

Financial Resources

After experiencing a brain injury, financial stress is common. Recovery often requires a lot of time and resources, which can be difficult to manage financially. Dealing with these issues early in the process can help meet the long-term needs of the individual with a brain injury and their family. This article outlines the different financial resources, benefits and entitlements that may be available to you.

Social Security Disability Insurance (SSDI) is a federal benefit plan that provides a monthly income for individuals with physical or mental disabilities. A brain injury can qualify if it causes a disability determined to keep a person from “substantial gainful employment.” Dependents may also be eligible for benefits. Financial eligibility depends upon a person having worked and paid Social Security taxes (FICA) for a certain period of time. This benefit begins once a person has been disabled for six months, but you can apply earlier if the prognosis is still uncertain. *Contact the Social Security Administration at 1-800-772-1213 or visit the 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. Eligibility is based on disability, income, and assets. Children with a disability from families with low income may also be eligible. SSDI & SSI applications are usually taken at the same time. *Contact the Social Security Administration at 1-800-772-1213 or visit the website http://www.ssa.gov/pgm/links_ssi.htm.*

Medicaid is a program that pays for medical care for people of all ages who have low incomes, have a disability, 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 patients who may otherwise be institutionalized to help them stay in their homes or with family. To learn more about Medicaid Waivers in Virginia, view our [Quick Guide](#). *Contact the Department of Social Services in your county or city to*

apply. You can also apply online 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 persons who have received SSDI for 24 months starting from the month you were entitled to receive disability benefits. Medicare has 3 parts: hospital insurance that helps to pay for inpatient hospital, inpatient skilled nursing care, and home health care; medical insurance that helps to pay for doctors' services and some medical expenses and supplies not covered by hospital insurance; and prescription drugs. Medicare Advantage Plans 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 available from the injured person's employer. These policies provide income of a specified amount for a period as defined in the policy. Also, disability policies are frequently offered from credit card companies or other lenders to cover payments in the event of a disabling condition. *Consult the employer's Human Resources Department or a claims representative of the insurance company to learn more about your specific compensation options.*

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

Supplemental Nutrition Assistance Program (SNAP) is a program that assists people with buying eligible food items using an EBT Card, (like a debit card) at designated stores. The SNAP 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 significantly impact 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. *Contact the Virginia Department for Aging Rehabilitative Services at 1-800-552-5019.*

Other resources available depend on the cause of the injury.

- **Automobile insurance** – If a brain injury happens because of a car accident, the insurance policy of the person injured or of the person who caused the accident may provide coverage. 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 or visit 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 or visit <http://www.cicf.state.va.us/>.
- **Armed services or 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 care is not available in a specific 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 or visit www.virginiaforveterans.com.

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