



# PATIENT SERVICES

INCORPORATED  
A.C.C.E.S.S. PROGRAM

Advocating for Chronic Conditions, Entitlements and Social Services

1- 888-700-7010



*"Knowledge is the key to fighting the fear associated with chronic illness."*

Rachel Warner  
A.C.C.E.S.S. Founder

A.C.C.E.S.S. was **founded by Rachel Warner** in 1989.

As the wife of a man with hemophilia, she knew from personal experience the difficulty that members of that community experienced with getting benefits that would allow them to continue receiving needed treatment.

Although not an attorney, she began representing people with bleeding disorders on their claims for federal disability benefits.

# Why Disability?

- Social Security Disability provides monthly income to people who have worked but are no longer able to due to their medical condition. They eventually become eligible for Medicare.
- Supplemental Security Income (SSI) is for people with little or no work history and very limited family income and assets. In most states, this makes them eligible for Medicaid. SSI is the only disability program for children under 18.

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# Social Security Disability

Social Security Disability is for people who have worked recently (generally within the past five years) and who have paid Social Security taxes. The property you own and other family income does **not** affect your eligibility or the amount of your benefit. The monthly payment is based on how much you earned and how long you worked.



# Social Security Disability and Medicare

Social Security Disability has a five-month waiting period from the date you became disabled until the date you are entitled to your first monthly payment.

You can even get back benefits for up to twelve months prior to the date you apply if you delay filing after you become disabled. Twenty-four months after you are entitled to your first check, you become eligible for Medicare.



# Supplemental Security Income

Supplemental Security Income (SSI) is for people who are too young to work or who have not paid Social Security taxes recently. This program is restricted to people with very limited financial resources, so the property you own and other family income **does** affect your entitlement and the amount of your benefit.

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# Supplemental Security Income and Medicaid

Supplemental Security Income (SSI) has no waiting period. However, back benefits cannot begin any earlier than the month after date you applied for them. In most states, eligibility for at least \$1.00 in monthly SSI benefits will automatically entitle you to Medicaid.

In a few states, you must apply separately for Medicaid. Their financial guidelines for Medicaid eligibility may be stricter than those for SSI.

# Medical Rules for Disability

So far, we have talked about how Social Security Disability and Supplemental Security Income are different, the so-called "non-medical rules". Both programs have the same medical rules for determining whether or not you meet the definition of disability.

Social Security defines disability as the inability to do any substantial gainful activity by reason of any medically determinable physical or mental impairment which can be expected to result in death or which has lasted or can be expected to last for a continuous period of not less than 12 months.

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# How Hard Is It To Get Disability?

- The Social Security Administration denies about two-thirds of all initial claims for benefits. Most people do not appeal, and less than half who go before an administrative law judge are awarded benefits.
- The administrative appeal process can take years and the claimant cannot earn more than a minimal amount and still pursue their claim for disability, imposing a significant financial hardship.

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## Only About 4 of 10 Disability Insurance Applications Are Ultimately Allowed

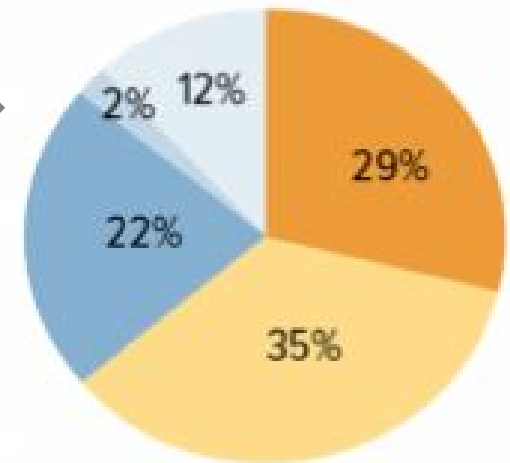
Percent of applications

### Allowed (36%)

- Allowed at initial application
- Allowed at reconsideration
- Allowed on appeal to administrative law judge

### Denied (64%)

- Denied for medical reasons
- Denied for technical reasons



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A.C.C.E.S.S. successfully resolved **82%** of our clients' claims that were adjudicated in 2017.

# Where else can I get health coverage?

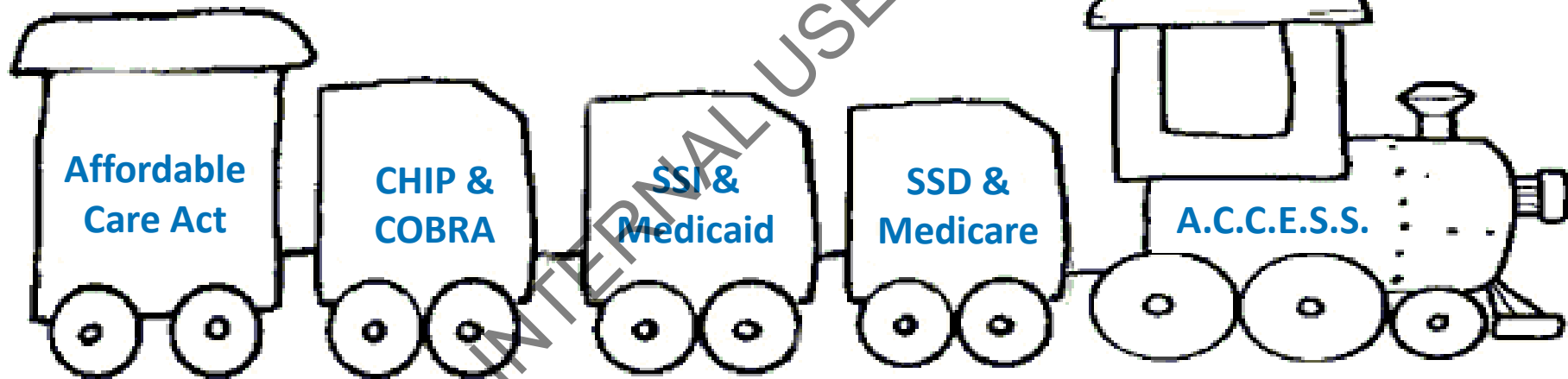
Medicare or Medicaid might be the answer for some families, but we also help people explore other sources of health care coverage.

- State Children's Health Insurance Programs (CHIP)
- COBRA
- Affordable Care Act

PSI helps make coverage *affordable*, A.C.C.E.S.S. helps explore what coverage is available. Together, we offer patients a comprehensive approach to managing their chronic condition.

# We Help You Stay On Track

*Empowerment Information Representation*



# So now I have health care coverage but ...

- I have questions about Medicare Supplements, Medicare Advantage and Medicare Prescription Drug Plans
- I want to start working again but I'm worried about losing my Medicare
- I am about to lose my group health coverage
- I am having trouble getting my insurance to cover a needed therapy
- I am having trouble paying my insurance premiums or copays

## I am not disabled but ...

- I need to miss work in order to manage my condition or care for a loved one
- I need a reasonable accommodation for my condition in my workplace or for my child at school

# PSI-A.C.C.E.S.S. Can Help!

- We provide direct representation to people seeking federal disability benefits who have certain rare chronic disorders.
- We counsel people on how various federal laws may help them (COBRA, Family Medical Leave Act, Americans with Disabilities Act, Affordable Care Act, etc.)
- We guide people through health coverage options and assist with insurance issues.
- All our services are provided at no cost to the client and are completely confidential.

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Legal Support Hotline

877-851-9065

# PSI-A.C.C.E.S.S. Communities

- Alpha-1 Antitrypsin Deficiency
- Hemophilia and Related Bleeding Disorders
- Primary Immune Deficiency
- Chronic Inflammatory Demyelinating Polyneuropathy (CIDP)



# The PSI-A.C.C.E.S.S. Team



William Leach

Hearings Supervisor  
Staff Attorney

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Terry Staletovich

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Kathy Crowe

Senior Disability Specialist  
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2017

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*Helping Families Cope for over 25 Years*