



## Benefits: Financial and Insurance

HDSA Center of Excellence  
UC Davis Medical Center  
Lisa Kjer, LCSW

This document provides 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)
- COBRA
- Long Term Care Insurance

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.) in an attempt to avoid processing delays. When working with government agencies remember to be thorough, organized and patient. Always ask for assistance when you have questions.

Note: 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.

## **California State Disability Insurance**

**Overview:** California State Disability Insurance (SDI) is 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 at [www.edd.ca.gov](http://www.edd.ca.gov)
  - Telephone at 1-800-480-3287
- Your employers human resources office
- Detailed SDI fact sheet attached

## **Social Security Disability Insurance**

**Overview:** Social Security Disability Insurance (SSDI) is 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 enough years; some of the taxes must have been paid in recent years
- Must meet the definition of “medically disabled”: inability to engage in any substantial gainful activity because of a medically determinable physical or mental impairment:
  - That can be expected to result in death, or
  - That has lasted or that we can expect to last for a continuous period of not less than 12 months.
- Complete necessary claim application
- Not be working or working but not performing substantial gainful activity

**For more information you may contact:**

- See “How to File for Social Security Benefits” included in this section for greater detail about how to file, what to include, etc.
- Social Security Administration
  - On-line at [www.ssa.gov](http://www.ssa.gov)
  - Telephone at 1-800-772-1213
  - Visit local social security office (listing can be found on-line)

## **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. Income and Resources as defined by SSI is:
  - Earned income is money received from wages:
    - sheltered workshop, work activity center, self employment earnings, royalties, etc
  - Unearned income is money received from all other sources:
    - Gifts, interest, social security, veterans benefits, pensions
  - Resources are anything you own
    - Bank account, stocks, business assets, real property or personal property that you can use for your support and maintenance.
- 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 at [www.ssa.gov](http://www.ssa.gov)
  - Telephone at 1-800-772-1213
  - Visit local social security office (listing can be found on-line)

## **California Paid Family Leave (PFL) Insurance Program**

**Overview:** California Paid Family Leave (PFL) Insurance Program is administered through the California Employment Development Department (EDD). This program 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 at [www.edd.ca.gov](http://www.edd.ca.gov)
  - Telephone at 1-877-238-4373
  - Detailed PFL fact sheet included at the end of this section

## **Family Medical Leave Act (FMLA) of 1993**

**Overview:** FMLA is a federally administered program 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
- other eligibility requirements may apply

**For more information you may contact:**

- Your employers human resource office
- U.S. Department of Labor, Wage and Hour Division
  - On-line at [www.dol.gov/whd/](http://www.dol.gov/whd/)
  - Telephone at 1-866-487-9243

## **Medi-Cal**

**Overview:** Medi-Cal is California's Medicaid program administered through the Department of Health Care Services. Medi-Cal provides needed health care services for low-income individuals including families with children, seniors, persons with disabilities, foster care, pregnant women, and low income people with specific diseases such as tuberculosis, breast cancer or HIV/AIDS.

**Benefit:** Medi-Cal can 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): this program allows eligible patients to hire a caregiver to assist with custodial care such as bathing, dressing, light housekeeping, meal preparation, laundry, grooming, transportation, etc.
- Long Term Care: Medi-Cal does have a long term care component for eligible patients that need long term placement in a nursing facility.

### ***Eligibility:***

- Medi-Cal eligibility is based on income. There can be a monthly premium or share of cost with this program.
- 65 or older
- Blind
- Disabled
- Under 21
- Pregnant
- In a skilled nursing or intermediate care home
- Resident of California

### ***For more information you may contact:***

- Department of Health Care Services
  - On-line at [www.dhcs.ca.gov](http://www.dhcs.ca.gov)
  - Telephone at 916-552-9200
  - Local county social services office (listing of offices on-line at <http://www.dhcs.ca.gov/services/medi-cal/Pages/CountyOffices.aspx>)

## Medicare

**Overview:** Medicare is a federally funded medical insurance for persons aged 65 and older or persons receiving Social Security Disability Insurance.

**Benefit:**

- Medicare, Part A covers hospitalizations and hospice. It will also cover short term in home skilled nursing care or short term skilled nursing rehabilitation if the patient meets the qualifying eligibility for these benefits. Most people will get Medicare Part A automatically when they turn 65. Medicare does NOT cover long term care.
- Medicare, Part B helps with costs associated with doctor visits, labs, x-rays, physical therapy, ambulance services and other 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.
- Medicare, Part D assists with the costs of prescription medication.
- There are also Medicare Advantage Plans administered through (HMO or PPO) private insurance companies that can offer additional coverage.

**Eligibility:**

- If you or your spouse worked for at least 10 years at a job(s) that paid into the medicare system
- You must be 65 or older
- Citizen or permanent 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 at [www.ssa.gov](http://www.ssa.gov) then select the Medicare tab.
  - Telephone at 1-800-772-1213
  - Local Social Security Office (nearest office can be found on the website above)
  - On-line at [www.medicare.gov](http://www.medicare.gov)
- California Registry “Medicare-How It Works” at <http://www.calregistry.com/resources/medicare.htm>



## **Genetically Handicapped Persons Program (GHPP)**

**Overview:** The Genetically Handicapped Persons Program (GHPP) is a State funded program administered by the Department of Health Care Services to assist in paying for medical costs for persons with genetic medical conditions. Huntington's Disease is an eligible genetic medical condition.

**Benefit:**

- GHPP can 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.
- If you have private and/or government insurance (Medi-Cal or Medicare), GHPP would be billed last for any medical costs.
- 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))
- Must be a resident of California
- Must have qualifying medical condition (Huntington's is a qualifying condition)
- Complete application
  - Will need to submit financial information
  - May need to send medical records verifying the Huntington's Diagnosis.

**For more information you may contact:**

- Department of Health Care Services
  - E-mail at [www.dhcs.ca.gov/services/ghpp](http://www.dhcs.ca.gov/services/ghpp)
  - Telephone at 1-800-639-0597 or (916) 327-0470

## **California Children's Services (CCS)**

**Overview:** The California Children's Services (CCS) is a State funded program administered by the Department of Health Care Services for children with certain diseases or health problems. Huntington's disease is an eligible genetic medical condition.

**Benefit:** CCS can 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
- is a 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
  - On-line at [www.dhcs.ca.gov/services/ccs](http://www.dhcs.ca.gov/services/ccs)
  - Contact local county office (listing available on the web site)

## **Consolidated Omnibus Budget Reconciliation Act (COBRA)**

**Overview:** Consolidated Omnibus Budget Reconciliation Act (COBRA) is a health benefit passed by congress in 1986. The law states to provide continuation of group health coverage that otherwise might be terminated.

**Benefits:** COBRA provides certain 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 and in some cases 36 months. You will be required to 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
  - On-line at [www.dol.gov/ebsa](http://www.dol.gov/ebsa)
  - Telephone at 1-866-444-3272
  - Visit local office (listing available on the website.)

## Long Term Care Insurance

**Overview:** Long Term Care insurance can cover a variety of services to persons with LTC insurance that have a chronic or debilitating illness in which they need long term care either in the home or in a licensed facility.

- Long Term Care Insurance must be purchased separately from other health care insurance.
- Currently the only health care insurance to cover long term care, such as nursing home care or in-home assistance care is Medi-Cal.
- Medicare, GHPP and other private or commercial insurances do not cover long term care needs such as facility placement, etc.
- LTC 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
  - May be able to include family members on employer policies
- Pre-existing health conditions may disqualify you for LTC insurance

**For more information you may contact:**

- See “Options for Financing Long-Term Care” and Long-term Care: An Overview of Long Term Care” Fact Sheets attached for more detailed information.
- Health Insurance Counseling and Advocacy Program (HICAP)
  - On-line at [www.cahealthadvocates.org](http://www.cahealthadvocates.org)
  - Telephone at 1-800-434-0222
- Long Term Care Insurance National Advisory Center at [www.longtermcareinsurance.org](http://www.longtermcareinsurance.org)

## **Additional Resources**

1. Employment Development Department, *State Disability Insurance Program Fact Sheet*  
[http://www.edd.ca.gov/pdf\\_pub\\_ctr/de8714c.pdf](http://www.edd.ca.gov/pdf_pub_ctr/de8714c.pdf)
2. *How to File for Social Security Benefits* [http://www.ssa.gov/kc/kc\\_filing\\_ssb.htm](http://www.ssa.gov/kc/kc_filing_ssb.htm)
3. Employment Development Department, *Paid Family Leave Fact Sheet*  
[http://www.edd.ca.gov/pdf\\_pub\\_ctr/de8714cf.pdf](http://www.edd.ca.gov/pdf_pub_ctr/de8714cf.pdf)
4. California Health Advocates, *Options for Financing Long-Term Care*  
<http://www.cahealthadvocates.org/long-term/options.html>
5. California Health Advocates, *Long-Term Care Insurance: An Overview*  
<http://www.cahealthadvocates.org/long-term/overview.html>