

# If I Need . . . Help for Seniors

## Senior Services

Local Senior Services programs help residents age 60 and older. Some of the services include:

- Home care services
- Home delivered meals
- Outreach visits
- Money management
- Elder abuse investigations

Senior Services also helps to guide seniors and their families on accessing nursing home care, navigating Medicare and other public benefits.

*How to Access this Benefit:* Contact a local Area Agency on Aging [www.illinois.gov/aging/PartnersProviders/Pages/aaa-main.aspx](http://www.illinois.gov/aging/PartnersProviders/Pages/aaa-main.aspx)

## Elder Abuse

Many older adults are at risk of abuse, neglect and financial exploitation. Often the abuse is at the hands of their caregivers. Self-neglect is also a growing concern.

Anyone who suspects that an older adult is being mistreated or unable to properly care for themselves should report their concerns. The Illinois Department of Aging's 24-Hour **Elder Abuse Hotline** is **1-866-800-1409**.

## Money Management

The Illinois Department of Aging along with the AARP Money Management Program has developed a financial services program that assists low income seniors who have difficulty managing a budget, paying bills, keeping track of banking records, dealing with creditors or handling other issues.

The program matches trained volunteers with older adults who need assistance. To locate a local Case Coordination Unit, visit [www.illinois.gov/aging/Resources/Documents/CCU\\_List.pdf](http://www.illinois.gov/aging/Resources/Documents/CCU_List.pdf).

## Senior Food Assistance

There are many food programs for seniors.

- Group Site Meals and Nutrition – meals are often served at sites such as senior centers, religious centers, senior housing facilities and community buildings.
- Home-Delivered Meals – Illinois Meals-on-Wheels is a private/public partnership that helps fill “gaps” left by state and federally funded home delivered meals programs.
- Senior Farmers’ Market Coupons – This program provides coupons to low-income seniors to buy fresh fruits and vegetables at local farmers’ markets.

<https://www.illinois.gov/aging/CommunityServices/nutrition/Pages/nutrition.aspx>

How to Access this Benefit: Contact your local **Area Agency on Aging**, found online at [www.illinois.gov/aging/PartnersProviders/Pages/aaa\\_list.aspx](http://www.illinois.gov/aging/PartnersProviders/Pages/aaa_list.aspx) or the Department on Aging **Senior Help Line** at **1-800-252-8966, 1-888-206-1327 (TTY)**.

## AABD Cash

IDHS provides cash assistance for persons who are aged (65+), blind, or disabled and are very low income and have low assets. You may be able to get AABD if you:

- Receive SSI
- Unable to receive SSI due to income (you may be able to receive AABD if you are denied SSI due to income and your income is below program limits).
- Are a U.S. Citizen or qualified non-citizen
- Live in Illinois
- Are 65 years or older, blind or disabled.

*How to Access this Benefit:* Apply online at [abe.illinois.gov](http://abe.illinois.gov) or in-person at the IDHS office.

## Medicare

Medicare is health coverage for seniors age 65 or older and persons with disabilities. Medicare has different parts and different costs.

- **Part A** – Hospital coverage. You do not have to pay a premium if you have a work history. Part A Medicare has deductibles and co-insurance.
- **Part B** – Outpatient coverage (doctor’s visits). Part B has a monthly premium and co-pays.
- **Part C** – Medicare Advantage plans (inpatient and outpatient coverage). Medicare Advantage plans “replace” Part A and B and operate like an HMO. Plans are administered through an insurance company.
- **Part D** – Prescription Coverage. You pick a Part D plan administered by an insurance company. There is a monthly premium and co-pays/co-insurance for prescriptions, based on the plan type.

If you have Part A and B Medicare, you may also buy a supplemental insurance plan, called a Medigap policy. These plans are sold by insurance companies and help cover costs and benefits that Part A and B do not cover. If you have a very low income and need help paying for Medicare, you may be able to get assistance from the Medicare Savings Program under Medicaid. See the Medicaid section.



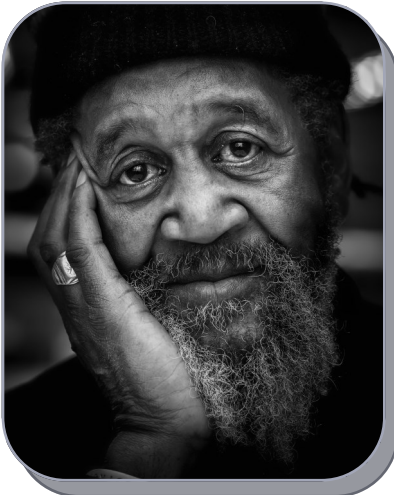
# If I Need . . .

## Help for Seniors cont.

### Medicaid

Low-income seniors may access health coverage through Medicaid if they meet one of the following criteria:

- Adults age 19-64 and meet income (138% FPL) and citizenship requirements are eligible for the Adult ACA or Family Care Program.
- Seniors and persons with disabilities that meet income, resource and citizenship requirements are eligible for the Aid to the Aged, Blind and Disabled Program. Income is limited to no more than 100% FPL and resources must be at or below \$2,000 for a single person or \$3,000 for a couple. Medicaid Spenddown is available when income or resources are higher than the program limits. You will need to provide proof of medical costs to meet the Spenddown.



Medicaid is able to help pay for some Medicare Costs if you meet the requirements, including income and asset limits.

The Medicare Savings program helps with

some of the out-of-pocket costs for Medicare including Medicare Part A and B premiums, deductibles, copayments, and coinsurance.

### Benefit Access Program

**License Plate Discount**—Older adults and disabled persons are eligible to receive a \$75 license plate discount if they have an approved Benefit Access application.

**Rides Free Transit Card**—Older adults and disabled persons may be eligible for free rides on all fixed-route transit systems if they meet income eligibility requirements.

For more information on these benefits, call 800-252-8966 (888-206-1327—TTY) or visit [www.state.il.us/aging/bap/default.htm](http://www.state.il.us/aging/bap/default.htm).

### Senior Citizens Assessment Freeze Homestead Exemption (SCAFHE)

This exemption provides seniors with limited income protection against real estate tax increases due to rising property values.

To qualify a person must meet the following requirements:

- Is at least 65 years old;
- Has a total household income of \$55,000 or less; and
- Meets certain other qualifications

Each year applicants must file a Form PTAX-30, Senior Citizens Assessment Freeze Homestead Exemption Application and Affidavit with your Chief County Assessment Office.

### Senior Citizens Homestead Exemption

This exemption allows a qualified person to a maximum of \$5,000 reduction in equalized assessed value of your property.

To qualify for this exemption you must meet the following requirements:

- You are 65 years of age or older;
- Are liable for paying real estate tax on the property you reside on; and

- You are the owner of record for that property or have legal or equitable interest with written proof (some exemptions may apply).

Filing requirements are different depending on what county your property is located. To learn more about requirements for your county call your County Assessment Office or visit their website.



### Senior Citizens Real Estate Tax Deferral Program

If you are 65 or older, this program will allow you to defer all or part of the real estate taxes and special assessments (up to \$5,000) on your principal residence. The maximum amount that can be deferred is 80% of your equity interest in the property. The maximum deferral amount includes interest and lien fees.

If you utilize this deferral program, a lien will be filed on your property to ensure repayment of the deferral. The state will pay the property taxes on your property and then it will recover that money plus six percent annual interest when the property is sold or transferred.

The deferral must be repaid within one year of your death or 90 days after the property no longer qualifies for the deferral program.

For more information or copies of the application forms, contact your local County Treasurer's office.