped Julia apply for AABD Cash, but DHS denied her application. After reviewing the notice of decision with your friendly neighborhood legal aid attorney, you learn that the denial is most likely correct.

**Is there anything else you can do to help Julia?**

**YES!**



# HELP PAYING MEDICARE COSTS

## EXTRA HELP

Apply through the Social Security Administration

- **Asset limits** (2023): \$16,600 (single); \$33,240 (married)
- **Income limits** (2023): \$12,870 (single); \$29,580 (married)
- Starting in January 2024, everyone who has Extra Help will get the same benefits
  - \$0 Premium and \$0 Deductible
  - Low out-of-pocket costs for prescription drugs
  - Waiver of late enrollment penalties while on Extra Help

## MEDICARE SAVINGS PLANS

Apply through the Illinois Department of Human Services

- **Asset limits** (2023): \$7,080 (single); \$10,620 (2 people)
- **Income limits:**
  - QMB: \$1,215 (single); \$1,639 (2 people)
  - Other MSP: \$1,639 (single); \$2,218 (2 people)
- **Benefits:**
  - Automatic enrollment in Extra Help
  - State pays Part B Premiums
  - For QMB Only: State pays Part A Premiums, assistance with Co-pays, Balance Billing Protections
  - All except QMB: Up to three months retroactive benefits
  - State pays any late enrollment penalties associated with premiums it is paying

## Julia

After apply for the IDHS Medicare Savings Program, the state of Illinois starts paying Julia's monthly Medicare premiums.

Julia will see a \$164 increase in her monthly Social Security benefits.

Thanks to your help,

Julia is now receiving \$934/month in SSA benefits (that's almost \$500 more than she was getting before she met you.)

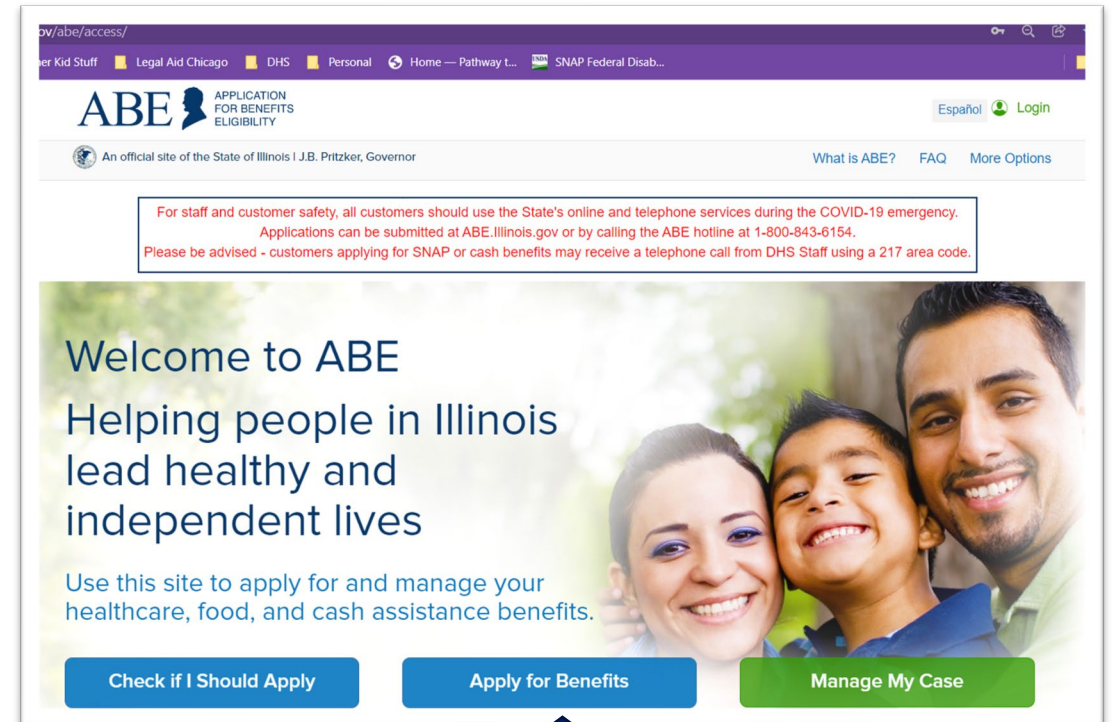
Also – if Julia's knee or back conditions get worse, so that she can no longer navigate stairs, she can apply for AABD Cash again and might be eligible for another \$250/month in AABD Cash benefits.





# DHS PROGRAMS – HOW TO APPLY

- Apply online on ABE: <https://abe.illinois.gov>
- Apply at Local IDHS Office. “Family Community Resource Center” locator at: <http://www.dhs.state.il.us/page.aspx?module=12>
- What to bring: ID, SSNs for all household members, proof of immigration status, proof of income for last 30 days
- Legal Aid Chicago PBOE referrals– more on this later
- To be treated as an application, all the form needs is your name and signature. (Though practically, DHS also needs a way to contact you.)



# QUESTIONS?

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