



Disability Benefits and Financial Resources for Patients and Families

Disability Benefits, Medi-Cal, FMLA and Financial Assistance Programs

Government Disability Insurance programs with similar names: SDI, SSDI and SSI

State Disability Insurance (SDI) is a state program that gives a cash benefit for one year (52 weeks) or less to Californians who are disabled due to significant illness who worked before becoming disabled. Weekly benefits amount to about 60% to 70% (depending on income) of wages earned five to 18 months before your claim start dates, up to the maximum weekly benefit amount. **To qualify, you must have been paying SDI taxes on those wages (usually noted as CASDI on your paystub). You will access this benefit by applying through (EDD) Employment Development Department (California).**

Apply online at edd.ca.gov/en/disability/apply, or call EDD at **800-480-3287**.



How to Apply for SDI:

1. Apply online at: edd.ca.gov/en/disability/apply
2. Call the toll-free number: **800-480-3287**

Social Security Disability Insurance (SSDI) is a federal program that pays monthly cash benefits to people with long-term disabilities (due to significant illness) who qualify because they used to work or have a qualifying family member or members who worked and paid social security taxes for a long enough time (work credits). In addition, an SSDI recipient may qualify for health care coverage through Medicaid. **You may access this benefit by applying through the Social Security Administration (SSA).**

Supplemental Security Income (SSI) is a federal program that gives a monthly cash benefit to people older than 18, but younger than 65, who are disabled and are unable to work. It provides monthly payments to meet basic needs for food, clothing and shelter. If you cannot work due to a significant illness, have no other sources of income, and resources are worth \$2,000 or less for an individual and \$3,000 or less for a couple, you may be eligible for SSI. Past work history is not required to receive SSI. In addition, an SSI recipient in California who qualifies for SSI automatically will qualify for Medi-Cal/Medicaid benefits. **You may access this benefit by applying through the SSA.**

You may qualify for more than one of these above programs at the same time. For example, you might receive SDI at first and later transition by applying for SSDI due to exhaustion of benefits of SDI. If you get SSDI and have low/limited resources, you may qualify for SSI as well. Be sure to know which benefits you get and which you may qualify for should you apply.



How to Apply for SSDI or SSI:

1. Apply online at: ssa.gov/benefits/disability/
2. Call the toll-free number **1(800)-772-1213**
3. Call or visit your local Social Security office.



Private Disability Insurance

Short-Term Disability (STD) insurance is a private insurance that replaces some of your income if an injury or illness prevents you from working. While you are away from work, it pays you a certain percentage of your income for a set period time, usually nine to 52 weeks. An STD policy can be individually purchased, or some employers provide group STD policies as part of their benefits package. **Contact your Human Resources Department for more information.**

Long-Term Disability (LTD) insurance is private insurance that replaces some of your income if you are unable to work due to severe illness or injury and your condition is expected to last for an extended period. LTD coverage can often last five to 10 years, if not all the way through to your retirement. Again, an LTD policy can be individually purchased, or some employers provide group LTD policies as part of their benefits package. **Contact your Human Resources Department for more information.**



Family Medical Leave Act and Paid Family Leave

Family Medical Leave Act (FMLA) is protected under California family and medical leave laws that allow employees of companies with five or more employees to take up to 12 weeks of unpaid, job protected leave in a 12-month period to bond with a new baby, to care for a family member with a serious health condition or when a military spouse, child or parent deploys. It also requires that your group health benefits be maintained during the leave of absence. FMLA has no cash benefit coverage. **Contact your Human Resources Department for more details.**

Paid Family Leave (PFL) is a California state-funded program that provides short-term cash benefits for up to eight weeks to eligible California workers who have a full or partial loss of wages due to a need to care for a seriously ill family member. PFL is a component of the (EDD) SDI program which can aid in providing partial wage replacement benefits of about 60-70% of your weekly wages earned five to 18 months before your claim start date. **For more information or how to apply for PFL, visit edd.ca.gov/en/disability/apply.**



Economic Assistance

Medi-Cal is California's Medicaid program. This is a public health insurance program which provides needed health care services for low-income individuals and families, seniors, and persons with disabilities, including low-income people with specific diseases. **You may contact your City of Hope financial counselor for more information.**

In-Home Supportive Services (IHSS) provides caregiving services to eligible candidates who are over 65 years of age, disabled or blind. Disabled children are also eligible for IHSS. You may choose an IHSS-certified caregiver of your choosing or hire an in-home registry caretaker. IHSS is an alternative to out-of-home care and can aid the recipient to safely remain in their home. Eligibility criteria is limited to U.S residents who reside in California, have a Medi-Cal eligibility determination, and live at home and NOT a skilled facility. **To apply for IHSS, you must complete an application and submit it to your county IHSS office or call the toll-free number 888-944-4477.**

The types of services which can be authorized through IHSS are housecleaning, meal preparation, laundry, grocery shopping, personal care services (such as bowel and bladder care, bathing, grooming and paramedical services), accompaniment to medical appointments and protective supervision for the mentally impaired.

Long-Term Care Medi-Cal (LTC) is a California state program that provides for custodial and skilled nursing care to low-income individuals and nursing home residents who have used up their personal resources. LTC Medi-Cal pays for care received in a hospital or nursing facility which lasts or is expected to last at least one full calendar month after the month of admission. If you reside in a nursing home (also known as long-term care facility) or need nursing home care, Medi-Cal could pay for all or part of the care and services you receive.

For more information, go to dpss.lacounty.gov/en/health/ltc.html.



Financial Assistance

There are several programs that offer financial help for medical services and prescriptions to all City of Hope patients who qualify.

Additional financial resources and community grants may be available for patients diagnosed with and undergoing active cancer treatment. **For more information, please call a patient resource coordinator at 626-218-5461 or email resourcecoordinators@coh.org.**

You may also find community resources, including financial assistance, help with housing, food pantries and other resources, by calling 211 or visiting www.211.org and www.FindHelp.org.

How To Apply for State Disability Insurance (SDI)

Through the Employment Development Department (EDD)

EDD/SDI is benefit provided by the State of California that will pay you for up to 52 weeks (one year) of disability while you undergo treatment. You, the claimant, can take part-time, full-time or even intermittent disability time, depending on the recommendation of your treating physician. You can file for disability the day after you stop working due to treatment.

STEP 1: Once you and your treating provider decide on which date you will begin treatment, including chemotherapy, transplant or surgery, request a doctor's note to provide to your employer. The day after you stop working due to your illness will be the start date of your disability.

STEP 2: On the first day of your disability, go to edd.ca.gov/Disability/ and select SDI online. Choose SDI online Registration (only if you do not have a registered EDD account) and complete the registration questions to create a new account. If you already have an active online EDD account, you can login.

STEP 3: You will need the following information when filing for a "new claim" with EDD/SDI:

- Start date of disability
- Last or current employer name, mailing address and phone number
- The last day you worked
- Sick, vacation, paid time off, annual or "other" pay provided to you by your employer
- Driver's license number

Write down the receipt number that is displayed once your claim has been submitted.

STEP 4: After filing your claim online, please contact City of Hope Health Information Management Services (HIMS)/Medical Records Department:

Provide the following information:

- Full name or full name of claimant (if not the patient)
- Medical record number
- Date of birth
- Last four digits of your social security number
- Receipt number (R100000XXXXXXXXXX)

By one of these methods:

- Patient Portal: From the Medical Record Request option, you may message your message.
- Email: DL-HIMSMedicalForms@coh.org
- Fax: 626-218-8443
- Mail: Health Information Management Services (ROI)

City of Hope
1500 East Duarte Road
Duarte, CA 91010

- In Person: 1500 E. Duarte Road. Duarte, CA 91010

The HIMS Department is located in the Brawerman building, office 1221B, near the Lab and Social Work Department. Hours of operation are Monday through Thursday (8 a.m. to 4 p.m.), and closed for lunch from noon to 1 p.m.

NOTE: During closed hours, you may still drop off the disability/medical form(s) at our drop-off box located outside the HIMS correspondence office.

STEP 5: The HIMS Department will communicate your request with your treating provider for completion. **Please allow up to 10 business days for your request to be processed.** After your request has been completed by your treating provider, you will receive a confirmation notice by email from EDD if you submitted your application online. For applications submitted by paper, you will receive a confirmation notice by mail.

Original EDD applications are available at the HIMS Department and at the Sheri & Les Biller Patient and Family Resource Center.. For additional assistance or questions with applying for EDD or claim status updates, you can contact EDD directly at 800-480-3287.

Patient, Family and Community Education, Department of Supportive Care Medicine
Enterprise Health Information Management Services

