

1 AN ACT concerning public aid.

2 **Be it enacted by the People of the State of Illinois,**  
3 **represented in the General Assembly:**

4 Section 5. The Illinois Public Aid Code is amended by  
5 adding Section 12-4.59 as follows:

6 (305 ILCS 5/12-4.59 new)

7 Sec. 12-4.59. Informational guide on Medicaid 5-year  
8 look-back period.

9 (a) Informational guide. On and after July 1, 2025, the  
10 Department of Healthcare and Family Services shall develop,  
11 post, and maintain on its official website a comprehensive  
12 informational guide that explains the Medicaid 5-year  
13 look-back period as it applies to eligibility for long-term  
14 care coverage under the medical assistance program established  
15 under Article V of this Code. The contents of the  
16 informational guide must include the following:

17 (1) Overview of the Medicaid 5-year look-back period:  
18 A detailed explanation of the 5-year look-back period,  
19 including its purpose and relevance to eligibility for  
20 medical assistance.

21 (2) Eligibility criteria affected by the Medicaid  
22 5-year look-back period: Clear information on how the  
23 5-year look-back period affects eligibility criteria,

1 including income and asset requirements.

2 (3) Calculation of the Medicaid 5-year look-back  
3 period: Step-by-step guidance on how the 5-year look-back  
4 period is calculated, including the start date and end  
5 date considerations.

6 (4) Examples and scenarios: Real-life examples and  
7 scenarios illustrating how the 5-year look-back period  
8 applies in different situations, providing practical  
9 insights for the public. The guide must include a  
10 calculator that allows a user to enter the transfer dates  
11 and monetary value of any assets the user transferred  
12 during the 5-year look back period in order to estimate  
13 the earliest date upon which the user may qualify for  
14 medical assistance for long-term care services.

15 (5) Transfers or gifts during the Medicaid 5-year  
16 look-back period: Explanation of the consequences and  
17 implications of transfers or gifts made during the 5-year  
18 look-back period, emphasizing the impact on eligibility  
19 and potential penalties.

20 (6) Exceptions and exemptions: Information on  
21 exceptions and exemptions to the 5-year look-back period,  
22 clarifying circumstances where certain transfers or assets  
23 may not be subject to scrutiny.

24 (7) Documentation requirements: Guidance on the  
25 documentation individuals may need to provide or maintain  
26 to demonstrate compliance with the 5-year look-back

1 period.

2 (8) Planning for eligibility: Tips and considerations  
3 for individuals and families on how to plan for  
4 eligibility for medical assistance under Article V of this  
5 Code, taking into account the 5-year look-back period.

6 (9) Appeals and dispute resolution: Information on the  
7 process for appeals and dispute resolution related to  
8 decisions made based on the 5-year look-back period.

9 (10) Contact information and resources: Clear and  
10 accessible contact information for the Department of  
11 Healthcare and Family Services, as well as a listing of  
12 additional resources or agencies that individuals can  
13 reach out to for assistance or further clarification.

14 (11) Frequently asked questions: A "Frequently Asked  
15 Questions" section that lists common questions and  
16 concerns related to the 5-year look-back period and  
17 provides a quick reference for users.

18 (b) Accessibility of the guide. To ensure user-friendly  
19 navigation and visibility, the Department of Healthcare and  
20 Family Services shall post on its official website detailed  
21 information on how users can easily access the comprehensive  
22 guide on the website and a hyperlink that directs users to the  
23 comprehensive guide.