

Important Health Care Information for SSDI Applicants and Beneficiaries

The 24-Month Waiting Period

Notification of SSDI eligibility is an enormous relief to most individuals with disabilities or those suffering from severe and/or chronic illnesses. Unfortunately, neither the cash benefits nor enrollment in Medicare will happen immediately. In fact, the cash benefits will not begin for five months following notification, and Medicare won't start for 24 months except for people with ALS or end-stage renal disease. It is important to understand these policies and begin to make plans for health care coverage during the waiting period.

The following article by the Commonwealth Fund provides a good overview of the history and impact of the 24-month waiting period policy:

http://www.cmwf.org/programs/medfutur/dale_waitingperiod_ib_660.pdf

Share Your Experience

You are not alone. It is important that policymakers have the opportunity to hear your story and begin to understand that many Texans are left without needed medical care during the 24-month waiting period. Personal stories make an enormous difference in policy debate. If you want to share your story, please contact Robin Chandler, with State Representative Eddie Rodriguez's Office. Her number is (512) 463-0674. Her email address is robin.chandler@house.state.tx.us.

Potential Health Care Resources

County Public Health Services

Most county health departments will provide health care services or coverage to low-income people who are not eligible for Medicaid or Medicare (See Side Bar: "Medicaid vs. Medicare") and cannot afford private health insurance. The following web page is a list of Texas Department of Health Public Health Regions: [\[http://www.tdh.state.tx.us/brlho/regions.htm\]](http://www.tdh.state.tx.us/brlho/regions.htm).

Find the link to the regional headquarters closest to your home. The regional web page will have a list of county health departments and phone

numbers. You can also find county information by dialing 211 in most areas of the state (this service is available in 83% of the state). You can also call the Texas Department of Health Information and Referral line at (888) 963-7111.

Community Health Centers

Some areas of the state are considered to be “underserved” because of a high demand for health care services and limited number of providers for the uninsured. Many “underserved” areas, both rural and urban, are likely to have a low-cost or free Community Health Center, also called Federally Qualified Health Centers. The following link will help you locate a health center near you:

http://www.tachc.org/About/Membership/Member_Locations.asp

You can also call the Texas Association of Community Health Centers at (512) 329-5959.

Continuing Medicaid Enrollment During Medicare Waiting Period

In rare instance, some SSDI recipients are able to obtain (or retain) Medicaid even after the SSDI cash assistance begins. To find out if you are eligible for Medicaid, here are some resources:

- **Texas Department of Human Services** (soon to be the Department of Aging and Disability Services) provides eligibility information for Medicaid. The toll-free number is (800) 248-1078.
- **Area Agencies on Aging (AAA)** provide health care benefits assistance to people who are elderly and/or disabled. The following is a list of AAA’s throughout the state (or you can call 512 - 438 – 3200): <http://www.texasconnection.org/public/tx/txaaalst.html>.
- **Texas Independent Living Centers** provide a number of services to individuals with disabilities including benefits planning and advice for Social Security beneficiaries. The following is a list of Independent Living Center’s Benefit Planning Services throughout the state (or you can call 915-580-3439): <http://www.tacil-texas.org/tacilssa.html>.

Employment and Health Care

Did you know that SSDI recipients who wish to return to work in the future (or remain employed) can receive special assistance, including advice on how to keep health benefits? For more information, call (800) 252-9108 (Voice/TDD).