

FINANCIAL RESOURCES

When an event, such as a brain injury occurs, the family and the injured person generally devote most of their time and energy to dealing with survival, recovery and the many medical issues that accompany such an event. However financial issues are an important part of the picture that also needs to be addressed. It is important to deal with these issues as early as possible to help meet the long term needs of the injured person and their family. This article describes benefits and entitlements that may be available.

Social Security Disability Insurance (SSDI) is a federal benefit plan that provides a monthly income for individuals with physical or mental disabilities. A diagnosis of brain injury does not *automatically* qualify the individual but it could, if the disability is determined as significant enough to keep a person from “substantial gainful employment”. Dependents of a disabled worker may also be eligible for benefits. Financial eligibility depends upon a person having worked and paid Social Security taxes (FICA) for the required time period. This benefit does not begin until a person has been disabled for six months, but it is a good idea to apply early in the recovery process if the prognosis is uncertain. Contact the Social Security Administration at 1-800-772-1213. Website: www.ssa.gov

Supplemental Security Income (SSI) is a federal entitlement program that makes monthly payments to individuals with disabilities who have limited income and resources. SSI will bring an individual’s income up to a bare minimum income. Benefits may be available to those who did not work long enough to qualify under SSDI. Eligibility is based on disability, income, and assets. Disabled children from families with low income may also be eligible. Contact the Social Security Administration at 1-800-772-1213. Website: http://www.ssa.gov/pgm/links_ssi.htm Applications for SSDI & SSI are usually taken at the same time.

Medicaid is a program that pays for medical care for certain people of all ages who have low incomes, are disabled and/or are medically needy. Medicaid-covered services include inpatient and outpatient hospital care, rehabilitation services, physician services, psychiatric and psychological services, prescription drugs, home health and hospice services, nursing facility care, durable medical equipment and supplies. *Medicaid also provides “waivers” to certain types of patients who are at risk of institutionalization. Waivers provide a set of services to help them remain in their homes or that of family.* Contact the Department of Social Services in your county or city to apply. You can also apply on line for Medicaid, food, energy, and financial assistance at www.commonhelp.virginia.gov

Medicare is a federal health insurance program for persons 65 years and older and those persons who have received SSDI for 24 months*. Medicare has 3 parts: Part A is hospital insurance that helps to pay for inpatient hospital, inpatient skilled nursing care, home health care. Part B is medical insurance that helps to pay for doctors’ services and some other medical expenses and supplies that are not covered by hospital insurance. Part D covers prescription drugs. Medicare Advantage Plans are HMOs that combine many of these parts into one plan. Contact a Medicare Customer Representative at 1-800-MEDICARE (633-4227) for more information or go to www.medicare.gov

Short and Long-Term Disability Insurance policies *may* be part of the benefit package available from the injured person’s employer. These policies provide income of a specified amount for a predetermined period as defined in the policy. Consult the employer’s Human Resources Department or a claims representative of the insurance company. Also, disability policies are frequently offered from credit card companies or other lenders to cover payments in the event of a disabling condition: this should be investigated as well.

Temporary Assistance for Needy Families (TANF) is a monthly cash assistance program that helps eligible *families* meet basic needs (in most cases temporarily). It is designed to move recipients into work. Contact the Department of Social Services in your county or city to apply.

SNAP (Supplemental Nutrition Assistance Program) A program that assists people to buy eligible food items from authorized retailers using an [EBT Card](#), (like a debit card) to buy food at designated

* Social Security starts counting the 24 months from the month you were entitled to receive disability benefits, not the month when you receive your first payment.

stores. Application is made through the Department of Social Services in your county or city.

Vocational Rehabilitation is provided by the state for people whose physical or mental disabilities are a substantial handicap to employment. The state provides many services that are needed to help a person get and keep a job, including evaluations, counseling, medical equipment and services, educational and vocational training, placement and support. Services to promote independent living, even when employment is unlikely, are available through the Centers for Independent Living, located around the state. Contact the Virginia Department for Aging Rehabilitative Services at 1-800-552-5019.

Other Resources: Depending on the cause of the injury, a survivor may have access to one or more of these benefits to help pay for medical expenses and/or other expenses. It is important to understand the policies and learn how these benefits may work together.

- Automobile insurance – If the injury is the result of an automobile accident, the patient's automobile insurance policy or the policy of the person who caused the accident may provide coverage. The insurance company claims representative assigned to your case can advise you. If considering a personal injury suit, it is in the injured person's best interest to contact an attorney with an understanding of brain injury early on.
- Worker's Compensation – If a person is injured on the job, the employer's insurance company may pay for medical services and possibly rehabilitation services. Income benefits also apply. Not all employers are covered, but all significant injuries should be reported. If you do not receive guidance and the appropriate paperwork (e.g., accident report/claim form), talk with your employer or the Worker's Compensation Commission. Virginia Workers' Compensation Commission claims information number is 1-877-664-2566. Website: www.vwc.state.va.us
- Criminal Injuries Compensation Fund – (also known as the Virginia Victim Fund). If the injury was the result of a crime, some financial help may be available. Some restrictions apply, for example the injured person cannot have participated in the criminal activity and the crime must have been reported within a certain time period. For more information, call 1-800-552-4007. Website: <http://www.cicf.state.va.us/>
- If the injured individual is a member of the armed services or a veteran, benefits may be available. The patient may need to be treated in a veterans' or military hospital if appropriate programs are available. TriCare may cover medical treatment in civilian hospitals if appropriate care is not available in a specified geographic area. To find out about possible veteran's benefits, call the benefits advisor at the military base nearest you or contact the Virginia Dept. of Veterans' Services at (804) 786-0286. Website: www.virginiaforveterans.com.

Communities around the state have different assistance programs available depending on the human service agencies operating in their vicinity. **United Way's Information Hot-line** will connect you to someone in *your* community that can guide you to a variety of services (i.e., food closets, emergency rental or utility assistance and more). Call 2-1-1 or visit www.211virginia.org

IMPORTANT TIPS

Whenever applying for benefits, it is important to remember that most of these agencies are large bureaucracies that handle a lot of paperwork. To keep from getting lost in the shuffle, remember to:

- Keep copies of everything you submit.
- Get the name and phone number of people who assist you.
- Understand what is expected of you. Keep all notes in one notebook.
- Meet deadlines. Failure to meet deadlines may result in being found ineligible and having to restart the whole process.
- Keep your caseworker(s) informed. If you see new doctors, have a change in income or living arrangements – be sure to let them know.
- Keep aware about what your worker is expected to do. For example, if you're told you will hear by the end of the month, and you don't hear anything, call after a few days and inquire.
- Don't be afraid to ask for a supervisor if you feel you are not getting the answers you need.

This information is provided by the Brain Injury Association of Virginia (BIAV). For information about brain injury or more about resources in Virginia, contact BIAV at (800) 444-6443; E-mail: info@biav.net; Website: www.biav.net