



**LEGAL AID
CHICAGO**

Public Benefits Overview



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OCTOBER 2023



LEGAL AID CHICAGO

EQUAL JUSTICE STARTS HERE

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**



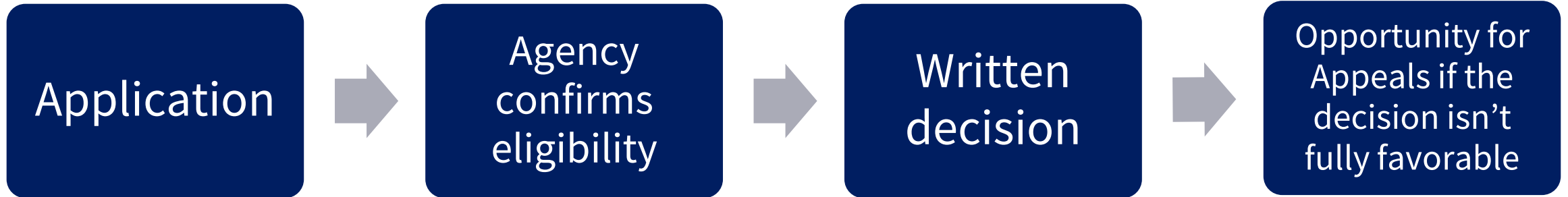
Housing

AGENDA



Administrative Agency	Topics we will discuss
Social Security Administration	<ul style="list-style-type: none">• What benefits do they administer• Who qualifies• What do people who qualify for the benefit get• How to apply
Medicare	
VA Administration	
IL Department of Human Services	
IL Department of Healthcare and Family Services	

APPLYING FOR BENEFITS GENERALLY



- No cost to apply
- No negative consequences for applying for something you don't qualify for
- No punishment for wrong answers as long as you're not lying or misleading on purpose
- **The agency will lose things!**

APPLYING FOR BENEFITS GENERALLY

Financial eligibility factors:

- Gross income, not net
- Not all kinds of income and assets are counted
- Some things you might not consider income might be treated as income

Interviews

- Required for many programs
- If interviews are missed, request a rescheduling as soon as possible

Requests for information:

- Applications can be denied if information isn't submitted by deadlines
- Respond to ALL requests
- Ask for help if you don't understand something or have trouble getting needed documents

Agencies make errors

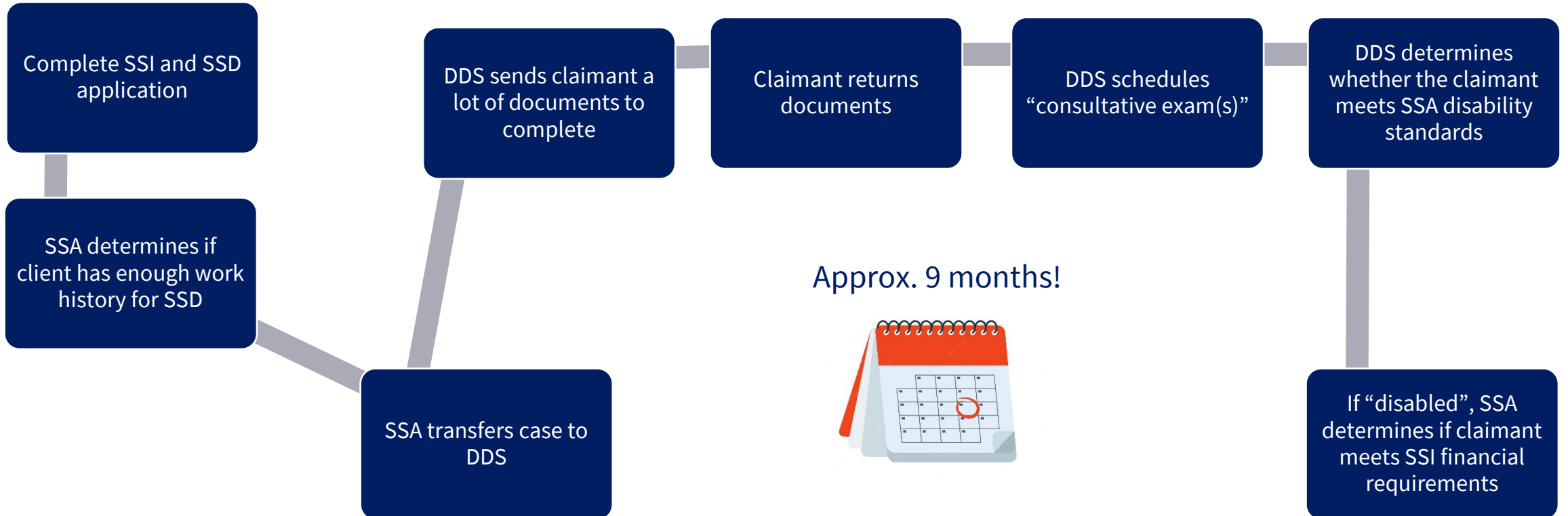
- Agency errors are not uncommon.
- If the agency denies an application or awards less than what the person thinks they should get, they can and often should appeal.
- There is usually a deadline for filing appeals. In some situations, appeals can be filed after those deadlines; but it is always best to meet them.

SOCIAL SECURITY

	Who qualifies	Maximum (average) monthly benefit in 2023*	How to apply online	How to apply by phone
Retirement	Is at least 62 years old and has earned enough SSA work credits	\$4,555 (\$1,827)	https://secure.ssa.gov/iClaim/rib	Benefit Type
Disability	Has one or more conditions that together prevent the person from engaging in “substantial gainful employment” and has earned enough SSA work credits	\$3,627 (\$1,483)	https://secure.ssa.gov/iClaim/dib	
Survivors	Certain surviving spouses and ex-spouses, parents, and children	\$4,555 (\$1,704)	No online application	
Supplemental Security Income (SSI)	Has one or more conditions that together prevent the person from engaging in “substantial gainful employment” , or is blind, or is over 65 years old; AND meets SSI income and asset caps	\$914 (\$657)	Application can be started at https://secure.ssa.gov/ben16/prtfui/ssiprtfl but application cannot be completed online	

SOCIAL SECURITY APPLYING PROCESS

Typical Process for applying for SSI and Disability (SSD)



SOCIAL SECURITY

Appeals Process for applying for SSI and Disability (SSD)

Only about 30% of applications are approved on the first application so encourage your client not to feel too defeated if their application is not approved initially.



Deadline for filing appeals at each level is 65 days after the date on the notice denying benefits

Appeals add anywhere from 6 months to **several years** to processing time.



MEDICARE



Who qualifies	Covers	Monthly Costs (2023)	How to apply online	How to apply by phone
<p>People 65 years old or older</p> <p>Receiving Social Security Disability (2 year waiting period)</p> <p>End-stage Renal Disease</p> <p>ALS (Lou Gehrig's Disease)</p>	<p>Part A: Hospital</p> <p>Part B: Doctor's Visits</p> <p>Part C: Combined Parts A and B (and D), provided through a private insurance company</p> <p>Part D: Prescriptions</p>	<p>Part A: up to \$506; free to most</p> <p>Part B: \$165-560</p> <p>Part C: Combined Parts A and B (and D), average in IL is regular Medicare premiums + \$71</p> <p>Part D: Plan Premium + \$12-76</p>	<p>https://secure.ssa.gov/iClaim/rib</p>	<p>Apply through the Social Security Administration</p>

IL DEPARTMENT OF HUMAN SERVICES



Food Assistance



Medical Assistance



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



Cash Assistance Programs



Income Limit	Asset Limits	Benefit Amount
165% FPL (currently \$2,005 for a single person as of 10/23) 200% FPL (currently \$2,430 for a single person as of 10/23) if 60+ or disabled*	There is no asset limit for most households in Illinois	Based on household size, income and certain expenses

SNAP “Households” live and prepare food together

Covers food: only can be used for unprepared foods

*** SNAP Restaurant Meals Pilot is on track to expand access to people who cannot prepare their own meals



TANF CASH

Who qualifies	Asset Limits	Benefit Amount
<p>Usually requires a relative caretaker and a minor child</p> <p>Lots of complicated rules and requirements <u>BUT exemptions to some requirements for</u> people with disabilities experiencing domestic violence Caring for child under 1 year old</p>	<p>There is no asset limit for most households in Illinois</p>	<p>Based on household size and income.</p> <p>Maximum for a family of four people is \$875/month (as of October 2023).</p>



AABD CASH

Who qualifies	Income Limit	Asset Limits	Benefit Amount
<p>FOR PEOPLE AGE 65+ OR MEETS SSA'S DEFINITION OF "DISABLED"</p> <p>Most recipients are receiving SSI</p> <p>But can also qualify if you are over-income for SSI under SSI's rule</p> <p>If someone is getting less than the SSI maximum, they might need proof that they applied for SSI and were denied for being over-income</p> <p>Can make up difference for people with SSI overpayments, child support obligations, etc.</p>	no set limit	\$2000 individual/\$3000 married couple	Based on income and certain expenses The average is about \$60-\$70/mo; but can be much more – no limit – some people get \$500-\$700/mo.



VTTC CASH

Who qualifies	Asset Limits	Benefit Amount
<p>FOR NON-CITIZEN VICTIMS OF TRAFFICKING, TORTURE, OR OTHER SERIOUS CRIMES</p> <p>For immigrants who do not meet immigration requirements for federally-funded programs</p> <ul style="list-style-type: none">U-Visa applicants, U-Visa holders, and those who got Legal Permanent Resident status after they got a U-VisaT-Visa applicantsAsylum applicantsPeople preparing to file an application for a U-Visa, T-Visa, or Asylum	<p>There is no asset limit for most households in Illinois</p>	<p>Based on household size and income. Maximum for an individual adult is \$106/month.</p>

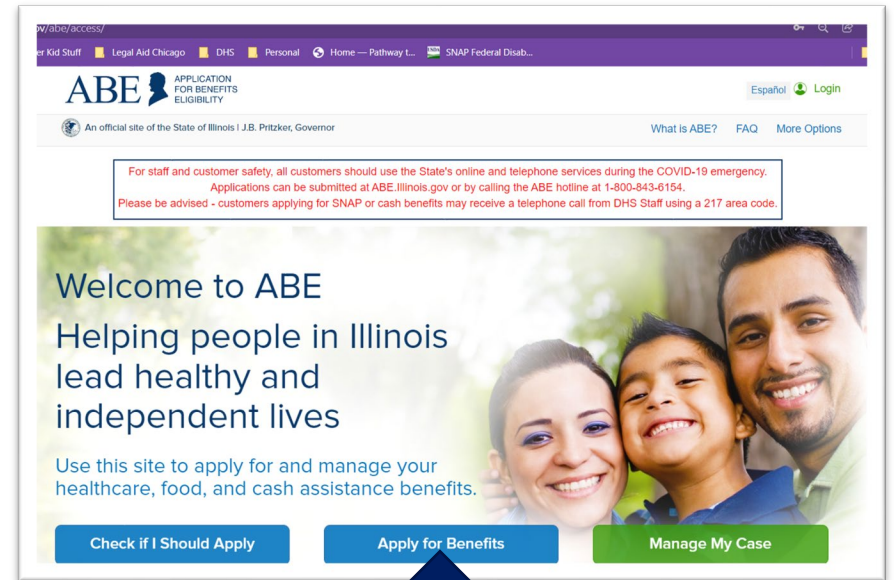


MEDICAID

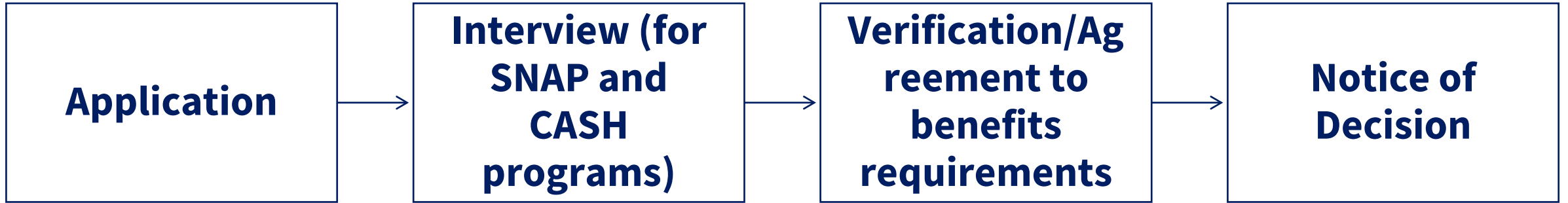
Who Qualifies (non-exclusive list)	Income Limits (2023)	Asset Limit	Other
US citizens and most LPRs under 65 years old; and (noncitizens 42-64 years old*)	138% FPL \$1,677 for an individual \$3,450 for a family of 4	None	
Children	318% FPL \$3,864 for an individual \$7,950 for a family of 4	none	
Medicare beneficiaries; US citizens and most LPRs under 65 years old; (noncitizens 65+); Non-Citizen victims of trafficking, torture or other serious crimes	100% FPL \$1,215 for an individual \$2,500 for a family of 4	\$17,500	Can spenddown excess income/assets to become eligible for Medicaid
Medicare beneficiaries; US citizens and most LPRs under 65 years old	None	None	
Pregnant Women and their babies (until baby is 12 months old)	213% FPL \$3500 for a family of 2 \$5,325 for a family of 4	None	

DHS PROGRAMS – HOW TO APPLY

- Online on ABE: <https://abe.Illinois.gov>
- In person Local IDHS Office
- What to bring:
 - **ID**
 - **SSNs for all household members**
 - **proof of immigration status**
 - **proof of income for last 30 days**
- To be treated as an application, all the form needs is your name and signature



APPLICATION PROCESS



Processing times:



- **TANF:** 45 days
- **AABD Cash:** 45 days
- **Medicaid:** 45 days
- **SNAP:** 30 days or 5 days if expedited

APPEALING DHS DECISIONS



What is appealed?

- Incorrect decision
- No decision within the processing time (“Inaction”)
- Decisions where benefits are denied because of missing verifications or a missed interview!



Time to File

- AABD Cash, MSP, TANF, or Medical: **60 days***
- SNAP: **90 days***
- Inaction for any benefit: **No deadline**



How to File

- Through “Manage my Case”
<https://abe.Illinois.gov>
- phone: 1-800-435-0774 or 312-793-2618
- Fax: 312-793-3387
- DHS.BAH@Illinois.gov

VA PENSION

Who qualifies	Net Worth Limit	Minimum active-duty service requirement, including at least 1 day during a wartime period	Disabled	Low income	Benefit Amount
<p>Pension is a monthly benefit for wartime veterans who service was not dishonorable, who have low-income, few assets, and are totally disabled or over age 65.</p>	<p>\$150, 538 Net worth = assets + annual income</p>	<p>Prior to 1980, 90 days of service After 1980, 2 years or full term of service</p>	<p>Age 65 or older Totally and permanently disabled A patient in a nursing home receiving skilled nursing care Receiving SSI or SSDI</p>	<p>Means-tested program. The maximum VA Pension rate is reduced by any other income or benefits Higher maximum Pension rates for veterans who have dependents, are housebound, or who require Aid & Attendance performing activities of daily living</p>	<p>Max Annual Pension Rate (Single Veteran) = \$16,037 (or \$1,336 per month)</p>

VA SERVICE-CONNECTED COMPENSATION

1. Current diagnosis
2. In-Service incurrence or aggravation of a disease or injury
3. Nexus between the current symptoms and the in-service event

*Service-connected disability compensation is not restricted by the veteran's income

**Amounts are higher if the veteran has dependents. Aid and attendance and/or housebound status increases it further.



Disability Rating	Monthly compensation
100%	\$3,757.00
70%	\$1,757.06
50%	\$1,108.82
30%	\$548.05
10%	\$165.92

QUESTIONS?

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