
How To Take Advantage of Your Low Income Status

Introduction

People in Career Transition need to remind themselves that they have paid taxes, sometimes for decades, that pay for programs that support people and families during times of low or zero household income. This document describes several local, state and federal government programs that can provide a safety net for you and your family during a time of low income.

You already paid for these services by years of paying taxes, so please don't be too proud to take advantage of these valuable services.

Federal Government Information

The new website run by the federal, Department of Labor is located at:

➤ www.careeronestop.org

It offers you the ability to explore options for more "Benefits and Assistance" that can help you make ends meet until you land a job. See:

➤ www.careeronestop.org/ReEmployment/MoreBenefitsandAssistance/BenefitsandAssistance.aspx

The tabs on the left hand side of this web page are entitled:

- A) Health Care (see page 2)
- B) Housing (see page 6)
- C) Food Assistance (see page 10)
- D) Family Support (see page 12)
- E) Energy Bills Assistance (see page 13)
- F) Financial Counseling (see page 15)
- G) How to Deal with Stress (see page 16)

On the following pages, we explore each of these topics to see what advice is offered for unemployed people in the State of Illinois.

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A) Health Care

The Illinois website for self purchased, healthcare insurance is the “Illinois Comprehensive Health Insurance Plan” website at:

www.chip.state.il.us

You can estimate how much health insurance would cost by clicking on the link on the top left, entitled:

“How Much Does It Cost (Premium Calculator)”

On the next page, click on “Choose The Premium Rate Calculator” and you will move to the web page:

www.chip.state.il.us/rateinq.nsf/inquiry?openform

For this example, we clicked on the following options:

- HIPAA - lost group health insurance coverage & have exhausted COBRA
- Sex – Male
- Rates – Feb 2011
- Area – B – Cook (Not Chicago) DuPage Kane Lake Will McHenry Will counties
- Age – 55
- Not Tobacco User

Then we clicked on the button: “Calculate Rates”

The rate chart that returns is as follows: (see next page)



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	Standard Deductibles				
	\$500	\$1,000	\$1,500	\$2,500	\$5,000
Monthly	780	662	599	499	397
Quarterly	2,340	1,986	1,797	1,497	1,191
Semi Annual	4,680	3,972	3,594	2,994	2,382

The key to your future insurance rates is the size of your deductible.

For example, if you currently have cash resources and can afford to pay for regular medical checkups out of your own pocket, you may select a “Standard Deductible” of \$5,000 (the top line at the right in the table above.)

If so, your least expensive cost for health insurance for major or “Catastrophic” health care insurance is:

= \$397 monthly x 12 months

= \$4,764 per year.

Qualification for ICHIP

To confirm that you qualify to purchase through the Illinois Comprehensive Health Insurance Plan (ICHIP) program, you may contact them at:

Illinois Comprehensive Health Insurance Plan
320 West Washington Street - Suite 700
Springfield, Illinois 62701
Phone: 866-851-2751

Confirmation on January 21, 2011

We confirmed with ICHIP that they are still taking applications and that the suggested premium using the “Premium Rate Calculator” described above is still a valid method to estimate what health insurance will cost for an individual or their family.

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2) Blue Cross and Blue Shield of Illinois

Blue Cross and Blue Shield of Illinois
300 East Randolph Street
Chicago, Illinois 60601-5099
(800) 654-7385

Individual health insurance problem is that the rate is based on age, gender and zip code and pre-existing conditions.

[Note: The change in the federal law wherein a provider cannot refuse to accept you because of a pre-existing condition does not take effect until 2014.]

To estimate your cost for life insurance, you being at their “Quick Quote” web page at:

<https://osc.hscil.com/il/Quoting/Applicants.aspx?type=1&source=WEBIL00100&WT.svl=SB>

Sample Health Insurance Option

In our example:

- We selected the “Blue Choice Select” plan with a \$500 deductible
- This plan includes a Drug Card with \$10 copay for generics at the pharmacy
- The plan is priced at \$661.73 per month for an individual
- The plan only pays 80% of any of your bills for doctor visits, hospital visits, tests and forensic testing of biopsies. You are responsible for the other 20% of the total.

3) Charity Care at Any Not-for-Profit Hospital

A third option that everyone should be aware of is that Illinois is full of excellent not-for-profit hospitals throughout the state.

Lisa Madigan, the Attorney General for Illinois is pressing all not-for-profit hospitals to offer free care in an amount equal to 8% of their annual operating costs.

Thus, during a period of extended unemployment, you may choose to receive medical care at a nearby hospital and receive a reduced charge or no charge for their services.

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Here is what you need to do:

- In a hospital of your choice, find the “Admissions Department”
- Explain that you are unemployed and cannot afford health insurance
- Request what is called “Charity Care”

In response, the hospital staff may ask you to fill out any paperwork they require to support their “Charity Care” reporting requirements under Illinois state law.

You can review an example of a Charity Care Policy for the Advocate network of Illinois hospitals at:

www.advocatehealth.com/documents%5Cpatientcare%5Cfinancial%5C2010%5CBroMenn_Charity_Policy.pdf

Your Complaints

If for any reason, you think you are not being treated fairly by any hospital that you visit for your health care needs, you can place your complaint with the Illinois Attorney General’s Office at:

- You may call their Healthcare Hotline number at 877-305-5145
- You may fill out a Healthcare Complaint Form at their website at:

www.illinoisattorneygeneral.gov/consumers/hcform.pdf



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B) Housing

If you think that you may not be able to afford your mortgage or rent payments in the future, here are some options.

1) HUD Approved Housing Counseling Agencies

You can scan the list of Counseling Agencies supplied by the US Department of Housing and Urban Development (HUD) at:



www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?webListAction=search&searchstate=IL

2) Tips for Avoiding Foreclosure

You can review advice to avoid foreclosure at:

http://portal.hud.gov/hudportal/HUD?src=/topics/avoiding_foreclosure

3) Rental Help

HUD offers a website for rental assistance at:

www.hud.gov/local/index.cfm?state=il&topic=renting

4) Federal Government's Making Home Affordable Program

The Federal Government's "**Making Home Affordable Program**" includes opportunities to modify or refinance your mortgage to make your monthly payments more affordable. It also includes the Home Affordable Foreclosure Alternatives Program for homeowners who are interested in a short sale or deed-in-lieu of foreclosure.

For more information, you can visit their website at: www.makinghomeaffordable.gov

You can review a list of Foreclosure Avoidance Counseling centers at:

www.hud.gov/offices/hsg/sfh/hcc/fc/index.cfm?webListAction=search&searchstate=IL&filterSvc=dfc

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Free or Reduced Rate Cell phone Service

The federal "Lifeline" program was created during the Reagan Administration. Lifeline is a federal program created by the Reagan era Federal Communications Commission (FCC) in 1984. The program was enhanced under Telecommunications Act of 1996, which was supported on a broadly bipartisan basis in Congress.



The FCC's Low Income Program of the Universal Service Fund, which is administered by the Universal Service Administrative Company (USAC), is designed to ensure that quality telecommunications services are available to low-income customers at just, reasonable, and affordable rates. Lifeline support reduces eligible low-income consumers' monthly charges for basic telephone service.

Thanks to SafeLink, Lifeline support is now available for wireless phones.

Traditionally, the Lifeline program was only available as a discount on a consumer's landline telephone bill.

SafeLink Wireless was created by TracFone Wireless, Inc. when the Federal Communications Commission (FCC) recently approved the company to offer Lifeline, a public assistance program that ensures telephone service is available and affordable for low-income subscribers. SafeLink Wireless applies the Universal Service Fund subsidy to an allotment of free airtime minutes and TracFone provides the wireless handset at the company's expense.

Instead of receiving a subsidized monthly telephone bill for Lifeline service, SafeLink converts the total amount of discounted service into minutes each month for one year. The cell phone offers in-demand features, such as voicemail, text, three-way calling, call waiting, caller ID and access to 911.

To see if you are eligible, visit their website at:

www.safelinkwireless.com

To qualify for this free cell phone service in Illinois, the guidelines are:

1. You already participate in one of the following assistance programs:
 - Federal Public Housing Assistance / Section 8
 - Food Stamps

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- Low Income Home Energy Assistance Program (LIHEAP)
- Supplemental Security Income (SSI)
- National School Lunch (free program only)
- Temporary Assistance for Needy Families (TANF)
- Medicaid

2. No one in your household currently receives Lifeline Assistance through another phone carrier. If someone in your household is receiving Lifeline Assistance you must cancel the service before applying for Lifeline Service through SafeLink Wireless.

3. You have a valid United States Postal Address. In order for us to ship you your FREE phone you must live at a residence that can receive mail from the US Post Office. Sorry, but P.O. Boxes cannot be accepted.

Northwest Suburban Assistance for Home Sharing Program

Center of Concern
1580 N Northwest Hwy # 310
Park Ridge, IL 60068-1469
(847) 823-0453
www.centerofconcern.org



Contact: Eva Gertzfeld, Coordinator, Employment & Shared Housing

How to apply:

- Call Eva Gertzfeld at (847) 823-0453
- Discuss your personal needs and preferences
- Complete an application, including references
- Meet with the housing counselor for a potential match with a compatible roommate
- Meet your roommate and form a home sharing agreement together (e.g. monthly rent and/or help with household chores, daily meals, food shopping etc.)

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Metropolitan Tenants Organization if Your Are a Renter

Metropolitan Tenants Organization
Free Attorneys
Legal Assistance Foundation
Service for low income people or seniors
Phone: 312-341-1070
8:00 AM – 4:00 PM

Website at: www.tenants-rights.org

This service will fill up later in the week and will no longer take calls.

The voicemail system will suggest that you keep calling back until a human answers.

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C) Food Assistance

The Federal Government offers food assistance through “Supplemental Nutrition Assistance Program” or SNAP.



This program has also been referred to as “Food Stamp Program” because assistance used to be offered through actual paper stamps that stores would accept.

Anyone approved to receive cash assistance or SNAP (Food Stamps) benefits will be issued an Illinois Link card.

The Illinois Link card is a plastic card that looks and works like a debit card. If you are eligible for cash and SNAP benefits, you will access both with the same card. Only one Illinois Link Card is issued per case.

You can check to see if you qualify for SNAP assistance in Illinois by visiting the Illinois Department of Human Services, Supplemental Nutrition Assistance Program (SNAP) program site at:



www.dhs.state.il.us:8080/FSCalc/FSInputCalc.do?lang=en

For a sample calculation, we entered the following data and left the others blank:

- Household Size = 1
- Assets = \$20,000

[Assets Note: This is the estimated sum of cash, investments and the equity value of a home. Though this category is still on the application page, for the State of Illinois, as of April 12, 2010, assets are not used in the determination of SNAP eligibility.]

- Rent / Mortgage (monthly) = \$2,000
- Homeowner's insurance and taxes (monthly) = \$500
- Choose the one that best describes your utility expense = Billed for 1 Utility excluding AC/Heat and Telephone (e.g. water bill)

When we clicked the button “Calculate Now”, the website calculated that we qualify for a potential monthly benefit amount = \$200

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To confirm if you are available for food assistance through the SNAP program, you can visit a local Illinois Department of Human Services office at one of the following locations:

Cook County - North of City of Chicago

Illinois Department of Human Services
Family Community Resource Center
8020 St Louis Ave
Skokie, IL 60076
Phone: 847-745-3200

[Located just west of the intersection of McCormick Blvd and Oakton Street]

Update:

We talked to the Skokie office on January 21, 2011

We were told that if you have used up your unemployment benefits and have no household income, they will not use any assets you may have, such as cash or equity in your home, to determine if you qualify for the SNAP program.

You simply need to visit an office and ask for a meeting with an Intake Counselor.

Maine Township

You can also apply for several Illinois State programs at:

Maine Township
1700 Ballard Road
Park Ridge, Illinois 60068
Contact:
Marsha Warnick
Director
E-mail: mwarnick@mainetown.com
Phone: 847-297-2510 x 230



Lake County

Illinois Department of Human Services
Family Community Resource Center
3235 West Belvidere Road
Park City, IL 60085
Phone: (847) 336-5212

[Located just east of the intersection of Skokie Hwy #41 and Belvidere Street]

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DuPage County

Illinois Department of Human Services

Family Community Resource Center

146 W Roosevelt Road, Suite 2

Villa Park, IL 60181

Phone: (630) 530-1120

[Located just east of the intersection of South Myers Road and Roosevelt Road]

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D) Family Support

If you have dependent children, you may qualify for Temporary Assistance for Needy Families “TANF”, which provides cash and other assistance to low-income families.



Facts about TANF:

- The average TANF cash grant statewide is \$242 a month
- Approximately 27,000 families receive TANF monthly
- Approximately 62,000 persons receive TANF monthly, with 83 percent of those being children.

To qualify for TANF, a person must:

- Be pregnant or have a child under age 19 who lives with them. A child who is 18 must be a full-time high school student. A pregnant woman and her husband, if he lives with her, may qualify for help, even if they don't have any other children.
- Live in Illinois. You can be homeless and still qualify.
- Be a U.S. citizen or meet certain immigration requirements.
- Develop a plan for becoming self-sufficient and follow it.

How to Apply?

A person may apply for TANF at a local office of the Illinois Department of Human Services (see page 11 above)

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E) Energy Bills Assistance



Having trouble paying your home energy bills?

You might qualify for assistance from the Low Income Home Energy Assistance Program (LIHEAP), a federally funded program that helps low-income households with their home energy bills.

For many Illinois households, energy costs place a severe and continuing stress on a family's budget. In some instances, the household is forced to make painful decisions regarding which bills to pay and which necessities to survive without.

The Low Income Home Energy Assistance Program (LIHEAP) is designed to help eligible low income households pay for winter energy service.

Am I Eligible?

If your household's combined income for the 30 days prior to application is at or below 150% of the federal poverty level as shown in the chart below, you may be eligible to receive assistance.

If you rent and your heat and/or electric is included in the rent, your rent must be greater than 30% of your income in order to be eligible to receive assistance.

<u>Family Size</u>	<u>30 Day Income</u>	<u>Annual Income</u>
1	\$1,354	\$16,245
2	\$1,821	\$21,855
3	\$2,289	\$27,465
4	\$2,756	\$33,075
5	\$3,224	\$38,685
6	\$3,691	\$44,295
7	\$4,159	\$49,905
8	\$4,626	\$55,515

(continued)

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How Do I Apply?

Cook and City of Chicago

Community and Economic Development Association of Cook County, Inc. (CEDA)
208 South LaSalle Street, Suite 1900 (LIHEAP Suite 2010)
Chicago, Illinois 60604-1001
Telephone: 800-571-2332 x 2 (LIHEAP & IHWAP)
312-795-8998 (Weatherization)

Lake County

Community Action Partnership of Lake County
1200 Glen Flora Avenue
Waukegan, Illinois 60087
Telephone: 847-249-4330
Hours of Operation: 9 a.m. - 4 p.m.

Location in Northern Cook County

Maine Township Office
1700 Ballard Road
Park Ridge, Illinois 60068
Phone: 847-297-2510

Bring these documents:

- Social Security Card for everyone in the home
- Current electrical and gas bill in your name or in name of family member living at the same address
- Proof of income for past 30 days
- If no income for past 30 days, you must complete a “Zero Income” affidavit when you visit
- Picture ID such as an Illinois drivers license

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F) Financial Counseling

Money can be a huge source of stress following a layoff, when using your money wisely is more important than ever.



Financial Education

Education assistance is available from the Federal Trade Commission at their "Money Matters" website at:

www.ftc.gov/bcp/edu/microsites/moneymatters/index.html

Credit Counseling

The National Foundation for Credit Counseling offers free and low-cost help from a trained, certified counselor who will assist you in determining the best options to meet your individual needs.



Certified Consumer Credit Counselors will:

- Advise you on managing your money
- Offer solutions to your current financial problems
- Develop a personalized plan to help you prevent future difficulties.

If you have severe debt, you may be eligible to enroll in a Debt Management Plan (DMP).

You can locate a Credit Counselor at the following website:

www.nfcc.org/FirstStep/zip_locate.cfm

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G) How to Deal with Stress

Losing a job is one of life's most traumatic events.

While finding a new job, and replacing your lost wages, may be your top priority, it's important to deal head-on with the stress you may feel as a result of a job loss.

You can review helpful material at the website:



“Getting Through Tough Economic Times guide from the Substance Abuse and Mental Health Services Administration (SAMHSA)” at

www.samhsa.gov/economy

This guide provides practical advice on how to deal with the effects financial difficulties can have on your physical and mental health. Content includes:

- Possible health risks
- Warning signs
- Managing stress
- Getting help
- Suicide warning signs
- Other steps you can take

If you qualify for Medicaid assistance, this will also pay for any visit to a Psychologist or Psychiatrist that can assist you through the stressful days of your career transition.

How Do I Handle The Stress Of A Job Loss?

Understanding and dealing with the stress of being laid off should be your first step. Many experts recommend that you don't even begin looking for a new job until you've given yourself at least a couple weeks to deal with your job loss.

Taking the time to process your own grief, and, if necessary, reassure your family, allows you to turn to your job search feeling refreshed and positive instead of angry, frustrated, or depressed.

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You can combat stress with the following techniques:

Get Plenty Of Sleep

It is difficult to make up for lost sleep and being tired magnifies stress, so make sleep a priority. Also keep in mind that sleeping too much could also be a problem, so try not to overdo it. Contact a physician if you have questions about how much sleep you need.



Eat Right

What you eat plays a big role in how your body copes with stress and fights illness. Avoiding junk foods and big changes in your diet will help keep you well.



Exercise

Not only is exercise good for you, but it's a great tool for eliminating stress and anxiety.

Talk About Your Job Transition

Expressing your feeling and concerns about job transition with your friends and family will help alleviate your stress. Getting feedback from other people will also help to keep the situation in perspective. Give yourself a couple weeks to express anger or other negative feelings about your job loss. Then, when you're ready to begin job hunting, you'll be able to stay more positive.



Focus On Things You Enjoy

It's not going to be easy to ignore, but doing things that you enjoy can help take your mind off of something you find stressful - even if it's only momentary.

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Do I Have Any Rights And Protections As A Laid-Off Worker?

Yes!

In addition to unemployment benefits, you do have other rights regarding the termination of employment through no fault of your own.



You can find details in the following resource:

➤ Understand Your Rights Regarding Retirement and Health Care Coverage at:

www.dol.gov/ebsa/publications/dislocated_workers_brochure.html

Updates!

If you can help add to this list of government programs that are available to assist our job seekers during a period of reduced household income, please send your suggestion to:

Paul Sheehan
Program Director
Lutheran Job Search Network
Phone: (312) 772-5076
E-mail: pmsheehan91@gmail.com
Website: www.mypersonaljourney.org

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