Looking for resources to help you get through treatment?

Find out if you qualify for disability benefits, Paid Family Leave and In-Home Supportive Services.
State Disability Insurance (SDI) is a state insurance plan providing up to 12 months of partial wage (salary) replacement for California workers who are unable to work and who meet qualifications for the program.

**WHO IS ELIGIBLE?**

- Individuals who:
  - Have a medically disabling condition such as cancer
  - Are unable to work due to a nonwork-related illness or injury
  - Have had a loss of wages

**Duration:** Short-term (less than one year)
Social Security Disability Insurance (SSDI) is an income replacement program for people with disabilities who have paid into the Social Security system through work.

WHAT IS A DISABILITY?

The Social Security Administration's definition of an adult with a disability is:
- Inability to engage in a substantial gainful activity (see below)

WHO IS ELIGIBLE?

- Age 18 and older
- Must be disabled by Social Security Administration Standards:
  - Inability to work (or perform substantial gainful activity)
  - Due to a severe medical condition
  - That is expected to last at least one year or result in death

Duration: Long-term (12 months or more)
PAID FAMILY LEAVE

Paid Family Leave (PFL) is a financial benefit through the State of California that provides up to eight weeks of partial pay to employees who take time off from work to care for a seriously ill family member (child, parent, parent-in-law, grandparent, grandchild, sibling, spouse or registered domestic partner).

PFL gives you up to 55% of your lost wages for up to eight weeks of benefits in a 12-month period. It will not give you job protection or return-to-work rights. Your job may be protected through other federal or state laws.

WHO IS ELIGIBLE?

You must:
- Be unable to do your regular work because you are taking care of a seriously ill family member
- Be employed or actively looking for work at the time your family leave begins.
- If working, have lost wages because you were caring for a seriously ill family member.
- Complete a claim form within 41 days after the first day your family leave begins or you may lose benefits.

If you’re caring for a seriously ill family member, you must meet the following additional requirements:
- The care recipient must be your child, parent, spouse, registered domestic partner, grandparent, grandchild, sibling or parent-in-law.
- The care recipient (seriously ill family member) must be under the continuing treatment or supervision of a licensed doctor or health care provider while you are receiving benefits.
IN-HOME SUPPORTIVE SERVICES

In-Home Supportive Services (IHSS) is a state program processed by the counties. It helps pay for at-home caregiving services for low-income elderly, blind or disabled persons, so they can remain safely in their home. Disabled children are also eligible.

WHO IS ELIGIBLE?

You may be eligible if you:

- Are 65 years of age, disabled orblind
- Have a physical disability and are at risk for placement at a care facility
- Need someone to help you with taking care of yourself at home
- Physically live in the United States and are a California resident
- Have received eligibility for Medi-Cal. If not, the IHSS social worker can help with this.
- Live at home or in a relative’s home. Acute care hospitals, long-term care facilities and licensed community care facilities are not considered “home.”
- Submit a completed Health Care Certification form from your health care provider

ADDITIONAL REQUIREMENTS:

You must also meet these criteria to be eligible:

- Property: Personal property may not be more than $2,000 for an individual or $3,000 for a couple
  - Property that counts includes: cash, checking and savings accounts, stocks, bonds, trust deeds, real estate/property (not the home you own or live in), cars and recreational vehicles, promissory notes and loans.

READY TO APPLY FOR BENEFITS?

If you would like additional information on eligibility criteria and how to apply for these programs, please visit the Sheri & Les Biller Patient and Family Resource Center on the Duarte campus to pick up a step-by-step guide informational guide on how to apply.

You may also find these helpful guides at CityofHope.org/BillerPatientandFamilyCenter. You may apply online using the public computers in the Biller Patient and Family Resource Resource Center.
FREQUENTLY ASKED QUESTIONS

- **What’s the difference between SDI and SSDI?**
  SDI is short-term disability benefit offered through the State of California Employment Development Department. This benefit is for a maximum of 52 weeks. It cannot be extended beyond 52 weeks.
  SSDI is long-term disability benefits provided through the Social Security Administration for individuals who meet Social Security’s definition of permanent (for more than one year) disability.

- **Who should the patient/caregiver contact if they have questions about eligibility for SDI, SSDI or PFL?**
  You may begin by reviewing the brochure that explains eligibility requirements. Contact the specific agency that issues benefits for further questions about eligibility and how to apply. You can also visit their websites where they have resources and frequently asked questions, as well as contact information.

- **Who can I contact if I have questions about the status of the physician certification?**
  Contact City of Hope Medical Records at the Duarte campus or your health care team in the community.

- **What’s the difference between PFL and the Family Medical Leave Act (FMLA)?**
  PFL is a financial benefit through the State of California that provides up to eight weeks of partial pay to employees who take time off from work to care for a seriously ill family member.
  FMLA is a federal law that provides job protection for individuals to take time off of work to care for a family member.

- **What if I have legal questions or questions to do with financial specifics to my case?**
  For legal questions and advocacy regarding disability and family leave benefits, contact Cancer Legal Resource Center. City of Hope cannot give legal advice or information about your specific case.

**Disclaimer:** These guides are designed to provide general information on the topics presented. It is provided with the understanding that the author is not engaged in rendering any legal or professional services by its publication or distribution. City of Hope has no relationship or affiliation with the agencies listed. Therefore, City of Hope disclaims any and all liability related to individual cases.

**Sources:**