



Health Coverage Programs for Immigrants

In 2020, Illinois was the first state in the country to create a Medicaid-like program providing affordable, comprehensive health coverage to low-income seniors aged 65 years old and older, including seniors who are undocumented. The program is called the **Health Benefits for Immigrant Seniors (HBIS)** program. In 2021 and 2022, Illinois expanded access to comprehensive Medicaid-like coverage for low-income adults *ages 42 through 64 years old*, called the **Health Benefits for Immigrant Adults (HBIA)** program, including adults who are undocumented. This fact sheet provides information about both the HBIS and HBIA programs. **APPLY FOR HBIA BEFORE JULY 1, 2023; ENROLLMENT OF HBIA WILL BE PAUSED BY THE STATE ON JULY 1, 2023. APPLY FOR HBIS AS SOON AS POSSIBLE SINCE THE STATE IS SEEKING TO CAP ENROLLMENT TO THIS PROGRAM.** Spanish Language version [here](#), [Polish language translation](#), [Arabic language translation](#), and [simple Chinese language translation](#) of the fact sheet linked as well.

Health Benefits for Immigrant Seniors (HBIS), For Individuals Age 65 or Over

Eligibility: In order to qualify, for the **HBIS program**, the person must meet the 5 requirements below:

1. Be age 65 or over;
2. Not eligible for Medicare or traditional Medicaid because of immigration status. For instance, immigrants eligible for the HBIS program include:
 - Individuals who are undocumented (including individuals who have temporary protected status (TPS) and
 - Legal permanent residents ((LPR) otherwise known as green card holders) who have had their green card for *less* than five years.

NOTE: A social security number **is not** required in order to enroll in the HBIS program. Applicants must indicate that they are a citizen or a non-citizen in the application. They should **not** leave it blank because they may be denied if they have not indicated that they are a non-citizen.

3. Live in Illinois; ABE will attempt to verify Illinois residency through electronic matches or by documents already provided before requesting the applicant or client to provide proof (such as ownership of a house, a rental lease, utility bills, document issued by the Mexican consular or other foreign consulate showing an Illinois address, etc.). Full list: <https://www.dhs.state.il.us/page.aspx?item=13236>
4. Have assets below \$17,500 for an individual or assets under \$17,500 for two people. See: <https://www.dhs.state.il.us/page.aspx?item=21741>.
5. Have a household income that is at or below 100% FPL (see [chart](#)).

Family Size	100% FPL Income
1	\$1,215 per month
2	\$1,643 per month

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Family Size	100% FPL Income
3	\$2,072 per month
4	\$2,500 per month

If the applicant’s income is over the 100% FPL limit but the applicant has medical expenses, the applicant can use them to spenddown their income. Once spenddown is met, clients will remain in met status until after the Public Health Emergency (PHE) ends. For more information about Spenddown see:

<https://www.illinois.gov/hfs/info/Brochures%20and%20Forms/Brochures/Pages/HFS591SP.aspx>.

The HBIS program follows the same income budgeting guidance as is used for the AABD (Aid to Aged Blind and Disabled) older adult population. The HBIS program’s income eligibility uses non-MAGI budgeting (based on relationship rules and NOT tax filing status) so that means that a household includes:

- Applicant
- Spouse living in home
- Children under 19 living in home

For mixed-status households where the senior lives with an adult child who claims their senior parent on their taxes: Since HBIS is a non-MAGI program, the dependent tax status of the senior parent is *not* considered as part of the household nor is their son or daughter’s income considered as countable income. When the senior applies for HBIS, they should apply for themselves and include their own income (and if it is zero income then list \$0) and income of their spouse (if any) only.

Cost to Enrollee: Cost-sharing was announced to start July 1, 2023 but on September 5, 2023, HFS suspended implementation of cost sharing. See [this provider notice](#).

Benefits and Services: Seniors enrolled in the HBIS Program will receive medical benefits similar to those offered under the Seniors and Persons with Disabilities program (formerly Aid to the Aged, Blind and Disabled).

Covered Services Include:

Doctor and hospital care	Mental health and substance use disorder services
Lab tests	Home health;
Hospice services are covered, but if the customer becomes a resident of a nursing facility, the Department of Healthcare and Family Services (HFS) will not cover the nursing facility room and board charges. A hospice provider may bill only for its hospice services and not the related nursing facility room and board charges. Note: Respite care, which is for the benefit of the hospice patient’s caregiver and allows the patient to	Medically necessary services (including rehabilitation services) are covered in a hospital or outpatient setting Other medically necessary as follow-up to a medical procedure - for instance, services needed post-hospitalization in order to recover (e.g., home health, oxygen, etc.)

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<p>stay in an applicable hospital or nursing facility for up to five days, is still billable by the hospice provider.” Source: here</p>	<p>Kidney Transplants and inpatient bone marrow transplants are covered. Note: transplants always need to meet medical necessity criteria and have prior approval through HFS. Source: https://www.dhs.state.il.us/page.aspx?item=18138</p>
<p>Dental services, including Diagnostic, Preventive, Restorative, Endodontics, Periodontics, Prosthodontics, Oral and Maxillofacial Surgery, and Adjunctive General Services. List of dental benefits for adults as found in the Dental Office Reference Manual (DORM): https://www.illinois.gov/hfs/SiteCollectionDocuments/42117DORM.pdf</p>	<p>Sub-acute rehabilitative short-term services such as speech, physical and occupational therapy (even if facility-based). Vision Services Prescription drugs Transportation Services Durable Medical Equipment and medical devices</p>

Excluded Benefits and Services from the HBIS program:

- Care in any type of Nursing Facility, including short term rehabilitation;
- Home and Community-Based waiver Services;
- Intermediate Care Facility for Persons with Developmental Disabilities (ICF/DD) services;
- Specialized Mental Health Rehabilitation facility (SMHRF) services;
- Medically Complex for the Developmentally Disabled facility (MC/DD) services;
- Funeral and burial expenses;
- Services that are indefinitely provided and require a Determination Of Need assessment like waiver services (like homemaker services or adult day services) or living indefinitely in a facility.

Enroll in Program: APPLY FOR HBIS AS SOON AS POSSIBLE SINCE THE STATE IS SEEKING TO CAP ENROLLMENT TO THIS PROGRAM. Apply in one of the following ways:

1. Online at www.ABE.Illinois.gov
2. By contacting a [Community Service Agency Serving Immigrants](#) (help is available in 59 languages)
3. By calling the ABE Customer Call Center 800-843-6154
4. By mailing/faxing in a [Paper Application](#).

NOTE: HFS will also accept requests to expedite an urgent situation after the application is submitted at HFS.ACA@Illinois.gov. As in all cases, please request expedited processing only in urgent situations in which the applicant is not able to get medically necessary care until approved.

Resources on HBIS Program:

HFS Page: <https://www2.illinois.gov/hfs/Pages/CoverageForImmigrantSeniors.aspx> including downloadable brochures in 11 Languages. HFS provider notice on HBIS [linked here](#). IDHS memo on 7/1/23 changes: <https://www.dhs.state.il.us/page.aspx?item=153924>
 HFS/DHS Policy Memo: <https://www.dhs.state.il.us/page.aspx?item=128154>
 Get Care Illinois page in English, Spanish, Chinese, Arabic and Polish: <https://getcareillinois.org/need-health-coverage/medicaid/immigrant-over-65/>

Health Benefits for Immigrant Adults (HBIA), For Individuals Age 42-64 Years old

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APPLY BEFORE JULY 1, 2023; ENROLLMENT IN HBIA WILL BE PAUSED ON JULY 1, 2023

Eligibility: In order to qualify for the HBIA program, the person must meet the requirements below:

- [1] Be between the ages 42-64 at the time of application;
- [2] Not eligible for Medicare or traditional Medicaid because of immigration status. For instance, immigrants eligible for the new program include: Individuals who are undocumented (including individuals who have temporary protected status (TPS) and Legal permanent residents ((LPR) otherwise known as a green card holders) who have had their green card for *less* than five years. NOTE: A social security number **is not** required in order to enroll in this program. Applicants must indicate that they are a citizen or a non-citizen in the application. They should **not** leave it blank because they may be denied if they have not indicated that they are a non-citizen.
- [3] Live in Illinois; ABE will attempt to verify Illinois residency through electronic matches or by documents already provided before requesting the applicant or client to provide proof (such as ownership of a house, a rental lease, utility bills, document issued by the Mexican consular or other foreign consulate showing an Illinois address, etc.). Full list: <https://www.dhs.state.il.us/page.aspx?item=13236>
- [4] Using MAGI Budgeting rules, have a household income that is at or below 138% FPL (see below and [IDHS chart](#)).

Family Size	138% FPL Income for HBIA
1	\$1,677 per month
2	\$2,268 per month
3	\$2,859 per month
4	\$3,450 per month

The HBIA program follows the same income budgeting guidance as is used for the “Medicaid Expansion” ACA Adult population. Program income eligibility uses [MAGI budgeting](#) (based tax filing status) so that means that a Household includes:

- Tax Payer
- All Claimed Dependents
- Spouse if they Live with the Taxpayer

If Applying for HBIA for a parent living in a household with a child enrolled in All Kids: If an individual is applying for HBIA and is also a parent in a household with a child already enrolled in the All Kids program, the HBIA applicant should complete an Add On form *instead of* filing a new application in ABE. If the HBIA applicant does file a new application in ABE, it will be processed as an Add On. The HBIA applicant can use the add on form through Manage My Case or the physical forms linked [here](#) or English or Spanish linked [here](#). If the applicant cannot complete an Add-on through Manage My Case, they can fax the form to the Central Scanning Unit: 844-736-3563

Cost to Enrollee: Cost-sharing was announced to start July 1, 2023 but on September 5, 2023, HFS suspended implementation of cost sharing. See [this provider notice](#).

Benefits and Services: The program will cover the same services as Family Care and ACA, except for the services below:

- long term care;
- funeral and burial expenses (also not covered under ACA); and

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- home and community based waiver services.

Resources on HBIA Program:

HFS Provider Notice: <https://www2.illinois.gov/hfs/MedicalProviders/notices/Pages/prn220628a.aspx>

HFS/DHS Policy Memo: <https://www.dhs.state.il.us/page.aspx?item=143025> and

<https://www2.illinois.gov/hfs/HealthBenefitsForImmigrants/Pages/default.aspx> IDHS memo on 7/1/23 changes:

<https://www.dhs.state.il.us/page.aspx?item=153924>

Get Care Illinois page in English, Spanish, Chinese, Arabic and Polish: <https://getcareillinois.org/need-health-coverage/health-benefits-for-immigrants-ages-55-64/>

General Features that Apply to Both the HBIS and the HBIA Programs

Eligibility for Emergency Medical for Non-Citizens (Also known as Emergency Medicaid): Individuals age 42 through 64 and individuals who are 65 or older, with emergency medical needs must be evaluated for [Emergency Medical for Noncitizens](#). For more information please see description [here](#) in the linked Manual Release. Evaluation for Emergency Medicaid is important so that federal matching funds can be leveraged for emergencies and the state-funded program can then be utilized to cover ongoing, non-emergency medical services. [End Stage Renal Disease \(ESRD\) is a covered benefit](#) in Emergency Medicaid.

Retroactive Coverage for Individuals Who Have Medical Bills Dated Within Three-Months of Enrollment Date:

Individuals enrolled in both programs may receive backdated eligibility for up to three months before the month of application, if eligible in each month.

Sponsor Responsibility: Illinois does not pursue sponsors for repayment of Medicaid or Medicaid-like services (such as HBIS and HBIA) used by sponsored immigrants.

Public Charge:

Enrollees may be concerned about immigration consequences as a result of enrolling in these programs, including whether the public charge test may negatively affect them. The initial inquiry should be whether the individual who is eligible for either HBIA or HBIS is even an individual who would be assessed under the public charge test. Remember that many immigration statuses are not subject to public charge. For an easy-to-use guide on which immigration statuses are not subject to public charge, see keepyourbenefits.org or see the fact sheets in multiple languages from [Protecting Immigrant Families-Illinois](#).

Enrollment in the HBIS or HBIA Programs is not assessed negatively and will not harm the individual who is, in fact, assessed under public charge. This is because enrollment in health coverage is not penalized under the public charge rule. Moreover, the [public charge test only assesses use of long-term care institutionalization paid for by the government](#) and currently, the HBIS and HBIA Programs exclude long-term care institutionalization from its list of covered benefits. To receive updates about changes to the public charge test or to request a training on public charge email: pifillinois@povertylaw.org.

Need more information?

For Community Members: [Immigrant Family Resource Program \(IFRP\)](#) and IFRP HOTLINE 1-855-437-7669: IFRPs work with immigrant families on public benefit applications. ICIRR's Family Support Hotline in English/Spanish/Korean/ Polish: 1-855-HELP-MY-FAMILY (1-855-435-7693). [GetCareIllinois.org](#): community-facing website in 5 languages to "help you get healthcare coverage if you need it. If you already have healthcare coverage, this site will help you understand how to use your coverage to go to the doctor."

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For Enrollment Assisters: Register as a HelpHub user! HelpHub is a free online community where enrollment assisters in Illinois share their experiences, ask questions and troubleshoot problems they're having helping consumers enroll into health care options. HelpHub experts answer questions on immigrant eligibility for public benefits. To register: <http://helphub.povertylaw.org>.

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