



## FINANCIAL RESOURCES

*Information regarding finances during and after a brain injury.*

---

### FINANCIAL RESOURCES

The consequences of brain injury may be financially devastating. Acute medical and inpatient rehabilitation services often deplete work-related and private health insurance funds. Many people with brain injury are unable to return to work due to the extent of their injuries. This leaves them needing long-term medical and social services but lacking the income to pay for such assistance.

Government financial support for people with brain injury include the income programs of Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI), and two health insurance programs, Medicaid and Medicare.

**All programs should be immediately investigated to determine eligibility requirements and application deadlines.**

### SOCIAL SECURITY DISABILITY INSURANCE (SSDI)

SSDI is a federal insurance program is designed to provide basic protection to individuals against income loss due to disability. If you have been employed for a period of time, then you may be eligible to receive disability benefits through SSDI which can help cover some medical costs. Monthly payments are based on the individual's lifetime average earnings covered by Social Security.

### SUPPLEMENTAL SECURITY INCOME (SSI)

SSI is a federal "needs" program administered by the Social Security Administration (SSA). This covers people who have not worked prior to their injury or who have not worked long enough or recently enough before their injury occurred to be covered by SSDI. Monthly payments for SSI are

based on the person's income, assets and the state where the person resides.

If you have questions about SSI or SSDI please contact the Social Security Administration at (800) 772-1213

### MEDICARE

Medicare is a federal insurance program for people 65 years of age or older, and some people with disabilities. Medicare Part A pays for part of inpatient hospital care, Medicare-certified skilled nursing facilities, home health care and hospice care. There is no premium for this coverage, but there is a deductible, as well as co-payments. Medicare Part B covers physician services, outpatient hospital care and lab services. The monthly premium for Part B coverage may be billed quarterly or deducted from the person's Social Security check.

If you are disabled and under age 65 and have been receiving SSDI for at least two years, you may be eligible for some Medicare coverage.

### MEDICAID

Medicaid is a state and federally funded program designed to provide medical assistance to people with low incomes. Medicaid is need-based and financial eligibility is determined by a person's income and assets.

In determining eligibility, the state uses the spending down process which requires a person with income in excess of the poverty line to spend this extra income on medical care. The state will only allow people to receive Medicaid when their income is at or below the poverty line. Medicaid is administered by the Illinois Department of Public Aid.

## **APPEALS PROCESS**

If a person is determined ineligible for any government financial support, investigate the appeals process immediately by contacting the appropriate government agency. You have a limited time to begin the appeals process from the date of the decision notice.

## **WORKERS COMPENSATION**

People injured while performing job duties or contracting a work-related illness may be eligible for workers' compensation. The employer must pay for reasonable medical treatment. Notify your employer immediately if you are injured while on the job.

## **VETERAN'S DISABILITY COMPENSATION**

Soldiers and veterans who are injured may be eligible for disability compensation in which they receive monthly payments based on the effects of the injury and the extent to which they are injured. Disabilities are rated at a percentage and the monthly payments are based on that percentage.

**Soldiers and veterans are encouraged to contact their local Office of Veteran Affairs for more information.**

## **Know Your Financial Situation**

Talk with the insurance carrier, managed care organization, or other health care payer to find out how much it will pay; for what services and under what conditions. Ask about deductibles and co-payments. Get a copy of your policy or plan and re-read it. Find out the extent of your financial obligations. Ask about the long-term implications of decisions you make today. Get regular (at least monthly) updates about where you stand financially with the payer and program. Find out about public or other private benefits you may be eligible for and apply promptly.

## **How Will BIA of IL Help Me?**

The mission of the Brain Injury Association of Illinois is to create a better future through more brain injury prevention, research, future education and advocacy. The Brain Injury Association of Illinois is a non-profit, statewide membership organization comprised of people with brain injuries, family member, friends and professionals. Our programs and services include:

### **ADVOCACY**

Individual  
Public Policy

### **EDUCATION**

Annual Educational Conference  
Educational Materials  
Educational Training  
Injury Prevention Program  
Public Awareness

### **SOCIAL/RECREATION**

Camp FunZone (Pediatric Camp)  
Wilderness Endeavor (Adult Camp)

### **FAMILY SUPPORT SERVICES**

Information & Resources  
Support Groups Statewide  
Peer Support Program  
Toll-free Family Resource Line



**BRAIN INJURY ASSOCIATION OF ILLINOIS**

P.O. Box 64420

Chicago, IL 60664-0420

(312) 726-5699

(800) 699-6443 in-state only

(312) 630-4011 fax

E-mail: [info@biail.org](mailto:info@biail.org)

[www.biail.org](http://www.biail.org)

