There’s Simply Not Enough Money – Can I Get Assistance?

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Section One: Budgeting your money
Figure out your current fixed monthly expenses:

- Rent/mortgage
- Utilities
- Insurance premiums
- Groceries
- Car payments
Figure out your other *variable* monthly expenses:

- Gas
- Clothing
- Vacation
- Entertainment
Anticipate other *health-related* monthly expenses:

- Out-of-pocket medical expenses
- Prescription drug costs
- Experimental treatments
Once you know what income you need every month, keep good records of what goes in and out!
Section Two: Disability Insurance
Disability Insurance Programs

Private Insurance Plans
State Short Term Insurance
Federal Long Term Insurance
Key Points to Remember!

Pay attention to definitions!
Private Disability Insurance

A contract between you and the insurance company
Private Disability Insurance

READ THE FINE PRINT:

Your policy might require you to take an “offset” and apply for a public program...
State Disability Insurance
CA, HI, NJ, NY, RI, and Puerto Rico
State Disability Insurance (SDI) example:

Lasts up to **1 year** (55% of wages)

Requirements:

- Be unable to perform regular/customary work & have a **loss of wages**
- Be unable to work **at least 8** calendar days
- File claim **within 49 days** of disability date
- Have earned at least $300 from which SDI taxes were withheld during previous 12-months
Federal Disability Insurance

Social Security Disability Insurance (SSDI)

Supplemental Security Income (SSI)
SSI and SSDI – Similarities:

No “substantial gainful activity”

Due to a physical or mental impairment

Expected to last 1+ year or result in death
SSA Listings: The “Blue Book”

Think about and include multiple conditions where appropriate!

www.ssa.gov/disability/professionals/bluebook/AdultListings.htm
Compassionate Allowances

ssa.gov/compassionateallowances
Social Security Disability Insurance (SSDI)

Based on:

Prior work history
(whether you paid into Social Security)

AND

inability to continue working
(due to a disability)
SSDI Payments:

No payment for at least 6 months...

(Waiting period from date disability began)

**BUT** retroactive payments possible

Medicare after 2 years on SSDI
Retroactive Payments

Disability began in May 1, 2013
Applied for SSDI in January 1, 2014
Received first SSDI check in June 2014

Check = payment of 8 months
For October 2013- May 2014
(excludes waiting period from May-September 2013)
Supplemental Security Income (SSI)

Based on:

**Assets and income**
**NOT work history**

Usually also eligible for Medicaid

No waiting period!
SSA & Returning to Work

Trial work period **lasts 9 months** within 60 month period

Different process for SSI and SSDI
SSA Appeals

Most SSDI/SSI applications are denied

IF AT FIRST YOU DON'T SUCCEED, TRY, TRY AGAIN!

Appeal within 60 days of denial letter
Practical Tips for Applying to SSI or SSDI
Have a conversation with your Health Care Provider

- Tell your HCP you’re applying
- Can your doctor provide other evidence?
- Check your medical records
Be a strong self-advocate

- Include all medical issues
  - Do you have multiple medical diagnoses other than cancer?
  - Do you have psychological and physical effects?
- Check the Compassionate Allowances list and note it on your application!
Resources

Social Security Administration
(800) 772-1213 or www.ssa.gov

National Organization of Social Security Claimants Representatives
(800) 431-2804 or www.nosscr.org
Section Three:
Financial Assistance
Health Insurance Premium and Co-pay Assistance

Many programs are diagnosis-specific...
Prescription Assistance Programs

Contact a pharmaceutical company directly or ask your doctor if they know of any programs.
Religious-based Assistance Programs

Many programs do not require recipient to be of a certain denomination or belief system
Other Financial Assistance

- Low Income Energy Assistance Programs
- Supplemental Nutrition Assistance Program (SNAP – aka Food Stamps)
- Local shelters or churches
Help from Friends

• Ask for in-kind assistance where possible
• Websites allow for individual fundraising: (E.g. MyLifeLine.org or GiveForward.com)*

* Not an endorsement, check terms
Other places to look?

The Cancer Legal Resource Center
(866) THE-CLRC
www.cancerlegalresourcecenter.org
www.clrcintake.org

American Cancer Society
(800) ACS-2345
www.cancer.org
Questions?

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