

**Brain Injury and  
General Rehabilitation  
Information Series**

**FINANCIAL ISSUES  
Medical &  
Financial Benefits**

A Service of  
Santa Clara Valley Medical Center



SANTA CLARA  
VALLEY  
MEDICAL CENTER

# Medical & Financial Benefits— What You Should Know

Financial situations can be difficult for individuals with disabilities. Sometimes a family is already in a financial crisis before a family member becomes disabled. This section contains an overview of agencies and benefits.

## Medical Benefits Program

### Medi-Cal

Medi-Cal pays for medical care for low-income people who are either 65 years or older, blind or disabled, or who have minor children. It might cover the entire cost of your medical bills, or you might have to pay a monthly *share of cost*, with Medi-Cal paying the remainder of the bill after you pay your share of cost. Medi-Cal pays for health care services which are considered *medically necessary*.

To apply, contact the county welfare department or, if hospitalized, ask to speak to the hospital employee who assists with Medi-Cal applicants. Apply as soon as possible.

### Worker's Compensation

If you were injured at work or your illness is related to work, you should be covered by Worker's Compensation. This insurance pays medical costs and provides income while you are unable to work.

### Private Disability Plans

If you contribute to a private disability insurance, you should notify your insurance agent of your hospitalization.

## **California Children Services**

California Children Services (CCS) is a statewide program of specialized medical care and rehabilitation for children with disabilities whose families are unable to provide for such services. This program is open to anyone under 21 years of age who is a California resident, who has a handicapping condition that is eligible for care under the program, and whose family is unable to pay the full costs of treatment. Those children covered by Medi-Cal or private health insurance may still be eligible for help from CCS.

**To apply**, contact the CCS office in your county of residence.

## **Medicare**

Medicare is a federal program which provides health insurance for persons 65 years or over who are eligible for Social Security benefits, and for disabled workers of any age who have been eligible for Social Security Disability payments for two years. Those 65 or over and not eligible for Social Security may still buy into Medicare. Medicare provides Hospital Insurance (Part A) and Supplementary Medical Insurance (Part B). You must pay a portion of the hospital and medical costs; the amount varies depending on the length of hospitalization and services given.

**To apply**, contact Medicare Information at (800)-633-4227.

## **Ability to Pay Determination Program**

The Ability to Pay Determination Program (APD) is a program for low-income patients who are Santa Clara County residents who do not qualify for Medi-Cal or do not have other insurance coverage. Depending on the patient's income, it may only cover a portion of the cost.

**To apply**, contact the Ability to Pay Office at 885-7300 or the Admitting Office at 885-6600. This program covers costs incurred at Valley Medical Center or its clinics only.

# **Financial Benefits Program**

## **Social Security Disability**

Social Security Disability provides a monthly check for those workers who have become disabled and are unable to perform any substantial gainful employment. To be eligible, you must have worked 5 years out of the 10 year period prior to the onset of disability; also, the medical review board must determine that you meet the criteria of “disabled.” This process can take several months. The amount of the award will depend on how much has been paid into your account during your working life.

**To apply**, contact the closest Social Security Administration Office.

## **Supplemental Security Income**

Supplement Security Income (SSI) is a cash benefit program for the aged (65 and over), and for blind and disabled persons of any age. It may provide the total monthly income or it may supplement a low monthly income. Eligible recipients also receive a monthly Medi-Cal card. To be eligible, in addition to being 65, blind or disabled, you must be a resident of the United States, a citizen (or permanent resident alien), and have limited income and resources.

**To apply**, contact the closest Social Security Administration Office.

## **State Disability Insurance**

This program provides for cash payment of disability benefits to eligible workers when the worker is unable to work due to illness or injury. The amount of the award will vary, depending on the individual’s work history. Benefits usually start fairly soon after application. They may continue for as long as a year, but are not permanent.

To apply for State Disability Insurance, ask the social worker at the hospital for an application or call the local Employment Development Department office.

### **Public Assistance**

There are two types of programs available for low income persons who need financial assistance. One is for families with children under 19 years of age who have been deprived of the support or care of one or both parents because of death, incapacity, absence, or unemployment. This program is called Aid to Families with Dependent Children (AFDC). The other program is for single persons or couples without children who are without means of adequate support and are ineligible for any other aid program.

Recipients are required to work for their grants unless deemed unemployable. This program is called General Assistance. Both of these programs provide a monthly check to help with living expenses. The amount of assistance varies with circumstances.

Low income persons who are not SSI may also qualify for Food Stamps, which help buy food. Generally, to qualify, you must be a citizen of the U.S. (or a legal resident) and have a low income.

To apply, contact your county welfare department.

### **State Department of Rehabilitation (DR)**

If a person becomes an active client with this agency with plans of returning to work or school, DR can at times assist with the purchase of selected equipment, school and job-related expenses, and transportation. Assistance from this agency is determined on an individual basis between client and counselor. Check the phone book for the branch nearest your home.

# Additional Resources

## **California Children's Services**

408-793-6200

720 Empey Way

San Jose, CA 95128

## **Central Office Disability Advocates**

800-660-0449

2116 6th Street

Sacramento, CA 95818

Advocates for Social Security and SSI claims

## **Employment Development Department (EDD)**

800-480-3287

SDI Office - San Jose

297 West Hedding

San Jose, CA 95112

Administers the State Disability Insurance (SDI) Program.

## **Homeowners and Renters Assistance**

800-852-5711

California Franchise Tax Board

Information on tax options for persons with disabilities.

## **Social Security and MediCare Information**

800-772-1213 (Social Security)

800-633-4227 (MediCare)

**Santa Clara County Social Services Department  
Department of Income Maintenance**

408-271-5500

Information on Medi-Cal, AFDC, and food stamps

**Santa Clara County Social Services Department  
General Assistance**

408-928-3650

Loan assistance program.

**Santa Clara County Social Services Department  
Medi-Cal Eligibility Unit**

408-271-5500

**National Association of Protection and Advocacy**

202-408-9514

**Public Guardian Office - Conservatorship**

408-534-2500

1075 E. Santa Clara Street

San Jose, CA 95116

**Brain Injury Law Office Website**

<http://www.tbilaw.com>

800-992-9447

This web site includes links to information on social security, workers compensation, resources, and getting medical bills paid.

**Veterans Service Office**

408-553-6000

Information on benefits for U.S. veterans and their dependants.

# For More Information

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