

Government Programs - Eligibility Guidelines (Updated 05/03/2010)

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Social Security

(Updated for 2010 on 12/09)

Social Security is an income benefit, usually collected by retirees, for individuals aged 62 and older who have attained at least 40 credits from the Social Security Administration while they were employed. Disability and survivor's benefits are available for people younger than age 62.

In January **2010**, Social Security benefits will not increase.

Earnings Limitations-- Survivors and retirement benefits may be affected for working people ...

- Working people receiving Social Security survivors or retirement benefits and who are *between ages 62 and the Full Retirement Age* (see the "Full Retirement Age" chart below) can earn up to \$14,160 **in 2010** without penalty. After earning this amount, \$1 is withheld from benefits for every \$2 earned.
- Working people who reach Full Retirement Age (see the "Full Retirement Age" chart below) **during 2010** can earn up to \$37,680 without penalty. After earning this amount prior to the month that their Full Retirement Age is attained, \$1 is withheld for every \$3 earned. Income earned in and after the month that the Full Retirement Age is attained this year is earned without penalty.
- Working people who have attained Full Retirement Age (see the "Full Retirement Age" chart below) prior to the start of the year receive their benefits with no amount withheld no matter how much they earn in wages.

Early retirement can still begin as early as age 62, but your benefit amount will be reduced. The amount of the reduction is based on when you were born and how early you start your retirement.

Full Retirement Age is the age of retirement for which you receive full Social Security retirement benefits. This age will gradually increase in steps from age 65 to age 67 for new retirees (note that Full Retirement Age to receive survivor's benefits is slightly different from this chart). Use the chart below to determine Full Retirement Age for retirees--

Year of Your Birth	Your Full Retirement Age
1937 or earlier	65
1938	65 and 2 months
1939	65 and 4 months
1940	65 and 6 months
1941	65 and 8 months
1942	65 and 10 months
1943-1954	66
1955	66 and 2 months
1956	66 and 4 months
1957	66 and 6 months
1958	66 and 8 months
1959	66 and 10 months
1960 and later	67

[Use this link](#) to view the Social Security Administration's final rules on Full Retirement Age (you must have an [Adobe Acrobat Reader](#) to view this link).

Increased retirement benefits are obtained if you work past your Full Retirement Age as described above.

Before choosing your retirement date you should contact the Social Security Administration about 3 months prior to the date you would like to retire to make sure you understand the options that are available and to determine the best month in which to start collecting benefits. You can apply in person at a [local Social Security office](#), by phone at 1.800.772.1213, or [online](#). To apply for retirement benefits, you'll need your Social Security number; birth certificate, date, and place of birth; most recent year's W-2 forms, name of last employer, and amount earned this year; the name of your bank or other financial institution and your checking account number in order to start the direct deposit of retirement benefits into your account; and the beginning and ending dates for any U.S. military service. Other documents will be needed for non-citizens and to receive survivor's benefits.

Use this link for [more information](#).

Medicare Part A

(Updated for 2010 on 12/09)

Hospitalization insurance for people aged 65 and older and individuals of any age who receive Social Security Disability Insurance benefits for two or more years. Coverage

includes inpatient hospitalization, critical access hospitalization, skilled nursing facility care (but not long-term nursing home care), home health care, and hospice. Most people should apply for Medicare at age 65 even if they decide to delay their retirement date (unless they are covered by their employer's group health insurance). Most people do not pay a monthly Part A premium (see "Part A premium buy-in" below for those who did not work enough to earn the required 40 credits of Medicare coverage).

Hospital deductible - ***in 2010 you pay:***

\$1,100 per illness for days 1-60

\$275 per day for days 61-90

\$550 per day for days 91-150

You pay all costs for each day beyond 150 days.

Skilled nursing facility (This is not the same as long-term nursing home care. You must be hospitalized under Part A coverage for at least three consecutive days for the same illness prior to admission to the Medicare-approved SNF) - ***in 2010 you pay:***

\$0 for days 1-20

\$137.50 per day for days 21-100

You pay all costs for each day beyond 100 days.

Home health care - is free, if approved, limited to medically necessary part-time skilled care of a homebound individual.

Hospice - is free but you pay \$5 for outpatient drugs and 5% of the Medicare-approved amount for inpatient respite care.

Blood - obtained while hospitalized is free after you pay for the first 3 pints.

In-patient mental illness claims-- ***in 2010 you pay:***

A total of \$1,068 for days 1-60 for each "benefit period"

\$275 per day for days 61-90

\$550 per day for days 91-150 (these 60 "reserve days" may only be used once in your lifetime)

You pay all costs for each day beyond 150 days.

A "benefit period" begins when the patient is hospitalized and ends when the patient has been discharged out of such facility for 60 consecutive days. Although there is no limit to the number of benefit periods that Medicare will cover in a general hospital, there is a lifetime maximum benefit of 190 days that Medicare will pay for stays in a "psychiatric" hospital. Therefore, when their 190 days in a psychiatric hospital is completed, many patients choose to receive treatment in the "psychiatric ward" of a general hospital which Medicare will cover.

Part A premium buy-in. Most retirees & their spouses (about 99 percent) do not pay a monthly Part A premium. However, for people who did not work enough to earn 40 credits of Medicare coverage, there is a Part A buy-in premium. The Part A buy-in premium for people with 30-39 credits of Medicare coverage is \$254 per month, and for people with less than 30 credits the premium is \$461 per month.

These figures change in January 2011.

Use this link for [more information](#).

Medicare Part B

(Updated for 2010 on 12/09)

Medical insurance for people aged 65 and older and individuals of any age who receive Social Security Disability Insurance (SSDI) benefits for two or more years. Coverage includes physician care, out-patient hospital care, some services of home health care that Part A doesn't cover, physical & occupational therapy, preventative services, durable medical equipment, laboratory tests and x-rays, mental health services, ambulance services, and blood.

Most people should apply for Medicare at age 65 even if they decide to delay their retirement date (unless they are covered by their employer's group health insurance). If someone fails to apply for Medicare at age 65 (there is a 7-month window to apply for the first time), they can enroll in Part B only during the open enrollment period each year, from January 1 to March 31 and in some instances, the monthly Part B premiums may be more than the amount shown below.

Part B premium depends on the beneficiaries' income (see chart below).

Part B Monthly Premiums in 2010		
	If Your Yearly Income is	
You Pay	Single	Married Couple
\$96.40 (\$110.50 if not withheld in Soc. Sec. check or new to Medicare)	\$85,000 or less	\$170,000 or less
\$154.70	\$85,001-\$107,000	\$170,001-\$214,000
\$221.00	\$107,001-\$160,000	\$214,001-\$320,000
\$287.30	\$160,001-\$214,000	\$320,001-\$428,000
\$353.60	Above \$214,000	Above \$428,000

Part B deductible is \$155 per year.

Part B co-pay is 20% of approved charges after the deductible is met. You may pay more if your doctor or medical supplier doesn't accept assignment or Medicare doesn't find the procedure to be medically necessary. Ask first!

Durable Medical Equipment - There is a 20% co-pay for the approved amount. You may pay more if the medical supplier doesn't accept assignment or Medicare doesn't find the procedure to be medically necessary. Ask first!

Laboratory services - are free for approved amounts.

Outpatient hospital services - You pay a set co-payment amount depending on the service.

Out-patient mental illness claims - you pay 50% of the approved amount.

Blood - you pay for the first 3 pints, then 20% of the approved amount for additional pints of blood after meeting the deductible.

Prevention care - includes one-time initial routine physical examination for new enrollees, osteoporosis screening, cardiovascular tests, colon cancer screening, diabetes tests and self-management training, glaucoma screening, cervical cancer screening, prostate cancer screening, breast cancer screening, flu shots, pneumonia

shot, Hepatitis B shot, smoking cessation counseling, medical nutritional therapy, and abdominal aortic aneurysm screening. Cost depends on which service.

These figures change in January 2011.

Use this link for [more information](#).

Medicare Part C

Medicare Advantage Plans

Medicare Advantage Plans are available for anyone with Medicare, regardless of income or age. There are many different plans available in Illinois. These plans are approved by Medicare, but administered by private companies.

When you join a Medicare Advantage Plan, you are still in Medicare. Medicare Advantage Plans provide all of your Part A (hospital) and Part B (medical) coverage and must cover medically-necessary services. They generally offer extra benefits, and many include Part D drug coverage. These plans often have networks, which means you may have to see doctors who belong to the plan or go to certain hospitals to get covered services.

Medicare Advantage Plans include Preferred Provider Organization (PPO), Health Maintenance Organization (HMO), Private Fee-for-Service (PFFS), and Medical Savings Account (MSA) plans.

Use this link to view more detailed information about Medicare Part C - [Medicare Advantage Plans](#).

Medicare Part D

Medicare prescription drug plans are available for anyone with Medicare, regardless of income or age. There are many different drug plans available in Illinois. These drug plans are approved by Medicare, but administered by private companies.

When you join a Medicare prescription drug plan, you are still in Medicare. Prescription drug plans provide assistance with some or all of your medication needs, depending on which plan you choose.

Use this link to view more detailed information about Medicare Part D - [Medicare prescription drug coverage](#).

Qualified Medicare Beneficiary

or QMB

(Updated for 2010 on 12/09)

QMB pays for Medicare Part B premiums; and deductibles and coinsurance charges for all Medicare covered services, including Medicare services not covered by Medicaid Part A premiums. The applicant must be enrolled in at least Medicare Part A. If a Medicare beneficiary is approved for QMB, their Social Security check will not have the Part B premium amount deducted. Apply at a local [Illinois Dept. of Human Services](#) office.

1 person household, \$928 income per month, \$6,600 of [countable assets](#) up to an additional \$1,500 in prepaid burial funds, & no estate recovery.

2 person household, \$1,239 income per month, \$9,910 of [countable assets](#), up to an additional \$3,000 in prepaid burial funds, & no estate recovery.

Add \$311 for each additional person in a household.

The monthly income limits are 100% of the poverty level plus \$25. Income limits may differ from state to state.

These figures change in March 2010.

Specified Low-Income Medicare Beneficiary

or SLMB or SLIB

(Updated for 2010 on 12/09)

SLMB or SLIB pays the Medicare Part B premium for people with income higher than the QMB program. If a Medicare beneficiary is approved for SLMB, their Social Security check will not have the Part B premium amount deducted. Apply at a local [Illinois Dept. of Human Services](#) office.

1 person household, *between* \$928 and \$1,108 income per month, \$6,600 of [countable assets](#), up to an additional \$1,500 in prepaid burial funds, & no estate recovery.

2 person household, *between* \$1,239 and \$1,482 income per month, \$9,910 of [countable assets](#), up to an additional \$3,000 in prepaid burial funds, & no estate recovery.

Add \$373 for each additional person in a household.

The monthly income limits are 120% of the poverty level plus \$25 which is disregarded income in Illinois. Income limits may differ from state to state.

These figures change in March 2010.

Qualifying Individual

or QI program

(Updated for 2010 on 12/09)

The QI program pays a small portion of the Medicare Part B premium for people with income higher than the SLMB or SLIB program (see above). Part B premiums are deducted from beneficiaries' Social Security checks each month. If a Medicare beneficiary is approved for QI, their Social Security check will not have the Part B premium amount deducted. The beneficiary cannot be on Medicaid, however being on spend-down may not count as being on [Medicaid](#). Apply at a local [Illinois Dept. of Human Services](#) office. This program was extended by Congress through **December 31, 2010**.

1 person household, *between* \$1,108 and \$1,243 income per month, \$6,600 of [countable assets](#), up to an additional \$1,500 in prepaid burial funds, & no estate recovery.

2 person household, *between* \$1,482 and \$1,664 income per month, \$9,910 of [countable assets](#), up to an additional \$3,000 in prepaid burial funds, & no estate recovery.

Add \$420 for each additional person in a household.

The monthly income limits are between 120% and 135% of the poverty level plus \$25 which is disregarded income (other than SSI income) in Illinois. Income limits may differ from state to state.

These figures change in March 2010.

Qualified Disabled Working Individual

or QDWI

(Updated for 2010 on 12/09)

QDWI pays Medicare Part A monthly premium (but not co-insurance or deductible) for working disabled people. To be eligible, the beneficiary must be a disabled individual who lost Medicare Part A benefits due to a returned to work and not otherwise eligible for Medicaid benefits. Apply at a local [Illinois Dept. of Human Services](#) office.

1 person household, \$1,825 income per month, \$6,600 of [countable assets](#), up to an additional \$1,500 in prepaid burial funds, & no estate recovery.

2 person household, \$2,449 income per month, \$9,910 of [countable assets](#), up to an additional \$3,000 in prepaid burial funds, & no estate recovery.

Add \$624 for each additional person in a household.

The monthly income limits are 200% of the poverty level plus \$20 of earned wages which is disregarded earned income in Illinois.

These figures change in March 2010.

Poverty Level

(2009 levels, 2010 not published yet, 3/10/10)

Many programs use these figures (or a multiplied percentage of these figures) in determining eligibility including the Food Stamp Program or Illinois LINK Card, QMB, SLMB, QI-1, QDWI, Medicaid, Energy Assistance or LIHEAP, and Weatherization program. The income guidelines for the programs listed on this Web page will be changed when each program publishes its own income guidelines. In general, that the public cash assistance programs, such as TANF or Temporary Assistance for Needy Families, SSI or Supplemental Security Income, and the Earned Income Tax Credit program, do NOT use these figures in determining eligibility.

1 person household, \$10,830 annual income (\$903 per month).

2 person household, \$14,570 annual income (\$1,214 per month).

Add \$3,740 for each additional person in a household.

These figures are for the 48 contiguous states and District of Columbia.

These figures change in March 2010.

Medicaid

Aid to the Aged, Blind & Disabled or AABD

(Updated rounding errors for 2009 on 3/09)

Medical assistance for the older adults (aged 65 or older), the blind, or the disabled. This program is often used to finance nursing home care after an individual's life savings have been exhausted. Use the following link to view eligibility information for [immigrants and foreign nationals](#). All [SSI income](#) is disregarded. Any non-SSI income over the limits will be counted as a [spend down](#) amount. Apply at a county office of the [Illinois Dept. of Human Services](#).

1 person household, limit are \$928 income per month, \$2,000 [countable assets](#).

2 person household, limits are \$1,239 income per month, \$3,000 [countable assets](#).

Add \$311 for each additional person.

The monthly income limits represent 100% of the poverty level plus \$25 which is disregarded income in Illinois.

These figures change in March 2010.

Use this link to view the DHS [Cash, Food Stamps, & Medical Manual](#).

Prevention of Spousal Impoverishment

(Updated for 2010 on 12/09)

The amount of monthly income and assets that a person can keep when their spouse enters a long term care nursing home or needs the services of the Illinois Community Care Program (CCP) and federal financial assistance is used to help pay for these services. Illinois imposes estate recovery ([liens and estate claims](#)) to recover medical and cash assistance provided on behalf of recipients. Apply at a county office of the [Illinois Dept. of Human Services](#).

The spouse living at-home (or not receiving CCP services) keeps up to \$2,739 income per month and up to \$109,560 of [countable assets](#) in their name (same as 2009).

The spouse in a nursing home keeps \$30 income per month and can have \$2,000 of [countable assets](#) in their name.

The spouse receiving [Community Care Program](#) services can have \$2,000 of [countable assets](#) in their name (same as 2009).

These figures change in January 2011.

Use this link for [more information](#).

Supplemental Security Income

or SSI

(Updated for 2009 on 11/08)

Supplemental income for older adults (aged 65 or older), the blind, and the disabled.

The benefit amount is that amount which brings these individual's total income **up to** \$674 for individuals and **up to** \$1,011 for couples for those who have **less income** than these amounts. Apply at a local [Social Security](#) office.

1 person household, \$674 income per month, \$2,000 [countable assets](#).

2 person household, \$1,011 income per month, \$3,000 [countable assets](#).

Please note that an additional \$20 or more may be disregarded, depending on the source of the income.

These figures change in January 2010.

Energy Assistance

or LIHEAP

(Corrected for 2009 on 3/09)

Helps pay for heating bills. First 2 months of program (Sept. 1 through Oct. 30) are set aside for eligible people aged 60 or older and the disabled. Need proof of household gross income for last 30 days, current energy bill, Social Security number for everyone in household, TANF medical card for anyone receiving benefits, and either proof of home ownership and insurance or rental agreement or receipt which shows the amount of rent. The benefit amount is based on the eligible household's income, amount of utility bills, and type of heating source. The average benefit amount is approximately \$400-500 per household. Use this link [to find out where to apply](#).

1 person household, \$1,300 income per month.
2 person household, \$1,750 income per month.
Add \$450 for each additional person in the household.
These figures change in 2010.

Weatherization Program

(Corrected for 2009 on 3/09)

Helps to weatherize or insulate a home, and possible help with a heating system. Rental homes are eligible with restrictions. Must be eligible for LIHEAP or receiving SSI, AABD, or TANF. Use this link [to find out where to apply](#).

1 person household, \$1,300 income per month.
2 person household, \$1,750 income per month.
Add \$450 for each additional person in the household.
These figures change in 2010.

Senior Employment Assistance

(Corrected for 2009 on 3/09)

Helps senior adults, aged 55 and over, find employment. Use this link for [more information](#).

1 person household, \$1,083 income per month.
2 person household, \$1,458 income per month.
Add \$375 for each additional person in a household.
These figures change based on the poverty figures.

PROGRAMS IN ILLINOIS

Circuit Breaker & Illinois Cares Rx

(Updated for 2010 on 01/10)

Circuit Breaker & Illinois Cares Rx programs are for Illinois residents who meet the guidelines below. Benefits include property tax grants (if paid Illinois property tax, or paid rent or lived in a nursing facility which paid these taxes), reduced cost for one set of Illinois auto license plates (cost is \$24, a rebate is available if you are eligible and already paid the normal cost), and help with prescription drugs. Apply with the [Illinois Dept. on Aging](#), [local legislator's office](#), [local senior center](#), or [Contact the Egyptian AAA](#).

Eligible people are those aged 65 & older, widow or widower who turned 63 before their spouse's death who was eligible, and disabled individuals aged 16 or older. Applicants can apply in the calendar year they turn age 65.

1. For people with Medicare and age 16 and over, the income eligibility limits are \$27,610 for a one person household, \$36,635 for a two-person household, and \$45,657 for three or more. Pharmaceutical assistance includes **all drugs** on their Medicare Part D plan formulary.

2. For people without Medicare age 65 and over, the income eligibility limits are \$26,917 for a one person household or \$36,212 for two or more. Pharmaceutical assistance includes only certain conditions, **not all drugs**. These conditions are Alzheimer's, heart disease and related conditions, arthritis, lung disease and smoking-related illnesses, cancer, multiple sclerosis, diabetes, osteoporosis, glaucoma, and Parkinson's.

Pharmaceutical assistance, or Illinois Cares Rx, is a financial supplement to Medicare Part D prescription drug coverage. Illinois Cares Rx pays the Part D plan monthly premium for Medicare beneficiaries, and some of the co-pay amounts for prescription drugs when the beneficiary is enrolled in a drug plan that coordinates with Illinois Cares Rx. There is a 20% co-pay on prescription drugs after Illinois Cares Rx has paid \$1,750 for the beneficiary's drugs during a calendar year.

The income guidelines will change when the poverty levels change.

Applicant's income from the previous year (or current estimated income if lower) is used to determine eligibility.

Use this link for [more information](#).

Community Care Program

(Updated through June 2010 on 10/09)

Adult Day Services, Assisted Living Demo, Choices for Care (alternatives to nursing home placement), Homemaker, and Senior Companion services for people aged 60 or older (use this link for [Office of Rehab if disabled](#) and under age 60). There are no income limits for eligibility, but there is a co-pay for individuals with an income greater than \$903 per month, and couples with an income greater than \$1,215 per month. Apply with the Illinois Dept. on Aging by calling the Senior HelpLine at 1.800.252.8966. Use this link to [apply in Southern Illinois](#).

Eligible persons may have up to \$17,500 (\$35,000 for couples if both eligible) in [countable assets](#), unless [Prevention of Spousal Impoverishment](#) applies.

Many agencies offer [private pay homemaker services](#) to anyone regardless of their income or assets.

The co-pay exempt income figures change in July 2010.

Health Benefits for Workers with Disabilities

or HBWD

(Updated for 2009 on 2/09)

Health Benefits for Workers with Disabilities (HBWD) is a Medicaid Program that has allowed many individuals with disabilities in Illinois to become employed without losing critical affordable healthcare. Enrollees in HBWD pay a monthly premium depending on income and family size. In order to qualify for HBWD, an individual must be at least 16 years of age and under 65, meet the Social Security definition of disability, except that the ability to work and earn more than the Substantial Gainful activity amount shall not be part of the disability determination process, and be employed, which is defined as proof of payment of FICA, IMRF, or the equivalent. Apply by calling the hotline at 1.800.226.0768 or [online](#).

1 person household, \$3,159 income per month, \$25,000 [countable assets](#).

2 person household, \$4,250 income per month, \$25,000 [countable assets](#).

The monthly income limits are 350% of the poverty level.
These figures change in March 2010.

Homestead Exemptions & Real Estate Tax Payment Deferral

(Updated 05/03/10, these rarely change)

Apply for the following homestead exemptions at your county tax assessor's office to help with county property taxes.

The Senior Citizen Homestead Exemption is a \$4,000 reduction of the assessed value of the home in which you own and live in Illinois if you are aged 65 or older.

The General Homestead Exemption is in addition to the exemption above and allows a reduction of up to \$6,000 in the assessed value of your home in which you own and live in Illinois (for taxpayers of any age).

The Senior Citizens Assessment Freeze Homestead Exemption freezes the assessed value of your homestead property, not the taxes you owe. You must be aged 65 or older, own and live in your home in Illinois, and pay taxes on the property. Your total household income must be no more than \$55,000 per year. This exemption must be *renewed annually*. Use this link for [more information](#).

The Senior Citizens Real Estate Tax Payment Deferral program defers the payment of all or part of your Illinois property taxes. A lien is placed against your home (up to 80% of your equity interest) and your property taxes must be paid, with 6% interest, when your property is sold from your or your spouse's estate upon death or when you no longer qualify for this program. You must be aged 65 or older with an income of no more than \$50,000 per year (increases to \$55,000 in tax year 2011). Apply at the county clerk's office.

Reduction of Mobile Home Taxes by 20 percent for individuals aged 65 and older or disabled, who reside in the mobile home, and who hold title to the mobile home under the Illinois Vehicle Code. Apply at the county clerk or local tax assessor's office.

Illinois LINK Card

or Food Stamps

(Updated for 2009 on 12/08)

Financial assistance with food purchases. Use the following link to view eligibility information for [immigrants and foreign nationals](#). Apply at a county office of the [Illinois Dept. of Human Services](#).

1 person household, \$1,127 income per month, \$2,000 [countable assets](#) (\$3,000 if age 60 or older).

2 person household, \$1,517 income per month, \$2,000 [countable assets](#) (\$3,000 if at least 1 household member is age 60 or older).

These figures change in October 2009.

Household income may be higher for certain elderly disabled people. Some people may only be subject to [specified "net" income](#) guidelines.

Use this link to view the DHS [Cash, Food Stamps, & Medical Manual](#), or

Use this link to view more information about the [Illinois LINK card](#).

Use this link for [more information](#).

Illinois Rx Buying Club

(Updated for 2009 on 2/09)

Illinois Rx Buying Club is for all Illinois residents who are uninsured. The Illinois Rx Buying Club card will save members an average of 24 percent on their prescription drug purchases when they purchase drugs from a preferred drug list (virtually all prescribed drugs).

- There is an annual \$10 fee for the savings card.
- An application is available online by [using this link](#).

1 person household, \$2,708 income per month.

2 person household, \$3,643 income per month.

Add \$935 for each additional person in household.

The monthly income limits are 300% of the poverty level.

These figures change in March 2010.

Illinois Volunteer Money Management Program

(Updated for 2010 on 4/10)

For senior adults who need help managing their finances and paying their bills. Tasks include opening and organizing mail, setting up a household budget, balancing a checkbook, paying bills, and/or serving as a Social Security representative payee.

Volunteers are bonded and supervised. Call the Illinois Senior HelpLine at 1.800.252.8966 or use this link to find [where to apply](#) in Southern Illinois.

1 person household, \$24,837 annual income, \$30,000 "liquid assets".

2 person household, \$35,144 annual income, \$30,000 "liquid assets".

Notes:

If a minor child is living in a household, you may add \$4,680 to the income limit.

If a developmentally disabled adult child lives in the household, you may deduct \$7236 from the household income.

Add \$5,000 to income and asset levels listed above for people who are victims of documented elder abuse.

These figures change in January 2011.

Many areas of the state, including Southern Illinois, offer this service for a small fee to individuals who have incomes above these limits.

Illinois Farmers Market Coupons

(Updated for 2009 on 2/09)

Senior adults with low or moderate income can obtain coupons which can be redeemed for fresh fruit and vegetables at local farmers markets in southern Illinois **from July through October**. The coupons can be obtained starting in late June or early July at various area senior adult centers for use at participating farmers markets. Use this link for [more information](#) about where the coupons can be obtained and used.

Must be age 60 or over.

1 person household, \$1,670 income per month.

2 person household, \$2,247 income per month.

Add \$577 for each additional person in household.

The monthly income limits are 185% of the poverty level.

These figures change in March 2010.

Veteran's Care

(Added 11/06)

This program provides comprehensive and affordable healthcare coverage to uninsured Illinois veterans. Covers doctor and clinic visits, hospital inpatient and outpatient care, lab tests, x-rays, prescription drugs, vision care, physical therapy, occupational therapy, speech therapy, mental health, and emergency medical transportation. It does not cover nursing home stays or transportation for medical care that is not for an emergency.

Must be:

- a veteran of the U.S. Armed Forces, have been honorably discharged, and a resident of Illinois aged 19 through age 64, and
- uninsured for at least the last six months prior to application, do not qualify for VA healthcare, do not qualify for any other Illinois healthcare program.

Income meets the guidelines at [this link](#) (varies by county of residence).

Apply at any [Illinois Veterans office](#).
