



Brain Injury Association of New Jersey

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SOURCES OF FUNDING FOLLOWING A BRAIN INJURY: PUBLIC AND PRIVATE

Overview

Currently, in the State of New Jersey, there are several funding sources available in the event of a brain injury. Severity of injury, pre-injury insurance, employment, financial situation, current age, and the circumstances that brought about the injury are all factors that help determine which sources may be available to an individual with a brain injury.

The following information is provided to assist families and professionals in understanding the existing programs so that they can better determine where to apply for assistance.

I. Government Sources of Assistance

A. 1) SSDI (Social Security Disability Income)

The Social Security Disability program pays benefits at any age to people who have enough Social Security credits and who have a severe physical or mental impairment that is expected to prevent them from doing “substantial” work for a year or more, or who have a condition that is expected to result in death. The disability program includes incentives to smooth the transition back into the workforce, including continuation of benefits and health care coverage while a person attempts to work.

2) SSI (Supplemental Security Income)

Supplemental Security Income is a federal program established for the aged and people with disabilities. The program provides monthly payments to people who have a low income and few assets. The federal government administers SSI through the Social Security Administration office. People over 65 and people with disabilities, including children, may be eligible for SSI payments, and would receive New Jersey Medicaid automatically. Check with your local Social Security office for the SSI rates (as they vary state to state, and vary depending on a person’s living arrangements). Generally, people who qualify for SSI also qualify for Medicaid, food stamps, and other assistance.

For further information on Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI), contact the Social Security Administration at 1-800-772-1213 or visit their website at www.ssa.gov

B. Medicare

Medicare is a health insurance program, administered by the Health Care Financing Administration (HCFA), for people 65 years of age or older and certain young people with disabilities. Anyone who has received Social Security Disability Insurance (SSDI) for at least two years is eligible for Medicare.

Medicare services are divided into two types: Part A and Part B. Part A helps to pay for care in hospitals, skilled nursing facilities, and hospice care. Part B helps pay for doctors, outpatient hospital care, and some other services not covered under Part A. Part D helps pay for prescription drugs and is provided by private insurance companies. Beneficiaries choose from several drug plans

For further information on Medicare, call 1-800-633-4227 or visit the website at www.medicare.gov.

C. Medicaid

The New Jersey Medicaid program, administered by the Division of Medical Assistance and Health Services, covers certain medical and health care services for individuals who meet established eligibility requirements. Medicaid is a medical assistance program designed for persons on limited fixed incomes and for some “medically needy” persons. SSI recipients are automatically eligible and need not make a separate application.

Medicaid also authorized some long-term care facilities to operate programs, units, and equipment that provide specialized care to certain nursing home residents with exceptional needs, including traumatic brain injury long-term care facilities. Pre-admission screening is required for all prospective long-term care residents whose primary nursing home expenses will be paid by Medicaid, as well as pre-admission screening for those requiring specialized care in a traumatic brain injury long-term care facilities.

For further information on Medicaid, call 1-800-356-1561.

Medicaid Home & Community-Based Waivers

Medicaid provides unique services to persons with a variety of disabilities through home and community-based waiver programs.

The **Community Resources for People with Disabilities (CRPD) Medicaid Waiver** is for blind and disabled children and adults, and provides all Medicaid State Plan services, as well as case management services. Individuals who meet specific clinical criteria, can receive private duty nursing services of up to 16 hours per day. The most frequently used services are personal care assistant, home health, medications, durable medical equipment and physician services. New Jersey has recently added new services to this waiver, including environmental modifications and personal emergency response systems. **For further information on the CRPD Waiver, contact the Division of Disability Services at 1-888-285-3036 or 609-292-4800.**

The **Traumatic Brain Injury (TBI) Medicaid Waiver** is for persons 22-65 with an acquired brain injury, and provides case management, counseling community residential services, therapies, behavioral programs, environmental modifications, day programming, personal care assistant, transportation, respite care, night supervision, chore services and companion services for individuals who qualify. **For further information on the TBI Medicaid Waiver, contact Medicaid at 609-292-4800 or 888-285-3036.**

The **Global Options (GO) for Long-Term Care Medicaid Waiver** is for individuals 65 years or older, or between the ages of 21 and 64 who are deemed disabled by the Social Security Administration (SSA) or the Division of Medical Assistance and Health Services, Disability Review Section (individuals who are chronically mentally ill, mentally retarded or developmentally disabled are considered ineligible). Services provided through the GO Medicaid Waiver include assisted living adult family care, respite care, home based supportive care, environmental accessibility adaptations, personal emergency response systems, home delivered meal service, caregiver/participant training, social adult day care, special medical equipment and supplies, chore services, care management, transition services and transitional care management, transportation, and attendant care.

The **Global Options (GO) Nursing Facility Transition (NFT)** is part of the above GO initiative, and is for individuals residing in a nursing facility who could potentially transition back to the community.

For more information on the GO for Long-Term Care and GO Nursing Facility Transition Medicaid Waivers, contact your local Area Agency on Aging at 1-877-222-3737.

The **Community Care Medicaid Waiver (CCW)** is for individuals registered with the Division of Developmental Disabilities (the disability had to have manifested before the age of 22), and provides case management, habilitation, individual supports, environmental/vehicle accessibility adaptation, personal emergency response system, and respite care. **For further information on the CCW Waiver, contact the Division of Developmental Disabilities at 609-987-0814.**

New Jersey's Personal Preference: Cash & Counseling Program

Allows Medicaid recipients who are eligible for Medicaid Personal Care Assistance services to direct their own care. Through a monthly cash allowance, participants work with a consultant to develop a cash management plan by which they decide the services they need and the individuals and/or agencies they wish to hire to provide the identified services. The program requires greater consumer responsibility but offers participants greater control, flexibility and choice.

For further information on the Cash & Counseling Program, contact the Division of Disability Services at 1-888-285-3036 or 609-292-7800

D. Veterans

A disabled individual who is a veteran or whose parent or spouse is or was a veteran, may be eligible for monthly cash payments, assistance with educational costs, medical care, vocational assistance, rehabilitation or other benefits. In addition, a disabled person who is a veteran may be eligible for grants for specifically adapted housing.

For more information, contact the Veteran's Affairs Hotline at 1-800-624-0508.

E. Vocational Rehabilitation

The Division of Vocational Rehabilitation Services (DVRS), within the Department of Labor, provides services to individuals of employable age with disabilities through 18 district offices. Eligibility generally is based on the presence of a mental or physical disability that is a handicap to employment, and a reasonable expectation that the division's services will help the individual become employable. Vocational rehabilitation counselors work with the individuals and their families to develop and carry out a plan for training and placement. If financial need is established, the division will purchase other rehabilitative services from private providers, such as further evaluation or counseling, training at a vocational center or technical school and on-the-job training

For further information, contact the Division of Vocational Rehabilitation Services at 609-292-5987, or visit their website at <http://lwd.dol.state.nj.us/labor/dvrs/DVRIndex.html>.

F. Ticket to Work

The goal of the Ticket to Work program is to give disability beneficiaries the opportunity to achieve steady, long-term employment by providing them greater choices and opportunities to go to work if they choose to do so. The Social Security Administration issues Tickets to eligible adult (ages 18-64) beneficiaries. Tickets can be used to obtain rehabilitation and employment services or a job from any Employment Network a beneficiary chooses. Employment Networks are service providers that work with beneficiaries to provide support and employment-related assistance. The Ticket Program is voluntary, and individuals will receive their Ticket in the mail directly from the Social Security Administration. The Program is under the authority of the Social Security Administration, and is administered nationally by Maximus, Inc., the contracted Program Manager (PM).

For further information on the Ticket to Work program, visit the website at www.yourtickettowork.com, or contact Maximus, Inc. at 1-866-968-7842.

G. Victims of Crime Compensation Agency

Victims of crime who have suffered personal injuries (including brain injuries) may file a claim for compensation with the New Jersey Victims of Crime Compensation Agency. To be eligible, you must file within two years from the date of the personal injury, the crime must be reported to the police within three months after it occurs, the crime must have occurred in New Jersey, and you must cooperate fully with the police, the prosecutor's office, and the agency.

For further information, contact the Victims of Crime Compensation Agency at 877-658-2221.

H. Traumatic Brain Injury Fund

The purpose of the Traumatic Brain Injury (TBI) fund is to allow New Jersey residents who have survived an acquired brain injury to obtain the services and supports they need to live in the community. The Fund purchases services and supports that foster independence and maximize quality of life. This Fund is used when insurance, personal resources and/or public programs are unavailable to meet the needs of the applicant. Services that may be funded include the following: addiction treatment services, assistive technology, case management, cognitive therapy, counseling services, employment services, equipment, home health services, home modifications, neuropsychology services, personal care assistance, pharmaceuticals, service coordination, transportation, therapy services, and other services related to brain injury.

For further information, contact the Division of Disability Services at 1-888-285-3036 Option 2.

I. New Jersey Temporary Disability Insurance

Workers who are temporarily unable to perform their normal work responsibilities due to illness or disability NOT caused by work are entitled to receive benefits from the State of New Jersey for up to 26 weeks. In order to be eligible for these benefits, you must have had at least 20 calendar weeks in covered New Jersey employment in which you earned \$103 or more (called "base weeks"), or have earned \$5,200 or more in such employment during the "base year" period. The "base year" period is the 52 weeks immediately before the week in which your disability began. Only covered wages earned during the base year period can be used in determining your claim. Workers who become disabled within 14 days of their last day of work in covered New Jersey employment may be covered for disability insurance under the State Plan or an approved Private Plan. Inquiries concerning your own coverage may be directed to your employer, and benefits are usually applied for on the worker's behalf by the employer. You have 30 days from the first day of disability in which to file your claim.

For further information, speak with your employer or contact the Division of Temporary Disability Insurance at 609-292-7060.

J. New Jersey Catastrophic Illness in Children Relief Fund

The Catastrophic Illness in Children Relief Fund was created to provide financial assistance for families whose children have experienced an illness or condition which is not fully covered by a state or federal program, or by insurance, or have unpaid medical bills. Families annually may reapply for assistance. Families that have lived in New Jersey for at least three months immediately preceding the date of application may be eligible if they have incurred health care expenses that exceed 10 percent of the family's income (plus 15 percent of any income over \$100,000). The child must have been 21 years old or younger when the medical bills were incurred.

For further information, contact the Catastrophic Illness in Children Relief Fund at the Family Information Line at 1-800-335-FUND (3863).

K. Division of Developmental Disabilities

The New Jersey Division of Developmental Disabilities arranges and coordinates services to eligible state residents who have developmental disabilities. Developmental disabilities begin before age 22 and are lifelong conditions that affect a person's ability to live without some assistance. These conditions include neurological impairments that are most often due to traumatic brain injuries occurring during the developmental stages. Developmental disabilities substantially limit the individual in at least three of the following areas: self-care, learning, mobility, communication, self-direction, economic self-sufficiency and the ability to live

independently. Availability of services depends upon the Division's current resources and types of services offered vary in each county. Some services offered include residential services, self-determination (allows individuals to create their own service plans and decide where and with whom they want to live), family support (including in home and out of home respite, cash stipends, assistive devices, and recreation), day programming, and supported employment.

For further information on the Division of Developmental Disabilities, call 800-832-9173

II. Private Sources of Assistance

A. No Fault Insurance

Individuals who have sustained their injuries during an automobile accident are protected under the New Jersey Automobile Reparation and Reform Act, commonly known as no fault insurance. Benefits include all reasonable and necessary medical expenses incurred as a result of the accident as well as continuation of income. Since 1990, there has been a \$250,000 cap on allowable medical expenses. Any injuries prior to that time were grandfathered in under old law, with no cap on allowable medical expenses.

B. Worker's Compensation

Benefits similar to those provided under no fault insurance may be available to individuals injured while on the job. Payments for lost wages as well as medical expenses are usually available. Information can be obtained through the employer's personnel department.