

A wide range of programs exist to help individuals and families meet their needs, including covering costs for mental health care, health care, food assistance, disability, and certain children's mental health services. The information below outlines some resources available to eligible individuals and families living in Illinois.

For more information about these programs and others, call NAMI Chicago's Helpline at 833-626-4244.

Health Insurance

Medicare

Medicare is a federally funded and administered health insurance program, including mental health care, to people over 65 years old. Individuals who meet certain other criteria may also qualify for Medicare, including those who receive Social Security Income (see below for more on SSI).¹

For more information about Medicare, what it covers, and how to apply for coverage, [click here](#).

Medicaid

Medicaid is a federal program that provides health insurance, which includes mental health care, to individuals and families who have limited income and assets. Each state has flexibility in how they run the program, which means Medicaid may not cover the same range of services in one state as it does in another. In Illinois, Medicaid covers a number of services, including mental health and substance use services.²

There are a number of eligibility criteria to qualify for Medicaid in Illinois. It is possible to apply for Medicaid and SNAP with the same application. You can learn more about eligibility, apply, and access your benefits, visit ABE, Illinois' online health, food and cash assistance application website by [clicking here](#).

¹ Source: Centers for Medicare and Medicaid Services. "Medicare & You." Accessed 1/9/2020
<https://www.medicare.gov/forms-help-resources/medicare-you-handbook/download-medicare-you-in-different-formats>

² Sources: Centers for Medicare and Medicaid Services. "Medicaid." Accessed 1/9/2020
<https://www.medicaid.gov/medicaid/index.html>

Illinois Department of Human Services. "HealthChoice Illinois: Tell me about..." Accessed 1/9/2020
<https://www.illinois.gov/hfs/healthchoice/Pages/TellMeAboutFAQs.aspx>

The Medicaid program is overseen by the federal Centers for Medicare and Medicaid Service,s and is administered in Illinois by both the Illinois Department of Human Services and the Department of Heathcare and Family Services, which contracts with Managed Care Organizations.

In Illinois, Medicaid is administered by **Managed Care Organizations** (MCOs). MCOs are private health insurance plans that contract with the state to provide health insurance to individuals enrolled in the program. Almost all Medicaid members in Illinois are covered by an MCO. There are a number of MCOs in the state. [More information about MCOs in Illinois can be found here.](#)

MCOs provide a unique service called **care coordination**. You can reach your Care Coordinator by calling the number on the back of your insurance card. Every Medicaid member is guaranteed access to a Care Coordinator who can:

- Answer questions about your care
- Work with you to create an individual plan of care
- Help you find doctors and specialists
- Help you find transportation to medical appointments
- Help you manage your prescription medications
- Help you transition out of a hospital or facility
- Help connect you with community resources

Food Assistance

SNAP

The Supplemental Nutrition Assistance Program (SNAP), formerly known as food stamps, provides money for eligible individuals and families specifically to help purchase food. In Illinois, benefits are distributed on a LINK card, which looks like a credit or debit card.³

Eligibility is primarily based on income, but multiple facts can affect whether you're eligible, including your household size. To learn more about SNAP, and to see if you're eligible for the program, visit ABE, Illinois' online health, food, and cash assistance application website by [clicking here](#).

³ Source: Illinois Department of Human Services. "Supplemental Nutrition Assistance Program." Accessed 1/9/2020 <http://www.dhs.state.il.us/page.aspx?item=30357>

Disability Income

Social Security Disability Programs

Social Security Disability Programs provide income intended to cover the cost of living for individuals who are unable to work due to their disability and/or to retired senior citizens. There are two programs administered by the Social Security Administration (SSA): Supplemental Security Income (SSI) and Social Security Disability Income (SSDI).⁴

	SSDI: Social Security Disability Income	SSI: Social Security Income
What is it?	A disability insurance program that provides income to workers who become "disabled" (or who retire), and to their dependents and survivors.	A needs-based program that provides a basic income to pay for the cost of living for people unable to work due to their disability and who meet specific low-income guidelines.
Eligibility	Meet SSA's disability criteria and have a history of taxes paid to FICA (federal employment tax) from salary or wages, or those of your spouse or parents.	Meet SSA's disability criteria and have limited income and resources (usually no work history).
Monthly Payment Amount	Varies based upon your lifetime average salary or wages earnings, and other sources of income and resources.	The standard Federal Benefit Rate (FBR). Other countable income is subtracted from the FBR. For the current FBR, click here .
Health Insurance Provided	Medicare	Medicaid

SSA Definition of Disability for Adults:

A person who is unable to work (full or part time) because of a medically-determined physical or mental impairment that has lasted or is expected to last at least 12 months. SSA determines some conditions to be automatically disabling and lists these on their "Listing of Impairments."

⁴ Source: Social Security Administration. "Disability Benefits." Accessed 1/9/2020
<https://www.ssa.gov/benefits/disability/>

SSA Definition of Disability for Children:

A person under age 18 with a medically determinable physical or mental impairment severe functional limitations, that has lasted or is expected to last at least 12 months.

Applying for Disability Benefits

Applying for SSDI or SSI is a long, complex process. There are lawyers who specialize in helping people navigate the application and appeals processes.

Call or email NAMI Chicago for a referral to a credible attorney who can assist you.

You can apply:

- Online: www.ssa.gov/myaccount/
- Over the phone: 1-800-772-1213 (free interpreter services available) TTY Phone: 1-800-325-0778 (hearing impaired)
- In person: At your local Social Security Administration Office. Bring all of the required documentation with you. [You can find the office nearest to you here.](#)

Savings Program

Special Needs Trust

Medicaid healthcare coverage and Supplemental Security Income (SSI) are important benefit programs to support individuals living with a disability. However, the low-income eligibility guidelines for receiving these benefits prevent many people from keeping savings or other assets they have acquired. Often, individuals spend almost all of their savings in order to qualify for these needed benefits.

A special needs trust is an important financial tool that allows an individual to retain their savings while becoming eligible (or maintaining eligibility) for Medicaid and SSI benefits. An individual living with a disability, or their supportive family members, can put money into the special needs trust to pay for the supplemental or “special” needs that are not covered by Medicaid and SSI. The funds placed within the special needs trust will not be considered when determining eligibility for benefits.⁵

⁵ Source: Illinois Legal Aid Online. “Special Needs Trusts for Legal Services Attorneys.” Accessed 1/9/2020 https://www.illinoislegalaid.org/sites/default/files/legal_content/file_content/8529Special%20Needs%20Trusts%20for%20Legal%20Services%20Attorneys%20%283%29.pdf

What can the funds in the Special Needs Trust funds be used for?

A trustee must be appointed to administer the account. The trustee can be a person or a corporation, but is most often a family member or trusted loved one. The funds may be used only to support the beneficiary (the individual living with the disability); however, the funds may not be distributed directly to the beneficiary. The funds in the special needs trust can be used for clothing, taxes, furniture, household goods, transportation, legal fees and other items that Medicaid and SSI do not pay for.

Call NAMI Chicago for a referral to a credible attorney who can assist you with special needs trusts.

Children's Mental Health Funding

Family Support Program

The Family Support Program (FSP) is an Illinois-specific program that provides access to intensive mental health services and supports to youth experiencing severe mental health symptoms. FSP provides case management, a range of community-based mental health services, certain support services and residential services. For more information about the Family Support Program, visit the Illinois Department of Healthcare and Family Services [website here](#).

Youth and their family must meet ALL of the below **eligibility criteria** to receive funding and services through FSP:

- The parent or guardian of the youth demonstrates residence in the State of Illinois;
- The youth is under the age of 18 at the time a completed application is submitted;
- The youth is not under the guardianship or in the legal custody of any unit of the federal, State or local government;
- The parent or guardian of the youth agrees to meet the terms of the Program's Parent or Guardian Responsibilities;
- The youth demonstrates a severe emotional disturbance;
- The youth demonstrates a severity of need indicating that his or her clinical needs are not being met through active participation in traditional outpatient mental health services;
- The youth demonstrates sufficient cognitive capacity to respond to psychiatric treatment and intervention;

- The youth's history of mental health challenges and treatment efforts demonstrate a chronic condition rather than an acute episode; and
- The youth demonstrates behaviors or symptoms that are likely to respond to the treatment services available in the FSP.

Applying for the Family Support Program

Families must complete the FSP application, [available online here](#). The family can complete and submit the application on their own, or with the help of an FSP Coordinator. NAMI Chicago can help find an FSP Coordinator; call or email us for assistance.⁶

Specialized Family Support Program

The Specialized Family Support Program (SFSP), like FSP is an Illinois program that provides specialized mental health services and case management for eligible youth. However, SFSP specifically focuses on youth after an in-patient psychiatric hospital stay to prevent custody relinquishment. SFSP provides 90 days of crisis stabilization services, mental health assessment and treatment planning, and mental health services. For more information about the Specialized Family Support Program, [visit the Illinois Department of Healthcare and Family Services website here](#).

Youth and their family must meet a range of criteria to be eligible for the SFSP and the parent/guardian must agree to be an active participant and leader in their child's care.

Enrolling in SFSP

The process of enrolling in SFSP is complicated and involves the youth, parent/guardian, the hospital where the youth is receiving in-patient services, the Illinois Department of Children and Family Services, and other agencies. The parent/guardian can call or email NAMI Chicago for more information on how to access the SFSP program.⁷

⁶ Illinois Healthcare and Family Services. (n.d.). Family Support Program (FSP). Retrieved January 9, 2020, from <https://www.illinois.gov/hfs/MedicalProviders/behavioral/Pages/icg.aspx>

⁷ Illinois Healthcare and Family Services. (n.d.). Specialized Family Support Program (SFSP). Retrieved January 9, 2020, from <https://www.illinois.gov/hfs/MedicalProviders/behavioral/sass/Pages/sfsp.aspx>