

**3**<sup>rd</sup>  
EDITION

# Get the facts!

Public Benefits that Can Help You  
with Basic Living Costs

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# Get the Facts

## INTRODUCTION

You know it can be hard to support yourself or your family. But do you know that **when you are not working** you may be able to **get help with some of your basic living costs?** Do you know that **even when you are working**, you may be able to **get help with some of your basic living costs?** You may qualify for help with your grocery costs. You may be able to get medical assistance, so that when someone in your family is sick they can see a doctor. You may be able to get help paying for child care.

This is the Chicago Jobs Council's 3rd Edition of **Get the Facts**. We wrote this booklet so that you and your family could learn what help you might be able to get. We wrote it to explain some of the most basic rules of Illinois' public benefits programs:

- **Temporary Assistance for Needy Families (TANF)** - the state's cash assistance program for pregnant women and families with children.
- the **Food Stamp** program.
- medical insurance programs like **Medicaid, KidCare, and FamilyCare**.
- the **Child Care** program.

**These programs are complicated. You should know that we can't explain all the rules for public benefits programs in this booklet.** The Illinois Department of Human Services (IDHS) is the state agency that runs the cash assistance, Food Stamp, and childcare programs. The Illinois Department of Healthcare and Family Services (IDHFS) runs the medical assistance and child support enforcement programs. IDHS and IDHFS have more rules that may determine whether you can get help.

In **Get the Facts**, most of the things we talk about may be useful to you if you are pregnant or have children who live with you. Some of the things we explain may be useful to you if you are single and without children in your care. A part of this booklet explains benefits rules for different situations. Two of these situations are homelessness or domestic violence. We have also tried to include phone numbers or website addresses of places that have other helpful information.

The **Table of Contents** lists all the questions we have asked and answered. You can use it to find the information that is most important to you. We hope you will **get the facts** about programs that can help you with your basic living costs.

## 2. Can I get food stamps?

The Food Stamp program gives individuals and families a monthly grant to buy food.

### ELIGIBILITY BASICS


You may qualify for food stamps if you live in a family or are single. You may qualify even if you are working. Your income before taxes, called **gross income**, cannot be larger than limits set by the government. The chart below shows the highest gross income you can have in a month and still receive food stamps if you live in Illinois. These income amounts are different if you are aged 60 or older, or if you are disabled.

Number of People in Household	Highest Gross Monthly Income
1	\$1,037
2	\$1,390
3	\$1,744
4	\$2,097
5	\$2,450
6	\$2,803

To get food stamps your assets cannot be worth more than \$2000. Assets are things like a car or a bank account. If you or a member of your family is aged 60 or older your assets cannot be worth more than \$3000. The following things **do not count as an asset**:

- your home;
- clothing;
- furnishings;
- one car;
- retirement account.


How your eligibility for food stamps is figured out is very complicated. Other income and different living situations can change the amount of food stamps you may get. If you get food stamps, IDHS expects you to **report new employment income within 10 days of getting your job.**

 **IMPORTANT** You may get help with food stamps even if you work **full-time**. For every \$1 of increased income your food stamps will only go down about 30 cents.

## EMERGENCY OR EXPEDITED FOOD STAMPS

There are times when you need food stamps right away to help feed your family. You can ask for emergency or **expedited food stamps**. **If you are eligible you will get expedited food stamps within 5 days.** You are eligible for expedited food stamps if at least one of the following is true:

- your monthly income and bank accounts are less than your rent or house payment plus your utility costs;
- your monthly income is less than \$150 and your cash and bank accounts are not more than \$100; or
- at least one person in your household is a migrant farm worker and your cash and bank accounts are not more than \$100.

 **IMPORTANT** If you are eligible for expedited food stamps an IDHS worker must schedule you to complete an application the day you ask for this emergency help or the following day. At the time you apply, you only need some proof of your identity.

## WORK ACTIVITY REQUIREMENTS

If you are **aged 18 – 49, you must register for work activity when you apply for food stamps.** You can register with an IDHS **Food Stamp Employment and Training Program**. You can also register in any other IDHS work activity program. In work activity programs you may be expected to go to classes that help you get ready for a job. **You may have to go to job interviews and accept a job offer. You must follow the rules of the work activity program in order to receive the full amount of your food stamps.**

You **do not have to be in a work activity program** if you are:

- already working 30 hours a week;
- pregnant
- responsible for the care of a child under age 18;
- already in a TANF work activity program;
- not able to work due to a mental or physical health condition;
- caring for a person unable to care for themselves;
- getting unemployment insurance or registered at the state unemployment insurance agency;
- in a drug or alcohol treatment program;
- a student in school at least part time.

**In some parts of the state you may have to do some work activity to get food stamps for more than 3 months in a 36 month period.**

**You can get food stamps for more than 3 months if:**

- you work 68 hours a month;
- you are in the IDHS Food Stamp Employment and Training program;
- you are in a work program sponsored by another government department; or
- you volunteer at a community-based organization, church or other community service agency. The number of required hours you must volunteer is your food stamp amount divided by \$6.50.



**HELP** Get help or more information about food stamps from:

**Illinois Hunger Hotline**

**1-800-359-2163**

Get legal help or information about the Food Stamp program from:

**Public Benefits Hotline**

**1-888-893-5327** (Cook County)

**Land of Lincoln Legal Assistance Foundation**

**1-877-342-7891** (Southern and part of Central Illinois)

**Prairie State Legal Services**

**1-800-690-2130** (Northern and part of Central Illinois)


**Illinois Legal Aid**

**[www.IllinoisLegalAid.org](http://www.IllinoisLegalAid.org)**

### 3. Can I get medical assistance?

Medical assistance programs help pay for health care. You may be able to get medical assistance for yourself or for your children if you do not have health insurance. You may also get medical assistance if you are aged 65 or older, are blind, or disabled. If you are a single adult and you get General Assistance, you may get some medical assistance.

Each of the different medical assistance programs in Illinois has different income limits and other qualifying rules. The medical assistance you can get is based on your family situation, work status, and income. The major medical assistance programs are explained below.

 **IMPORTANT** The tables used here give monthly income limits for medical assistance. **If you earn an amount that's more than the limit, but close to the limit, you should apply for medical assistance.** When your eligibility is determined, IDHFS allows different things to be subtracted from your income, like childcare costs. These things are called “deductions” or “disregards.” You may still be eligible for medical assistance, even if your income is higher than the limit, after allowable deductions.

## ELIGIBILITY BASICS FOR CHILDREN AND PREGNANT WOMEN

### KidCare

Your children may qualify for medical assistance under Illinois' **KidCare** program. **Even if you are working**, you may get KidCare for your children. KidCare can also help you pay some of your cost of your employer's health insurance for your children. The table that follows explains the five levels of assistance under the KidCare program. **Co-payments and premiums** are the amount of money you have to pay.

Family Size	KidCare Assist	KidCare Share	KidCare Premium	KidCare Rebate	KidCare Moms & Babies
	Pays all health care costs if your monthly income is:	You pay only a \$3-\$5 co-payment for prescriptions and doctor visits if your monthly income is:	You pay a monthly premium of \$15-\$30 depending on family size and a \$3-\$5 co-payment for prescriptions and doctor visits if your monthly income is:	You receive up to \$75 a month per child to help you with the costs of your employer's health insurance if your monthly income is:	Pays costs of health care for pregnant women before and up to 60 days after delivery and for the newborn child in its first year if your monthly income is:
1	\$1,061 or less	\$1,062 – 1,196	\$1,197 – 1,595	\$1,062 – 1,595	—
2	\$1,422 or less	\$1,423 – 1,604	\$1,605 – 2,138	\$1,423 – 2,138	\$2,138 or less
3	\$1,783 or less	\$1,784 – 2,011	\$2,012 – 2,682	\$1,784 – 2,682	\$2,682 or less
4	\$2,145 or less	\$2,146– 2,419	\$2,420 - 3,225	\$2,146 - 3,225	\$3,225 or less
5	\$2,506 or less	\$2,507 – 2,826	\$2,827 – 3,768	\$2,507 – 3,768	\$3,768 or less
6	\$2,867 or less	\$2,868 – 3,234	\$3,235 – 4,312	\$2,868 – 4,312	\$4,312 or less

## ELIGIBILITY BASICS FOR ADULTS

### Medicaid

**If you and your children get TANF cash assistance you also qualify for medical assistance.** You get a **Medicaid card** to use for many health care needs including:

- doctor visits;
- dentist visits;
- clinic visits;
- eye care;
- prescriptions, and
- emergency care.

## FamilyCare

If your children get KidCare, (see page 3-2) you may qualify for FamilyCare medical assistance. The table below explains the four levels of FamilyCare. Co-payments and premiums are the amount of money you have to pay.

Family Size	FamilyCare	FamilyCare Share	FamilyCare Premium	FamilyCare Rebate
	Pays all health care costs if your monthly income is:	You pay only a \$3-\$5 co-payment for prescriptions and doctor visits if your monthly income is:	You pay a monthly premium of \$15-\$30 depending on family size and a \$3-\$5 co-payment for prescriptions and doctor visits if your monthly income is:	You receive up to \$75 a month per child to help you with the costs of your employer's health insurance if your monthly income is:
1	N/A	N/A	N/A	N/A
2	\$1,422 or less	\$1,423-\$1,604	\$1605 - \$1978	\$1,423 - \$1,978
3	\$1,783 or less	\$1,784 -\$2,011	\$2,012 -\$2,481	\$1,784 - \$2,481
4	\$2,145 or less	\$2,146 -\$2,419	\$2,420 -\$2,983	\$2,146 - \$2,983
5	\$2,506 or less	\$2,507 -\$2,826	\$2,827 -\$3,486	\$2,507 -\$3,486
6	\$2,867 or less	\$2,868 -\$3,234	\$3,235 -\$3,988	\$2,868 - \$3,988
7	\$3,229 or less	\$3,230 -\$3,641	\$3,642 -\$4,491	\$3,230 - \$4,491
8	\$3,590 or less	\$3,591 -\$4,049	\$4,050-\$4,993	\$3,591 - \$4,993



**HELP** Get more information about KidCare and FamilyCare from:


**KidCare Hotline**  
**1-866-468-7543**  
**[www.kidcareillinois.com](http://www.kidcareillinois.com)**

## Aid to the Aged, Blind, and Disabled (AABD)

You may get **AABD medical assistance** if you are aged 65 or older, blind, or disabled. Your income must be at or below limits set by the Illinois Department of Healthcare and Family Services (IDHFS). The following table shows the income limits based on family size.

Family Size	Monthly Income Limit
1	\$798
2	\$1,069
3	\$1,341
4	\$1,613
5	\$1,884
6	\$2,156

**Your monthly income may be greater than the amounts in the table above. If your medical costs are large, you may still be able to get medical assistance.** The IDHFS will expect you to pay some of your costs and then they will cover other costs. The costs you must pay is called your “spend down”. Spend down rules are very complicated.

 **IMPORTANT** If you are single or if you have children in your household and you need help to cover medical care, **you should apply for assistance.** There are many rules in Illinois’ medical assistance programs. It is hard to be sure if you are eligible for help. You and your family may qualify for medical assistance, even if another person or family similar to yours does not.

All programs except KidCare and FamilyCare will help with bills for medical care you got up to three months before your application.

 **HELP** Get legal help or information about medical assistance programs from:

**Public Benefits Hotline**  
1-888-893-5327 (Cook County)

**Land of Lincoln Legal Assistance Foundation**  
1-877-342-7891 (Southern and part of Central Illinois)

**Prairie State Legal Services**  
1-800-690-2130 (Northern and part of Central Illinois)

**Illinois Legal Aid**  
[www.IllinoisLegalAid.org](http://www.IllinoisLegalAid.org)

## 4. Can I get child care assistance?

The state's child care assistance program helps low-income families pay for the child care they need to work, go to school, or be in an approved work activity.

### ELIGIBILITY BASICS

**You can get help with child care costs for your children who are younger than 13 years old. Child care assistance is also available for your 13 – 18 year-old child who needs adult care due to a health condition or court order. You must meet income eligibility limits.**

**You do not have to get TANF cash assistance to get child care help, but you must be in an approved work activity.** You can be approved for child care assistance if you are:

- a working parent;
- a teen parent, under the age of 20, in school or a GED program;
- a parent in a 2- or 4-year degree program and also working 10 hours a week;
- a parent in an adult basic education, English as a Second Language (ESL), GED, or vocational education program for up to two years;
- a parent in an education program for more than two years and working 20 hours a week; or
- on TANF and working or in an education, training, or some other program that is a part of your Responsibility and Services Plan (RSP)(see Question 9).

**You will have to pay some of the cost of childcare yourself.** Your share of the cost is based on your income, family size, and the number of children in child care. As your income grows, the amount of your child care cost that you must pay will increase. The amount you must pay is called your **co-payment**. The table below helps you understand the amount of money you can earn and still be eligible for childcare assistance.

Family Size	Monthly Income Limit
2	\$2,051
3	\$2,533
4	\$3,016
5	\$3,498
6	\$3,981

**\* COMMON PROBLEM** Sometimes not having documents which prove your information can delay getting the assistance you need. When you meet with an IDHS caseworker try to have as many documents as you can with you. Try to have:

- your driver's license, state ID card, or birth certificate,
- utility bills,
- social security numbers or proof that you applied for a social security number,
- rent receipts, your lease, or mortgage statement,
- child care receipts,
- child support orders,
- health records, and
- check stubs.

**Always keep the original documents for yourself.** Let IDHS have copies of the documents they need. If you have problems getting some documents, like health records, tell your caseworker and ask them to help you.

## CHILD SUPPORT COOPERATION

If you receive TANF cash assistance or Medicaid you must cooperate with child support rules. This means you must give IDHS and the state's **Division of Child Support Enforcement (DCSE)** information about your children's other parent.

**! IMPORTANT** You do not need to give information about your children's other parent if:

- the child was conceived as a result of rape or incest;
- giving this information will cause you or your child to suffer emotional harm;
- giving this information will cause you or your child to suffer physical harm; or
- you fear domestic violence (see Question 18).

The Division of Child Support Enforcement uses the information you give them, and other records, to collect child support from the non-custodial parent. The non-custodial parent is the one without legal charge of the children. The DCSE also requires the non-custodial parent to pay for the children's health insurance offered by an employer. The DCSE helps establish paternity, too. Establishing paternity means getting a legal order that names the biological father as a parent. Paternity allows the biological father all the rights of a parent, such as the right to custody and the right to visitation.

You must have enough money on your Link Card to take out the amount you want and cover any extra charge. If you do not have money to cover the charge, you will not be able to get the cash you want.

A bank **may not add their own charge** for use of their ATMs.

## **Buying Food**

You can use the Link Card to buy food at stores which accept the Link Card. At the store, you or the store clerk will run your card through a small machine called a point of sale terminal. The total cost of your food purchase will be subtracted from your food stamp amount.

**Food stamps are not combined with your cash amount on your Link Card. Your food stamps amount and cash amount are kept separate. Food stamps can only be used for food purchases.**

Some stores may have you sign a paper, called a voucher, for the amount of your food purchase. The store will have to call a state phone number to determine whether you have enough money to cover what you want to buy. A hold is then placed on your Link Card food stamp amount for the cost of your food purchase. There is a \$125 limit for a food purchase using a voucher.

## **MEDICAL CARDS**

You will get a medical card from the Illinois Department of Healthcare and Family Services (IDHFS) if you qualify for:

- Medicaid;
- Transitional Medicaid;
- Aid to the Aged, Blind, and Disabled;
- General Assistance;
- KidCare; or
- FamilyCare.

If you are eligible for KidCare Rebate, you use your employee insurance card for medical care. You will receive the money that is your rebate amount back from the IDHFS by check.

**HELP**

To get help finding a doctor that accepts your medical card call:

**KidCare Hotline**

**1-866-468-7543**

**IDHFS Helplines**

**1-800-226-0768**


**1-877-805-5312**

To get help finding a dentist that accepts your medical card call:

**Doral Dental Services of Illinois**

**1-888-286-2447**


**IDHS may expect you to participate in your health care or other activities to keep getting your TANF cash assistance.** If your health problem prevents you from working at all, IDHS may tell you to apply for Supplemental Security Income or SSI (see Question 20).


-  Your **TANF counter does not stop** if you do not work because you have a child under one, you are age 60 or over, or you have a medical condition. Your **TANF counter does not stop** if you do not work 6 weeks before the due date and up to 12 weeks after the birth of your baby.

## **Exemptions that Stop the Counter**

You may get a **work activity exemption that stops your TANF counter** if:

- You have a **child living with you who is approved under the Home & Community-Based Care Program**. This program is run by the Illinois Department of Healthcare and Family Services (IDHFS). The program allows severely disabled children to stay in their homes rather than be placed in state-run institutions;
- You must stay home to give **full-time care to your child under age 18 or your spouse living with you, due to their medical problem**. IDHS may ask you to choose other care plans and do some work activities. You do not need to do these other things if you are given an exemption. The Central Assessment Unit (CAU) of IDHS will decide if you qualify for this work exemption based on a doctor's information as well as other facts;
- You **care for a person not related to you and the Department of Rehabilitation Services (DoRS) or the Department of Aging (DoA) approves your services**. You may be paid by DoRS as this person's personal assistant. If your care for this person does not total 30 hours a week you will be required to do other work activity; or
- You are **eligible for the Domestic Violence Exclusion** (see Question 18).


-  Your **TANF counter stops** if you have been given a work exemption for one of the reasons described above.

-  **IMPORTANT** If you qualify for any of the exemptions described above, you can still volunteer to work or participate in other work activities. When you volunteer for work or work activities, your cash grant cannot be cut or stopped if you do not follow through.

## EARNED INCOME TAX CREDIT (EITC)

If you work anytime during a year, you may qualify for the **Earned Income Tax Credit (EITC)**. This credit returns some amount of money to you after you file your federal and state income tax forms. The amount of money you may get is based on your income and family size. The following chart shows you the most income you can earn in a year at your family size and get the Earned Income Tax Credit.

<b>Family Size</b>	<b>Income Limit Per Year</b>
1 adult	\$11,749
Married couple	\$13,749
1 adult + 1 child	\$31,029
Married couple + 1 child	\$33,029
1 adult + 2 or more children	\$35,262
Married couple + 2 or more children	\$37,262

 **HELP** You can get **free help to do your income taxes** during the months of January and February from the:

**Tax Counseling Project**  
**Center for Economic Progress**  
**312-252-0280**  
**[www.centerforprogress.org](http://www.centerforprogress.org)**