



Sources of Funding

Overview

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

1) SSDI (Social Security Disability Income)

Phone Number: 1-800-772-1213

Website: www.ssa.gov

Online Application: www.ssa.gov/apply

- The Social Security Disability program pays benefits at any age to people who have enough Social Security credits from work history and who have a severe physical or mental impairment that affects their ability to work for a year or more, or who have a condition that is expected to result in death. The disability benefits may include a monthly payment and access to Medicare health insurance. Individuals can apply online.

2) SSI (Supplemental Security Income)

Phone Number: 1-800-772-1213

Website: www.ssa.gov

Online Application: www.ssa.gov/apply

- 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. Individuals can apply online.

3) Medicare

Phone Number: 1-800-633-4227

Website: www.medicare.gov

Online Application: www.ssa.gov/medicare/sign-up

- Medicare is a health insurance program, administered by the Centers for Medicare and Medicaid Services (CMS), 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. Part C, also known as Medicare Advantage Plan, is offered by private insurance companies approved by Medicare that provide all of your Part A and B, and oftentimes medication, coverage. Medicare pays a fixed amount for your care every month to the companies offering Medicare Advantage Plans. Individuals can apply online.

4) Medicaid/NJ Family Care

Phone Number: 1-800-701-0710

Website: www.njfamilycare.dhs.state.nj.us/Default.aspx

Online Application: www.njfamilycare.dhs.state.nj.us/apply.aspx

- The New Jersey Medicaid program, also known as NJ Family Care, is administered by the Division of Medical Assistance and Health Services and 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. Children, adults, pregnant women, adults over 65, and people with disabilities can qualify for Medicaid. SSI recipients are automatically eligible and need not make a separate application. New Jersey Medicaid requires that everyone who has Medicaid, including people who also have Medicare or private health insurance, must enroll in a Medicaid managed care organization (MCO) or health plan. The 5 plans are: Aetna (serving all counties) Fidelis Care (serving all counties except Hunterdon), Horizon NJ Health (serving all counties), United Healthcare Community Plan (serving all counties), and Wellpoint (serving all counties). Medicaid MCOs provide care management services to assist consumers in choosing in-network providers for needed services. Care managers are able to do individual, out-of-network contracting with medical, dental, and mental health providers who are not in the MCO’s network, when the MCO does not have in-network providers with the same level of expertise as the out-of-network provider. These arrangements are made on a case-by-case basis, if the health care professional is willing to make such an arrangement. 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. Individuals can apply online.

Medicaid Home & Community-Based Waivers

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

- The **Managed Long-Term Services and Supports (MLTSS)** is for blind and disabled children and adults who meet the clinical eligibility for Nursing Facility level of care. MLTSS uses MCOs to coordinate and provide services at home or in an assisted living facility, nursing home, or community residential program. MLTSS provides access to Medicaid State Plan A benefits, care management, private duty nursing, home and vehicle modifications, respite, personal emergency response systems, mental health and addiction services, community residential services, assisted living, and nursing home care.

For further information on the MLTSS Waiver, contact the Division of Disability Services at 1-888-285-3036 or your local county’s Aging and Disability Resource (ADRC).

- The **Community Care Program (CCP)** is for individuals registered with the Division of Developmental Disabilities (the disability had to have manifested before the age of 22) and who require an ICF/IID Level of Care (Intermediate Care Facilities for Individuals with Intellectual

Disabilities). The CCP provides case management, habilitation, individual supports, environmental/vehicle accessibility adaptation, personal emergency response system, and respite care.

For further information on the CCP, contact the Division of Developmental Disabilities at 609-633-1482.

- The **NJ Personal Preference Program (PPP)** allows Medicaid recipients who are eligible for Personal Care Assistance (PCA) services to direct their own care. Through a monthly cash allowance, participants work with a consultant to develop a budget by which they decide the services they need and the individuals and/or agencies they wish to hire to provide the identified services. The PPP allows individuals to choose home care services, hire trusted friends/relatives as workers, schedule services to meet their needs, and exercise greater independence. The PPP provides a fiscal intermediary agency that handles all payroll responsibilities including bookkeeping, time sheets, and issuing paychecks. An individual's Medicaid MCO can assist with enrolling in PPP.

For further information on the PPP, contact the Personal Preference State Program Office at 609-631-2481.

5) Veterans Affairs

Phone Number: 1-800-827-1000

Website: www.benefits.va.gov/BENEFITS/Applying.asp

- A disabled individual who is a veteran or whose parent or spouse is/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. Individuals can apply online.

6) Division of Vocational Rehabilitation Services

Phone Number: Contact your local county's DVRS

Website: www.nj.gov/labor/career-services/special-services/individuals-with-disabilities/process.shtml

- The Division of Vocational Rehabilitation Services (DVRS), within the Department of Labor, provides services to individuals aged 14 and older with disabilities. 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. Individuals can apply online or be referred by another agency or school.

7) Ticket to Work

Phone Number: 1-866-968-7842

Website: www.choosework.ssa.gov

- 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 Ticket to Work Program provides services such as career counseling, vocational rehabilitation, and job placement and training from authorized service providers to eligible adult ages 18-64. The Program is voluntary and is under the authority of the Social Security Administration. Individuals can call the helpline to verify eligibility and enroll.

8) Victims of Crime Compensation Office

Phone Number: 877-658-2221

Website: www.njoag.gov/vcco

Online Application: www.vcco3.lps.nj.gov/

- 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 Office. To be eligible,

you must file within 5 years from the date of the personal injury, the crime must be reported to the police within 9 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. Information can be obtained from the individual's local county prosecutor's office. Claims can be filed online or at county prosecutors' offices through their respective Victim/Witness Coordinator.

9) New Jersey Traumatic Brain Injury Fund

Phone Number: 1-888-285-3036

Website: www.nj.gov/humanservices/dds/programs/braininjuryfund

- The Traumatic Brain Injury (TBI) Fund provides New Jersey residents of any age who have survived a traumatic brain injury the opportunity to access the brain injury related services and supports they need to live in the community. The Fund purchases supports and services to foster independence and maximize quality of life when insurance, personal resources, and/or public programs are unavailable to meet those needs. Services that may funded include the following: home modifications, service coordination, assistive technology, cognitive therapy, neuropsychological services, pharmaceuticals, physical/speech/occupational therapy, and other services related to brain injury. To be eligible, an individual must provide medical documentation of traumatic brain injury, have liquid assets of less than \$100,000, and be a resident of NJ for at 90 consecutive days. Application can be found on the TBI Fund website.

10) New Jersey Temporary Disability Insurance

Phone Number: 609-292-7060

Website: www.nj.gov/labor/myleavebenefits/worker/tdi

- Workers who are temporarily unable to perform their normal work responsibilities due to illness or disability NOT caused by work are entitled to receive cash 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 weeks in covered New Jersey employment in which you earned \$283/week or more (called "base weeks"), or have earned \$14,200/year 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. You have 30 days from the first day of disability in which to file your claim. There is no limit to the number of times you may apply for and receive benefits as long as eligibility is met. More information is available through your employer. Applications can be completed online through the NJ Division of Temporary Disability and Family Leave Insurance website.

11) New Jersey Catastrophic Illness in Children Relief Fund

Phone Number: 1-800-335-3863

Website: www.nj.gov/humanservices/cicrf/home

Online Application: www.njcatastrophicfund.dhs.state.nj.us/cicrf

- The Catastrophic Illness in Children Relief Fund was created to provide financial assistance for families with medical expenses due to a child's illness or condition. The medical expenses must not be covered by a state or federal program, insurance, or other sources of funding such as fundraising. Examples of reimbursable expenses include addiction/mental health services, acute or specialized hospital care, physician care, medical equipment, pharmaceuticals, home/vehicle modifications, and home health care. To be eligible, the family must have lived in New Jersey for at least 3 months immediately prior to the date of application, the child must have incurred medical expenses before their 22nd birthday, and the health care expenses must exceed 10% of the family's income (plus 15% of any income over \$100,000). Families may reapply for assistance annually. Applications can be completed online through the NJ CICRF website.

12) Division of Developmental Disabilities (DDD)

Phone Number: 800-832-9173

Website: www.nj.gov/humanservices/ddd/index.shtml

- 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, receptive and expressive language, learning, mobility, self-direction, economic self-sufficiency, and the ability to live independently. Some services offered include assistive technology, behavioral supports, cognitive rehabilitation, day programming, occupational/speech/physical therapy, respite care, transportation, and supported employment. Applications can be found on the DDD website.

II. Private Sources of Assistance

1) 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 coverage of all reasonable and necessary medical expenses incurred as a result of the accident as well as continuation of income. Information can be obtained through the individual's car insurance company.

2) 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.

3) Employer Based Disability Benefits

Employers may offer short-term and long-term disability insurance. These income replacement benefits policies typically replace a percentage of an individual's income, and varies based on the provider and state requirements. Information can be obtained through the employer's human resources department.

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Our mission is to support and advocate for individuals affected by brain injury and raise public awareness through education and prevention.