Social Services: Things to Know
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Social Security Administration (SSA)

The Social Security Administration has two main functions. One is to assign Social Security numbers. The other is to run the Social Security retirement, survivors, and disability insurance programs.

Social Security Disability Insurance (SSDI)/ Medicare

A disabled adult child may be eligible for Social Security benefits based on their parent's Social Security record if the parent is deceased, receiving retirement or disability benefits.

When a parent is retiring and/or is applying for benefits from Social Security, let them know that you have a child with disabilities. Your child is entitled to Social Security benefits when either parent starts receiving their own benefits. Inform your Social Service Coordinator when you apply for benefits so they can complete a phone interview with Social Security to ensure your child will receive benefits and that Misericordia is your child's representative payee. After 24 months that you filed for Social Security benefits, your child will receive Medicare. If there is no private insurance, Medicare becomes the primary insurance and Medicaid is the back up. If either SSA/SSDI/SSI have up to $60.00 in benefits, the resident can keep up to $60.00 for their PNA and the remaining balance goes to DHS for room and board coverage. However, for the ICF/DD areas, they only get $30.00 from Social Security for PNA.

Medicare is a health insurance program for people age 65 or older and younger people with disabilities.

Supplemental Security Income (SSI)

SSI eligibility is based on:

- Having a qualifying disability
- Having limited income and resources

SSI recipients automatically qualify for health care coverage through Medicaid. When an SSI recipient enters a Long-Term Care facility (which includes our ICF/DD residences), the SSA reduces SSI benefits to $30 per month.

Medicaid

Medicaid is a health care insurance program for individuals with disabilities, low income individuals and families. Medicaid provides Long Term Care coverage for individuals with disabilities and seniors in need. Eligibility includes:

- Under $2000 assets
- No property
- No trusts (outside of Special Needs Trusts)

Redetermination of Benefits

A redetermination is annual audit form sent from the Department of Human Services to determine your resident's medical benefits eligibility. Your Social Service Coordinator will complete redeterminations, but may request additional information from the parent/guardian.

- If you receive this form at your home address, please send them to your Social Service Coordinator.

What can guardians do?

It is important that ensure your resident has no assets other than a special needs trust. Ensure you maintain your family member's personal needs account between $100 – $2000. If your resident has competitive employment send check stubs to your Social Service Coordinator. If your resident has a private bank account, send monthly bank statements via mail or email to your Social Service Coordinator.

Loss of Benefits

If your family member were to lose Medicaid benefits, your Social Service Coordinator will contact you. If needed, your Social Service Coordinator will request additional paperwork related to assets. Please be aware **medical costs such as appointments and hospitalizations will not be covered due to loss of benefits**. Your Social Service Coordinator will file an appeal if necessary to ensure benefits are reinstated.

Private Health Insurance

- Not required or necessary
- If you choose a new private insurance policy plan- inform your Social Service Coordinator.
- If your current policy will be terminated- inform your Social Service Coordinator.

Personal Needs Account (PNA)

Every resident has a personal needs account (PNA) that is managed by Misericordia. Statements are mailed out quarterly and should be reviewed to monitor account spending. Please maintain your family member's personal needs account between $100 – $2000 as exceeding this amount can jeopardize their state funding. All accounting of how the money is spent is maintained by the business office. However, the parent/guardian is responsible for spending down balances over $2,000 or submitting payment for negative balances within 30 days to the business office.

Private Banking Accounts

Some residents also have private banking accounts. Misericordia **MUST** be informed of any resident who has a private bank account. Please send monthly bank statements to your Social Service Coordinator if your resident has a private bank account. The combined balance of PNA and private bank account cannot be over $2000 as state funding for your family member may be put in jeopardy.

High Account Balances

Guardians can submit receipts that are less than six (6) months old for reimbursement to their Social Service Coordinator.

Receipts for the following are acceptable:

- Clothing

- Shoes, Boots including Orthopedic
- Haircut
- Preferred Toiletries
- Technological Devices
- Community Outings
- Travel expenses including airfare for the resident
- Future Planning (including cost of the successor guardianship process, a portion of the burial cost- your Social Service Coordinator can further discuss this process with you).

Low Account Balances

Review the account closely. Ensure the account is not negative and if it is, send payment to the Business Office/Personal Needs. **Checks should be made payable to Misericordia Home and sent to:**

Misericordia Home
Attention: Migdalia Ortiz/ Business Office
6300 N. Ridge Ave.
Chicago, IL 60660

Please include in the memo section: **Personal Needs** so payment is not confused for a donation.

Reimbursements

QIDPs/ Residential Managers can provide suggestions for ways to spend down the account if it is approaching or over the limit.

Please be aware your resident's personal needs account cannot be used to pay for dental services completed at Misericordia or anything purchased at Misericordia including the Greenhouse Inn, baked goods and/or wearable gear.

Bed Hold

CILA

The state of Illinois will provide funding that correlates to 18 bed hold nights out effective with the calendar year. Please be considerate of this when scheduling home visits for your resident. We ask you follow the family visit calendar which is generous in the number of days away. The home visit schedule already includes days in which Misericordia will not receive any funding for your family member.

ICF-DD Including Skilled Nursing

The state of Illinois will provide 100% funding for up to 10 nights out. Any additional days out result in 75% payment. Misericordia receives NO payment during hospital stays.

CLF (Shannon Apts)

The state of Illinois will provide funding for 60 cumulative nights out, additional nights out result in NO payment.

- If you need to keep your family member home for additional days in any area outside our planned home visits, please contact the Director or Assistant Vice President to discuss this.

Medical Appointments

We ask that guardians/families oversee all medical appointments. This includes taking their family member off campus to appointments and attending appointments on campus, if necessary. Should your loved one require emergency and/or medical attention, you will be informed and asked to meet your loved one and be present should hospitalization be necessary.

Annual Staffing

An annual staffing is a yearly meeting held with the interdisciplinary teams which includes residential and developmental training. Nursing and therapy may attend as needed. This meeting is to discuss an overview of your family member's year. This meeting is very important to your resident as it is an opportunity to review goals, progress, and gain insight of their day to day life at Misericordia. It is a celebration that residents look forward to. It is also an opportunity to connect with the employees that are a part of your loved one's journey here at Misericordia. And for that reason, we ask that guardians attend the annual staffing in person. However, virtual exceptions can be made for emergencies including illness and inclement weather and should be discussed with your area Social Service Coordinator.

You will be asked to complete the Family Participation Form annually. At the time of the resident's annual staffing, you will receive a link to the form in your confirmation email.

MFA Directory

The MFA Directory is a current list of parent contact information on the MFA-SIBS website. If you would like to be included or need to update your information, email familycontactupdates@misericordia.com.