

Financial Resources – Part 2

Recovering from a brain injury is hard enough, but worrying about money can make it even more stressful. You might be dealing with new medical bills and a loss of income at the same time. If you provide most of the money for your family, these sudden changes can feel overwhelming. In this article, we will outline additional financial resources, programs and benefits that that may be available for.

Local Department of Social Services (DSS): Your city or county DSS office administers official government assistance programs. They are the main doorway to apply for Medicaid (healthcare coverage), SNAP (food stamps), and cash assistance. <https://www.dss.virginia.gov/>

CommonHelp: CommonHelp is Virginia's online portal for state assistance programs. Instead of visiting an office in person, you can use this website to apply online for healthcare coverage (Medicaid), food assistance (SNAP), cash assistance (TANF), child care support, and home energy bills. You can also use it to check your application status or renew existing benefits.

<https://www.commonhelp.virginia.gov/>

Food Banks: Local food banks and pantries provide free groceries, household supplies, and warm meals. Using a food bank helps stretch your monthly budget so you can use your money for other vital bills. Two ways to find a local food bank are <https://www.feedingamerica.org/find-your-local-foodbank> and <https://feedmore.org/get-help/>

Findhelp.org: Findhelp is an easy-to-use search website (formerly known as Aunt Bertha). You can type in your zip code to find local free or low-cost programs for financial aid, housing, medical care, and food. <https://findhelp.org/>

Local Churches & Faith Groups: Many neighborhood churches and religious organizations offer emergency financial aid. They often help with small grants for bills, local gas or grocery gift cards, and emotional support for families in need.

211: 211 is a free, confidential phone service and website you can call anytime. By simply dialing 2-1-1, you can connect with local operators who will direct you to nearby financial help, housing support, and healthcare resources. <https://211virginia.org/>

Disability Benefits Guidance LLC (Elizabeth Horn): Elizabeth Horn is a benefits specialist who helps individuals with brain injuries navigate complex government programs. She works closely with families to help them apply for, secure, and keep Social Security Disability benefits.

<https://www.helpwithbenefits.org/>

The Benefit Ace (Ryan Duffy): Ryan Duffy is a financial professional who helps families affected by brain injuries plan for the future. He guides people through budget adjustments, long-term costs, and ways to protect their money during recovery. <https://www.thebenefitace.com/>

At the Brain Injury Association of Virginia, our trained experts are available to speak with you about your experience, answer your questions, and connect you with the best providers/resources for your needs. Our services are free and confidential.

To get in touch:

Call 1-800-444-6443

Visit biav.net

This article is provided for informational and educational purposes only. The information is not intended as a substitute for professional advice, diagnosis or treatment, and you should not use the information in place of the advice of your medical, psychological, or legal providers.

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