



SERVICE DESCRIPTIONS

FINANCIAL SERVICES

After brain injury, many people face financial struggles and challenges that may seem overwhelming. You are encouraged to consult with a qualified attorney or financial planner to structure a solid financial plan. You may also be eligible for federal or state assistance depending on your level of care needs. Many people are often denied at first and need to appeal the decision. Avoid feeling discouraged and begin the appeals process immediately, requesting reconsideration and a hearing before an Administrative Law Judge. You may also seek out assistance from an attorney/advocate.

Supplemental Security Income (SSI)

Supplemental Security Income is a need-based federal financial assistance program intended to guarantee a minimum monthly income to persons with disabilities who have limited resources. Persons with disabilities can be eligible for SSI regardless of age or previous work experience. If eligible for SSI, you are automatically eligible for Medicaid. Insurance policy payments, court settlements, worker's compensation and other financial resources may limit your eligibility for SSI.

Social Security Disability Insurance (SSDI)

To qualify for Social Security Disability Insurance, a person must have an impairment that is expected to keep them from working for at least a year. The amount of a person's SSDI payment depends upon work experience and how much was paid in the Social Security system through taxes. Some people may be eligible for both SSDI & SSI. It is advised that you apply for benefits early because of a six-month waiting period.

Medicare

Medicare is a federal health insurance plan that includes persons with disabilities that are determined to be eligible for SSDI due to disability. Medicare is not based on income. Medicare has 4 components:

- Hospital insurance (Part A)
- Medical insurance (Part B)
- Medicare Advantage Plans (Part C)
- Prescription Drug Coverage (Part D)



Medicaid

Medicaid is a need-based program for individuals with low income, few assets and meet immigration/residency requirements. It can pay for eyeglasses, dental care, mental health services, family planning, hospice and hospital care, medical equipment, home health care, nursing home services, some prescribed drugs and transportation for medical appointments. Waivers are a funding source usually targeted toward a specific age or other variable to broaden the eligibility scope for Medicaid. These waivers provide the opportunity to live in the community rather than in nursing homes or institutionalized settings. You must be on medical assistance, certified disabled, and eligible for nursing home or institutionalized care to qualify. See list below for specific waivers accessible to individuals with brain injury in North Carolina.

- NC Innovations Waiver
- TBI Waiver
- Community Alternatives Program for Children (CAP-C)
- CAP for Disabled Adults (CAP-DA)
- CAP-Choice
- Money Follows the Person (MFP)

Local Management Entities/Managed Care Organizations (LME/MCOs)

Presently there are seven LME/MCOs that manage providers for both Medicaid and State funded services in the community to individuals with a mental health condition, substance use disorder, and/or a intellectual/developmental disability (I/DD) - which traumatic brain injury (TBI) falls under the umbrella of. Each LME/MCO can assist you in accessing services you are eligible for within their network of providers, determined by county. Types of services may include day services, respite, personal care, mental health/substance use, residential, behavioral & crisis, technology & equipment, and more. The first step is to call the "Access Line" for your local office. All offices have a toll free number that you can call for crisis or resource information. Tell them that you (or your family member) have a TBI and are interested in available services.

Department of Social Services (DSS)

The Division of Social Services provides guidance and technical assistance to direct service agencies that address issues of poverty, family violence and exploitation. Specific departments may assist with child welfare & support, food & nutrition, employment, energy assistance, refugee services, and systems of care. For individuals interested in applying for Medicaid or state-funded assistance, contact your local DSS agencies. Some funding options, such as waivers slots, are determined by county (i.e. the NC Medicaid Innovations or TBI Waiver) and have a wait list or registry for receiving services.



Workers' Compensation

If an employee is hurt on the job or develops a disease due to conditions on the job, Workers' Compensation pays all reasonable and necessary medical care related to the injury or illness. Be sure to report the injury to your employer within 24 hours and only seek treatment at approved medical facilities.

Private Insurance

Individual health insurance policies generally cover basic medical care, prescription medication, vision, and dental services with great variability between plans. Be sure to investigate your deductible, co-payment, and in-service network providers when choosing providers and health plans.

Department of Veterans Affairs (VA)

The Department of Veterans Affairs is a federal program that provides benefits to eligible veterans (with an honorable or general discharge). Veterans may receive acute rehabilitation, residential care, outpatient treatment, dental treatment, alcohol and drug treatment, prosthetic devices or mental health services.

Special or Supplemental Needs Trusts

Trusts, such as a Special Needs Trust, may be helpful if there is a financial settlement for the person with a brain injury or resources they may inherit. These allow the person with the brain injury to continue to be eligible for government benefits while protecting their assets.

RESOURCES & REFERENCES

- Social Security Administration:
www.ssa.gov
- Medicare: www.medicare.gov
- NC Medicaid:
medicaid.ncdhhs.gov/medicaid
- NC Department of Veterans Affairs:
www.milvets.nc.gov
- Workers' Compensation:
www.dol.gov/general/topic/workcomp
- Ticket to Work: choosework.ssa.gov
- NC Department of Social Services:
www.ncdhhs.gov/divisions/dss
- LME/MCOs:
www.ncdhhs.gov/providers/lme-mco-directory
- Healthcare Marketplace:
www.healthcare.gov
- NC Department of Insurance (DOI):
www.ncdoi.gov
- NC Navigator Consortium: ncnavigator.net
- NC Drug Card: northcarolinadrugcard.com
- NC MedAssist: medassist.org/free-pharmacy-program

