

Benefits: Financial & Insurance

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Below is an overview of the various financial and insurance benefits that you and your family may be eligible for and want to consider. If you are interested in any of these benefits or feel you may be eligible, please contact the administering agency of the program for more detailed information and/or the most current application. The following benefits are discussed:

Financial Benefits

- California State Disability Insurance (SDI)
- Social Security Disability Insurance (SSDI)
- California Paid Family Leave (PFL) Insurance Program
- Family Medical Leave Act (FMLA)

Insurance Benefits

- Medi-Cal
- Medicare
- Genetically Handicapped Persons Program (GHPP)
- California Children's Services (CCS)
- Covered California
- COBRA
- Long Term Care Insurance



TIPS for Application Processes: *Please be aware that with any application process it can be slow and somewhat frustrating*

Be sure to complete the application forms completely and submit all necessary supporting documentation (financial statements, medical records, etc.) to avoid processing delays.

Always ask for assistance when you have questions.

When working with government agencies remember to be thorough, organized and patient.

If you are denied SDI, SSDI, Medi-Cal, GHPP or CCS you do have the **right to appeal the decision**. With some of these programs you may be denied initially, however after the appeal process you may be approved.

\$ Benefits: FEDERAL GOVERNMENT

Social Security Disability Insurance (SSDI)

Overview: federally funded administered through the Social Security Administration. SSDI provides benefits to disabled or blind individuals who have worked for an employer(s) that have contributed to the Social Security trust fund.

Benefits: Paid compensation for inability to participate in gainful employment due to long term disability.

Eligibility:

- Must have worked and paid Social Security taxes for 10 years; 5 of the 10 years must be in last 5 years.
- Must meet the definition of “medically disabled”.
- Complete necessary claim application
- Not be working or working but not performing substantial gainful activity

For more information you may contact:

- Social Security Administration
 - On-line or Telephone at 1-800-772-1213
 - Visit local social security office

Supplemental Security Income (SSI)

Overview: Supplemental Security Income (SSI) is federally funded administered through the Social Security Administration.

Benefits: SSI provides cash assistance payments to aged, blind and disabled individuals who have limited income and resources.

Eligibility for SSI based on disability:

- Have limited income and resources.
- Be a U.S. citizen and reside in the 50 States, District of Columbia or Northern Mariana Islands
- Meet definition of medically disabled or blind
- Complete necessary claim application
- File for any and all other benefits for which you are eligible
- Not be working or working but not performing substantial gainful activity

For more information you may contact:

- Social Security Administration
 - On-line or Telephone at 1-800-772-1213 or local social security office

Family Medical Leave Act (FMLA) of 1993 – protects your job, does not provide income

Overview: administered through the U.S. Department of Labor’s Employment Standards Administration, Wage and Hour Division. FMLA applies to all public agencies, including state, local and federal employers, schools and private-sector employers who employ 50 or more employees.

Benefit: FMLA offers eligible employees to take up to **12 work weeks of UNPAID** time off during a 12-month period for specific family and medical reasons:

- to take medical leave for yourself if you are unable to work due to serious health condition
- to care for spouse, son, daughter or parent with serious health condition
- the birth and care of a newborn child

Eligibility:

- must work for a covered employer
- have worked for your employer for a total of 12 months
- have worked at least 1,250 hours over the previous 12 months

For more information you may contact:

- Your employers human resource office
 - U.S. Department of Labor, Wage and Hour Division -- On-line or Telephone at 1-866-487-9243

\$ Benefits: STATE (CA) GOVERNMENT

California State Disability Insurance (SDI)

Overview: administered through the California Employment Development Department (EDD). SDI provides temporary benefit payments to workers for non-work-related disabilities.

Benefits: Paid compensation for wages lost due to disability. Benefit amount is based on a percentage of your earnings. Disability is payable for a maximum of 52 weeks.

Eligibility:

- Must have been employed prior to disability and paying into SDI
- You must be unable to do your regular or customary work for at least eight consecutive days
- Complete necessary claim application
- Complete doctor's certification
- Other eligibility requirements may apply

For more information you may contact:

- Employment Development Department (EDD)
 - On-line EDD.gov or Telephone at 1-800-480-3287
- Your employers' human resources office

California Paid Family Leave (PFL) Insurance Program

Overview: administered through the California PFL provides eligible workers to take paid time off to care for parents, children, spouses and registered domestic partners or to bond with a new minor child.

Benefit: Offers up to 6 weeks of leave in a 12-month period for employees who are covered by State Disability Insurance. Provides benefits of approximately 55% of lost wages. This program does not provide job protection or return rights as the Family Medical Leave Act does.

Eligibility:

- Must be covered by State Disability Insurance.
- Complete necessary application and claim forms
- Supply medical information to support claim
- May need to use any earned but unused paid time off, vacation or sick leave prior to receiving benefits
- Other eligibility requirements may apply

For more information you may contact:

- Your employers human resource office
 - Employment Development Department (EDD)-- On-Line or Telephone at 1-877-238-4373



Insurance Benefits – Government

Medi-Cal

Overview: administered through the Department of Health Care Services. Provides health care for low-income individuals.

Benefit: assist with costs associated with hospitalizations, doctor visits, labs, x-rays, physical, speech and occupational therapy, medically necessary medical equipment, short term skilled nursing care and short term in home skilled nursing care (home health). Medi-Cal covers some long-term custodial care services such as:

- In-Home Support Services (IHSS) or Long-Term Care Skilled Placement

Eligibility:

- based on income & may have monthly share of cost.
- 65 or older; Blind; Disabled; Under 21; Pregnant
- Persons residing in skilled nursing home
- Resident of California

For more information you may contact:

- Department of Health Care Services -- On-line; Telephone at 916-552-9200

Medicare

Overview: federally funded medical insurance for persons aged 65 and older OR persons receiving Social Security Disability Insurance.

Benefit:

- *Part A* covers hospitalizations and hospice and short term (100 days or less) in skilled nursing care or rehabilitation
- *Part B* covers costs associated with medical care received in an outpatient environment when medically necessary. Part B in most cases has a monthly premium. Enrolling in Medicare Part B is optional.
- *Part D* assists with the costs of prescription medication.
- Medicare Advantage Plans administered through (HMO or PPO) private insurance companies that can offer additional coverage.

Eligibility:

- Paid into Social Security for at least 10 years.
- 65 or older
- Resident of United States
- Receiving Social Security Disability Insurance for at least 2 years

For more information you may contact:

- Social Security Administration -- On-line or Telephone at 1-800-772-1213

Genetically Handicapped Persons Program (GHPP)

Overview: State funded insurance program administered by the Department of Health Care Services to pay for medical costs for persons with genetic medical conditions, of which Huntington's Disease is a covered disease.

Benefit:

- cover medical costs including hospitalizations, doctor visits, x-ray, laboratory, surgery, prescriptions, physical therapy, occupational therapy, psychosocial services, dental, speech therapy, nutrition products and medical food and medical equipment/supplies.
- There may be an annual enrollment fee depending on family size and income.

Eligibility:

- 21 years of age or older (if under 21 apply for California Children's Services (CCS))
- Resident of California
- Qualifying medical condition
- Complete application – includes financial information & medical records verifying HD or HD risk.

For more information you may contact:

- Department of Health Care Services -- Online or Telephone at 1-800-639-0597 or (916) 327-0470



Insurance Benefits – Government (cont.)

California Children's Services (CCS)

Overview: State funded program administered by the Department of Health Care Services for **children with certain diseases or health problems**. HD is an eligible genetic medical condition.

Benefit: cover medical costs including hospitalizations, doctor visits, x-ray, laboratory, surgery, physical therapy, occupational therapy, and medical equipment/supplies.

Eligibility:

- under 21 years old
- has or may have a medical condition that is covered by CCS
- Resident of California
- has a family income of less than \$40,000 or whose out-of-pocket medical expenses for a child who qualifies are expected to be more than 20% of family income; or the child has Healthy Families coverage.

For more information you may contact:

- Department of Health Care Services

Covered California

Overview: Part of Affordable Care Act, Covered California is a program where individuals/families can compare quality health plans and choose a coverage plan that works best for their health needs and budget.

Benefit: Health insurance coverage for all family members regardless of past health history. Covered California has four standard benefit levels: Bronze, Silver, Gold and Platinum to meet the various needs of the family's expected use of medical services.

Eligibility:

- Qualified legal California residents
- Costs based on coverage plan selected, family size, county of residence and income.

For more information you may contact:

- California Health Benefit Exchange --On-line at www.CoveredCA.com; Telephone: 1-800-300-1506
- Covered California Certified Educator, Enrollment Counselor or Insurance Agency is available, please visit website to locate these services.

Consolidated Omnibus Budget Reconciliation Act (COBRA)

Overview: health benefit passed by congress in 1986. Provides continuation of group health coverage that otherwise might be terminated with loss of employment, etc.

Benefits: provides former employees, retirees, spouses, former spouses, and dependent children the right to temporary continuation of health coverage at group rates. COBRA health benefits can extend employer linked medical insurance for 12-18 months up to 36 months. You will be pay 102% of the group premium for your health plan.

Eligibility:

- You must have been enrolled in your employer's health plan when you worked, and the health plan must continue to be in effect for active employees.
 - COBRA continuation coverage is available upon the occurrence of a qualifying event that would cause an individual to lose his or her health care coverage: Laid off; Disability; Extended Leave of absence; Voluntary termination of employment

For more information you may contact:

- Your employers human resource office
 - U.S. Department of Labor, Employee Benefits Security Administration – online or Telephone at 1-866-444-3272



Benefits – Private Pay Supplement Insurance

Long Term Care Insurance

Overview: can cover a variety of services NOT COVERED by medical insurance such as in-home assistance or out of home placement.

- must be purchased separately from other health care insurance.
- should be purchased early and prior to any illness or injury.

Benefit: LTC insurance policies vary, however can cover services such as:

- in-home care to assist with daily living activities (bathing, dressing, cleaning, cooking, etc)
- assisted living facilities
- nursing home care
- community services
 - Adult Day Health Care
 - Respite Care

Eligibility:

- Depends on company and policy
- Employers are beginning to offer LTC insurance as part of employer benefits packages
- Pre-existing health conditions may disqualify you

For more information you may contact:

- Health Insurance Counseling and Advocacy Program (HICAP) - On-line or Telephone at 1-800-434-0222

More
information
is available:

HDSA.org

HDSA Center of Excellence UC Davis

EDD

SSA

California Health Advocates

AARP Caregiving