

PROGRAMS OFFERING FINANCIAL SUPPORT

Social Security Benefits

If you are 62-64 years old and have been laid off, you may be eligible for Social Security benefits. Call the Social Security Administration at (404) 331-4155 or 800 772 – 1213 on the web at www.ssa.gov for the Social Security office nearest you.

Temporary Assistance for Needy Families

The Temporary Assistance for Needy Families (TANF) program provides financial assistance to families with dependent children when divorce, separation, death, disability or unemployment deprives a child of the financial support of one or both parents. Families who receive TANF are automatically eligible for medical assistance and are usually eligible for food stamps.

Food Stamps

The Food Stamp program provides coupons that are used to buy food. The amount of coupons a family can receive depends on family size and income and expenses, like child care costs. Single individuals, families with children, and married couples without children may be eligible for food stamps.

Medicaid

A federal medical insurance program available to low-income individuals. Your local DFCS office can help you to determine whether you are eligible for this program.

In order to obtain TANF, food stamps, or Medicaid, contact your local Department of Families and Children Services

Veterans

If you or a member of your immediate family has served in the armed services, you may qualify for veteran's health benefits. Contact the Veterans Administrative Medical Center at (404) 321-6111 or on the web at www.va.gov for more information.

DEPARTMENT OF FAMILY & CHILDREN SERVICES

The Georgia Department of Family and Children Services may be the right place to begin inquiring about medical help, food stamps, or cash assistance. A person can inquire about DFACS services at the office that serves the county and area where they live. A homeless person who lives on the streets, in shelters, or elsewhere can get assistance with a mailing address.

When applying for assistance in a local DFACS office, it may be helpful to be able to provide:

- Some identification that shows your name and address;
- Proof of earnings or other income, such as Social Security or SSI benefits, or a pension, for each member of your household;
- Proof of how much you spend for child care;
- Rent receipts or proof of your mortgage payments;
- Records of your utility costs; and medical bills for those members of your household age 60 or over and for those getting Social Security or SSI benefits because they are disabled.

Food Stamps are available to low-income individuals, based on standards regarding income and resources.

- Eligibility and benefit amount are based on assistance unit size, income and resources.
- Adults in the assistance unit may have a work requirement if not employed.

NPE is a food program designed to assist older people. It is run by the Department of Health and Human Services through the state agencies on aging. NPE is part of the Grants for State and Community Programs on Aging, which also authorizes in-home services for the frail elderly, supportive services and senior center operations. The nutrition services program assists elderly Americans by providing them with nutritious meals. If you are age 60 or older, you are eligible for the program and so is your spouse, even if he or she isn't 60 years old. Age is the only factor used to decide if you are eligible. You do not have to meet any income limits to receive meals under the program.

Medicaid – The Division of Medical Assistance administers the Medicaid program, which provides health care for people who are aged, blind, disabled or indigent. Medicaid is a benefit program, which provides assistance with medical expenses for low-income individuals and families. Medicaid provides comprehensive health and dental services for eligible individuals and families including: doctor's visits, inpatient hospital care, emergency services, prescription drugs, medical transportation and other services necessary to keep individuals and families healthy. Medicaid does not pay money to you; instead, it sends payments directly to your health care providers.

Medicare – Medicare is medical "insurance" for the aged, blind, and disabled. This program is run by the Federal Department of Health and Human Services. Medicare is the federal health insurance program for: people 65 years of age or older, certain younger people with disabilities.

INFORMATION

Social Security Disability benefits are paid to individuals who have worked in the recent years. Usually you have to work 5 out of the last 10 years. For individuals 31 years old, the requirements are a little different since they have not been in the work force as long.

Supplemental Security Income or SSI pays benefits monthly to individuals aged 65 or older, blind or have a disability. This is a Federal benefit program for the aged, blind, and disabled that have limited or no other income. The disability criteria are the same as for social security benefits.

Temporary Assistance for Needy Families (TANF) is administered by DHR's Division of Family and Children Services. It is an employment services program to help parent, other relatives, and legal guardians who live with and support children under 19.

- Applicants must be potentially eligible for cash assistance based on present income and resources.
- Applicants must look for work before cash assistance will be approved unless:
- They are a victim of domestic violence
- They are disabled, or
- They already work, or
- They are a single parent with a child under 12 months of age, or
- They are not the natural, adoptive or stepparent of the children under age 19 who live with them and whom they support, or
- They have other concerns which prevent them from working.

Veterans Affairs Disability Benefits:

Compensation – The VA can pay you monthly compensation if you are at least 10% disabled as a result of your military service.

Pension – The VA can pay you a pension if you are a wartime veteran with limited income and you are permanently and totally disabled or are 65 or older.

Disability and Indemnity Compensation is payable to survivors of:

- - Service members who died in active duty
 - Veterans who died from service related disabilities
 - Certain veterans who were being paid 100% VA disability compensation at time of death

For additional information on assistance or benefits through the Department of Veterans Affairs, it may be helpful to contact any VA Office, call 877-669-8477, or visit www.va.gov.

SSI & Social Security Disability Benefits

Two Kinds Of Disability Payments

Social Security makes disability payments under two programs: 1. Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI). SSDI payments are made to workers (and minor children and spouses with children in their care) who have worked at least 5 years in the last 10 years before becoming disabled. 2. SSI payments are made to people (from age 1 up through age 64) who have little or no income or resources (things they own).

Do You Have A Disability?

To get SSDI or SSI, you must be unable to do any substantial work because of your medical conditions. In 2007, substantial earnings mean, \$900 (or \$1500 if blind) or more a month. This amount goes up each year. Your medical conditions must have lasted, or be expected to last, at least 1 year, or be expected to result in your death.. Even if you cannot do your regular job, you must be unable to perform any regular paying job for at least 12 months to qualify for SSDI or SSI disability. However, it is your right to apply for disability benefits even if you are told you probably will not be approved.

How Do You Get Started?

If you think that you may be eligible for SSDI or SSI payments, there are 4 ways to do it. 1. By telephone: Call 1-800-772-1213 from 7AM to 7PM, M-F. 2. In person: To get appointment to go to the social security office you can call 1-800-772-1213 or you can just walk in and apply without an appointment. 3. By mail: You can call 1-800-772-1213 and request application forms be mailed to you or you can go to the social security office and ask for the forms. 4. By internet: Go to www.socialsecurity.gov.

If you are currently homeless, be sure to let SSA know. Your case will be assigned to a Homeless Unit where someone who is familiar with the challenges facing homeless people will handle it.

Information Social Security Office Needs When You Go For Your Interview

1. Your social security number. 2. Names of all your employers, when you worked there, hours worked, how much you were paid. 3. W-2 for last year 4. Birth certificate (original or certified copy. 5. Military discharge papers (DD-214) if you served in the military. 6. If applying for a child, school records, letters or reports from child's teacher. 7. Medical records (see below).

If you do not have all of these documents, do not delay applying. Social Security will help you obtain what you need.

Review the following list of places and check where you have been treated or who knows about your disabilities.

| | | | |
|-----------------------|--------------------------|---------------------------|-------------------------------|
| Hospitals | Insurance companies | Occupational therapists | TB tests, Blood tests |
| Clinics | Attorney records Special | Speech therapists | Hearing tests, Heart tests |
| Doctors, Nurses | education | Unions, HMOs | Physicals, Prescriptions |
| Jail Records | School records | Vocational Rehabilitation | Psychological Evaluations |
| Prison Records Mental | Social Workers | Workmen's Comp | X-rays, CAT scans |
| Health Hospitals | Case Workers | Veterans Admin | Any other records and sources |

Medical Information Needed for each disability that keeps you from working, list ALL of the places above that you have treated you for this disability, when you were first and last treated there, how many visits you have made, and the address. If you have any old medical records, discharge papers, medical bills, these will help jog your memory about dates of treatment. If you have been treated under more than one name, be sure to tell Social Security

What Happens Next? Social Security will send your application to the Georgia Department of Labor's Disability Adjudication Services (DAS) center in Stone Mountain, GA, where the medical decision will be made as to whether you are disabled or not according to Social Security's rules. (Note: No later than 1 week after you have completed your application at SSA, it should have been forwarded to the DAS. Call DAS at 678-476-7000 to find out the name and number of the adjudicator reviewing your case) A person called a disability adjudicator at the DAS, will order your medical records, review them, and make a decision if they have enough information. If additional information is needed you may be asked to provide more work history, a description of your daily activities, and perhaps go to a special exam or special test that Social Security will pay for. It takes about 4 to 5 months to complete most disability claims. Social Security will send you their decision. If they approve your application, they will tell you your payment amount and when payments will start. If they turn you down, they will tell you how to appeal.

For more information on techniques that case managers, advocates, and consumers can use to expedite and improve applications, please contact the DHR SOAR Project at 404-657-2134

10 Actions You Can Take To Improve Your Chances To Be Approved For Disability Benefits

Some Organizations in the Atlanta area that help people apply for disability benefits: Crossroads Community Ministries, 420 Courtland St., **Contact:** Emily McIver, 404-873-7650, **Intake:** M-F 8:30am **Georgia Law Center for the Homeless**, 100 Edgewood Ave. Suite 1625, 404-681-0680, **Intake:** Mon 9am-12pm & Tu/Th 1pm-4pm **Positive Outlook Foundation, Inc.**, Outreach Team, **Contact:** Yolanda Castillo, 404-514-1633, **Intake:** By Appointment Only

- **Homeless?** If you are homeless, make sure you let the Social Security Administration know. Special assistance is offered to people who are homeless because Social Security understands difficulties you may have in getting mail, or having to change your address often.
- **Mailing address:** Be sure you have a reliable, stable mailing address and check often to see if you have mail. Some of the larger mailrooms for homeless people: Crossroads (St. Luke's) 420 Courtland St. Atl 30308, Odyssey III (must have I.D.), 276 Decatur St., Atl 30312, Safehouse, 89 Ellis St. Atl 30303
- **If you don't live at your mailing address:** If your mailing address differs from your residence address or you are homeless, be sure to tell Social Security at the time you apply and your disability adjudicator where you actually live so that they can schedule any doctor's appointments in zip codes most convenient for you whenever they can.
- **Forms:** You are most likely to be asked by your disability adjudicator to fill out two forms: Function Report-Adult-Form SSA-3373-BK and Work History Report-Form SSA-3369-BK. These forms are used when the medical reports were not sufficient to make a decision. It is very important that these forms be completed and returned to your disability adjudicator. When completing the Function Report, you want to give details. You want to emphasize how and when your disabilities limit your ability to do things an average person can do. If you are not able to complete these forms, call your adjudicator and say you need help. Failure to complete and return these forms may hurt your chances for being approved. Social Security employees and your disability adjudicator will help you complete these forms if you have difficulty answering all the questions.
- **Vocational Rehabilitation**—Don't wait until you have been denied to think about a referral to VR. If VR helps you to obtain sustained work, that is great. You will be able to earn more than you would get with SSI. If VR is not successful, then this can be evidence that there is no work that you can do despite the best efforts of VR experts. You can call the VR office (404-206-6000) to ask for services at the same time Social Security is processing your SSI/SSDI application.

Remember

- Do not delay applying for benefits because you don't have all the things Social Security requests. You may lose money if you delay applying. Social Security will help you obtain whatever information is needed.
- You have a right to be served by any Social Security Office you prefer. You are not required to go to the office nearest to your mailing address or residence.

IF YOUR DISABILITY APPLICATION IS TURNED DOWN

□ **Always appeal.** The first appeal is called a reconsideration and the same office (the DAS) that turned you down will review your appeal. It will take about the same amount of time to process as your initial claim took. If your reconsideration request is turned down, you can appeal again and this is called a hearing request where you go before an administrative law judge. Find a lawyer who specializes in Social Security cases and who will not charge you anything unless you win your appeal. It varies from state to state but generally the hearing takes about two years to complete from date of filing to date of written decision.

VETERANS ASSISTANCE

Helplines for Veterans

1-800-827-1000 - for disability, compensation, pension, education/training, vocational rehab & home loans

1-800-697-6947 - for burial, headstones and markers 1-800-669-8477 - for life insurance

1-800-827-1000 - for veteran's healthcare 1-800-827-0648 - for debt management information 1-800-829-4833 - for telecommunication device for the deaf (TDD) 1-800-PGW-VETS (749-8387) - Persian Gulf Veterans Hotline

404/873-1345 - for info on vocational rehab for disabled veterans (Jewish Family Services/VA joint project)

Veteran's Administration Regional Office

1700 Clairmont Rd., Decatur 1-800-827-1000 (24-hours daily), office: 8:30am to 4:30pm

Services include: Helping veterans file for benefits, obtain a DD-214, resolve problems with checks, and apply for vocational rehabilitation and educational benefits.

VA Medical Center (Hospital)

1670 Clairmont Rd., Decatur, Ga. 30033, 404/321-6111 **Substance Abuse Program:** Located on the 5th floor of hospital. Call ext. 6900 for an appointment or walk-in 7:30am to 3pm Mon-Fri. Bring your VA hospital card if you have one. Dual diagnosis patients accepted. **Homeless Vet Program:** Helps connect homeless veterans with a variety of services available including substance abuse treatment, mental illness treatment, and housing. Call ext. 7436 8am to 2pm Mon-Fri.

Vet Center

77 Peachtree Place (Midtown) 404/347-7264 Mon-Fri 8:30am to 4:30pm You don't need an appointment--you can just walk-in. Try to arrive before 2:30pm Services include readjustment counseling, job counseling and information, substance abuse information/referrals, and helping to link you to other VA services. You can be seen by the Vet Center regardless of when you served.

VA Midtown Clinic

77 Peachtree Place, 404/321-6111 ext. 2601 (Located in the same office as the Vet Center) 7:30am to 3:30pm Mon-Fri This is a primary care medical clinic. Offers complete physicals, general medical exams, and routine X-rays, follow-up appointments, medical consultations, social work services, health care planning, fills prescriptions, offers medications, crisis counseling, women's medical services (pap smears and mammograms). If you are interested in receiving your medical care at this clinic, contact your primary Care Team (red, green, purple, or silver) and ask to be enrolled for the Midtown Clinic Team. If you are not currently assigned to a Primary Care Team, and you are interested in using this clinic, call the Telephone Advice Program (TA) 404/329-2222 and ask one of the assistants to enroll you in the Midtown Clinic. Critical Needs Guide 404/614-1000