

Medicaid Application Process

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SSOM Class of 2023

This is a resource created by SSOM students in January 2020 and revised April 2022 without SSOM administration oversight. There may be errors or changes since the date this was written and we are primarily speaking from personal experience.

Beyond Medicaid:

We were made aware that the Wellness Center on the main campus has a [Care Manager](#) who can help students navigate their options outside of Loyola. In addition, [here is an LUC page](#) dedicated to [food insecurity](#) resources for students.

Health coverage on Medicaid:

For the most part, everything is free. The Medicaid plan that you select will require you to see in-network providers and will request that you use medications listed in their formulary (still, it is possible to request exceptions by asking your provider to submit prior authorizations). So long as you seek care in-network and obtain any necessary prior authorizations, there will be no costs associated with your care (including office visits, labs, imaging, etc.). Your specific plan's website will contain much of the information needed to determine whether a service is covered or not. Overall, Medicaid is a great alternative to the SSOM student health insurance given the student plan's significant associated costs, limited scope of coverage, and tendency to deny coverage of basic medical services.

Medicaid also offers backdated coverage beginning up to 3 months prior to the date of approval. Unpaid medical bills accrued during this 3-month period will be covered by Medicaid, even if you were on a different health insurance plan at the time.

You do not need to have Illinois residency to qualify for Illinois Medicaid. You do need to show that you live in the state. As described below, a copy of a signed lease should suffice as proof.

Ensure you opt out of the SSOM student health insurance by the deadline:

The fall waiver deadline is usually in early October. If you do not complete the waiver to opt out of the SSOM student health insurance plan on time, you will not be refunded or receive credit for the amount paid. You can complete the waiver at locus.luc.edu by selecting "Financial Account," then "Student Health Insurance;" select the "Waive out" button and submit any necessary information. Please reach out to the Financial Aid office if you need help with this process.

Applying for Medicaid in person:

1. Go to a Department of Human Services (DHS) office that processes Medicaid applications in person. Arriving early or before the office opens may reduce your wait time. This location processes Medicaid applications and is close to SSOM:

Illinois Department of Human Services
2701 W Lake St
Melrose Park, IL 60160

2. In terms of documents, it would not hurt to bring: social security card, driver's license, birth certificate, print-out of your SSOM acceptance letter, print-out of your financial aid award, print-out of your estimated cost of attendance. You need to bring evidence of your residence in Illinois (a signed copy of your lease should suffice).
3. When you get inside, inform the triage person that you are applying for Medicaid and SNAP (i.e. food stamps). Even if you don't believe you will need food stamps, some students have noted that applying for Medicaid and SNAP together led to their applications being processed same-day and in person. *It is also possible that you will be sent home to wait on the results regardless, in which case your approval status should be sent to you through the mail (often within weeks).*
4. You will then be in line to check in with someone at the front desk area. You will show them your driver's license, answer a few questions, then be told to wait in the waiting area for someone to call you back. The wait time varies; one student showed up 15 minutes after the office opened and had to wait about 1.5 hours to be called back.
5. When you get called back to a caseworker's desk, you will be asked to show any necessary documents and will be told the status of your application (approved versus denied). If you are approved for Medicaid, they will explain next steps to you before you leave (including choosing a plan).

Applying for Medicaid online:

Apply online at <https://abe.illinois.gov/abe/access/>. You will receive a letter in the mail with a date and time at which Illinois DHS will call you to ask questions about your application. You should receive information about your approval status by mail.

The wait time for online applications can be on the order of 2-3 months (as of January 2020). This wait time should be taken into account when planning health coverage, as you may not be approved for Medicaid prior to the SSOM student health insurance waiver deadline.

Choosing a Medicaid plan:

When you sign up, you initially will be on basic Illinois Medicaid for about 30 days before you select a plan from the 4-5 available insurers. You will have small copays during that period and your covered providers may differ from those covered by your specific plan. You will be assigned a primary care provider, but will have the option to switch to a different in-network provider.

If you have pre-existing medical conditions that require certain drugs or medical equipment, we recommend you do one or all of the following:

- If you identify a provider who specializes in your health condition or likely has patients with your condition, you can e-mail them and ask, “If you have patients who use [specific drug/equipment], which Medicaid plan seems to provide the best coverage?” The person you ask may not know the answer but might be able to forward you to someone who does. If you need medical equipment, like an insulin pump, they may help you get in contact with a representative from the device company who can answer your question.
- An alternative to contacting a provider would be to contact the device or drug company directly, but this may work best for more niche medical equipment companies, which tend to have better customer service.
- Find the insurance plan’s formulary (drug coverage list) on their website and see if your drug/equipment is covered. Keep in mind that some plans have quantity, dosage, age, and/or brand restrictions. In some cases, the drug or medical equipment is not commonly prescribed and may not be listed.
- If not listed in the formulary, you can call each individual insurer to ask about specific medication/equipment coverage. The insurance representative likely will only be able to tell you that the insurance company would require a prior authorization for the product to be covered. This is where the device company representative may be most helpful, or a provider familiar with Medicaid patients on your particular drug or product.

Contact Hannah Carey if you have questions about type 1 diabetes device coverage.

If a medication is not covered or Medicaid requests that you try and “fail” on a different medication first:

You can always request that your provider submit a prior authorization form to your insurance, which may or may not be approved. If a prior authorization is denied, you have the option of going through an appeal process.

Pay attention to your mail. You may be approved coverage for an initial 90-day supply of a particular medication or equipment, but a prior authorization could be required for additional refills. You should receive a letter in the mail if this is the case.

Other notes:

- Several students who have Medicaid were not approved for SNAP, but still received a SNAP card with a one-time \$50 balance. A few students *were* approved for SNAP; perhaps this is dependent on the DHS caseworker. It seems that SNAP approval is unlikely for unmarried students without children, but may be possible.
- Households with a Medicaid card holder may qualify for Comcast/Xfinity WiFi (25 Mbps) for \$9.95/month with no contract. The applicant must not have been enrolled in Comcast in the last 90 days. In addition to Medicaid, someone with any of the following may also qualify for this internet deal: HAP/HUD, SNAP, TANF, SSI, NSLP/Head Start, LIHEAP, WIC, Federal Pell Grant, VA pension, tribal assistance. Additional program information is available at <https://internetessentials.com/>. Application is found at <https://apply.internetessentials.com/>.

Questions? Contact Hannah Carey (hcarey@luc.edu) or Marissa Borgese (mborgese@luc.edu) and we will do our best to help.