**PUBLIC BENEFITS OVERVIEW**

This is an abbreviated guide for healthcare providers to learn more about the most common public benefits that may be available to patients and facilitate discussion with patients about public benefits. Public benefits are government programs/entitlements that provide a safety net - access to food, medical care, services, and income – for people who meet certain eligibility criteria. Some of these programs have income and resource limits, but not all.

The rules and regulations governing these programs are complex. This overview cannot possibly cover all of these complexities or eligibility criteria. Each program has an appeal process if the recipient disagrees with a denial, reduction or termination of benefits.

**PLEASE REFER THESE PATIENTS TO THE MLP!**

**Make a Legal Referral if:**

**A patient has been denied a public benefit**

**A patient’s public benefit has been or will be reduced**

**A patient’s public benefit has been or will be terminated**

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**INCOME/CASH AID**

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| **Benefit** | **Beneficiary** | **General Info** | **Additional info** | **Where to apply** |
| **General Assistance**  **(GA)** | Adults without custody of minor children who have no other means of support | Grant amount:  $336/month for employable adults or $375/month for disabled adults.  53% of the grant is for housing and sent directly to the Landlord. | Employable adults can receive GA for 90 days out of twelve months but disabled adults can receive it continuously while they are disabled (eligible claimants must apply for Social Security). | In person:  1305 Macdonald Ave, Richmond  (510) 412-1920  More info:  www.cccounty.us |
| **CalWorks**  **(TANF)** | Families with minor children in the home | Grant amounts depend on many eligibility factors but a family of four can receive up to a maximum of $849/month. | CalWorks recipients potentially have access to other benefits such as child care, educational subsidy, work training, homeless assistance, etc. | Online:  http://www.mybenefitscalwin.org/  OR in person:  Richmond:  1305 Macdonald Ave.  (510)412-3000  Hercules:  151 Linus Pauling Drive  (510)262-7700 |
| **Unemployment**  **Insurance (UI)** | People who have lost their job and are unemployed, looking for work | Grant amounts vary depending on how much the person earned while working and paid in taxes. | UI benefits are insurance-based. Eligibility does not depend on lack of resources. However, any earnings will offset the benefit amount. | Online:  <http://www.edd.ca.gov>  OR by phone:  1-800-300-5616 |

**INCOME/DISABILITY RELATED**

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| **Benefit** | **Beneficiary** | **General Info** | **Additional info** | **Where to apply** |
| **State Disability Insurance (SDI)** | People who are unable to work because of a non-work-related disability. | Grant amounts vary depending on how much the person earned while working and paid in taxes.  The application requires a medical certification.  Applications should be submitted within 49 days of the start of disability. | SDI is meant to provide benefits for a temporary disability. Benefits can continue up to 52 weeks. SDI is an insurance-based benefit. To be eligible for benefits a worker must have paid SDI taxes during his/her base period (approx. 6 to 18 months before disability began). | Online or order a paper application:  <http://www.edd.ca.gov>  For general info:  1-800-480-3287 |
| **Social Security Disability Insurance (SSDI)** | People who are unable to work for more than twelve months because of a disability. | Grant amounts vary depending on how much the person earned while working and paid in taxes.  A person could be working part-time and *still* be eligible for SSDI if they are earning less than $1070/month. | Applicants don’t have to wait twelve months to apply, the disability just needs to be *expected* to last at least that long.  An SSDI recipient is eligible for Medicare two years after their SSDI payments started. | Online:  http://www.socialsecurity.gov/applyfordisability/  OR by phone:  **1-800-772-1213**  **OR in person at the local Social Security office** |
| **Supplemental Security Insurance (SSI)** | People who are unable to work for more than twelve months because of a disability. | SSI is a benefit for people who are not insured under the SSDI program (not enough or no recent work history) AND have limited income and resources.  Grant amount depends on living situation. | Applicants don’t have to wait twelve months to apply, the disability just needs to be *expected* to last at least that long.  SSI recipients are also granted Medi-Cal. | Start an application by phone but it must be finished at the local office:  **1-800-772-1213**  **OR at the local Social Security office.**  SSI applications are not accepted online. |
| **Cash Assistance Program For Immigrants (CAPI)** | Immigrants who are unable to work for more than twelve months because of a disability but do not qualify for SSI due to immigration status. | The disability criteria are the same as SSI. | Applicants must try to apply for SSI and be rejected due to immigration status *before* applying for CAPI.  CAPI recipients are granted Medi-Cal. | In person:  1305 Macdonald Ave., Richmond  (510) 412-1920  More info:  http://www.cdss.ca.gov/ |
| **Workers’ Compensation** | People who lose wages due to injury on the job. | Injured workers could receive medical care, temporary disability benefits, and permanent disability benefits. | The MLP does not represent patients with Workers’ Compensation cases but does have a list of private bar attorneys. | Report the injury to the employer and fill out a claim form.  More info:  http://www.dir.ca.gov/dwc/dwc\_home\_page.htm |
| **Veterans Benefits** | Disabled Veterans |  | The MLP does not represent patients applying for or appealing Veterans’ Benefits.  Refer to Swords to Plowshares:  (415) 252-4788 | Online:  <https://www.ebenefits.va.gov/ebenefits-portal/ebenefits.portal>  Or order a paper application:  1-800-827-1000 |

**FOOD**

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| **Benefit** | **Beneficiary** | **General Info** | **Additional info** | **Where to apply** |
| **CalFresh (also known as SNAP or Food Stamps)** | Low-income households. | Grant amounts depend on household size and income:  Maximum $200/mo. for household of one,  Maximum $668/mo. for household of four | In California, SSI recipients are not eligible for CalFresh | Online:  <http://www.mybenefitscalwin.org/>  OR in person:  Richmond:  1305 Macdonald Ave  Hercules:  151 Linus Pauling Drive |
| **Women, Infants and Children Supplemental Nutrition Program (WIC)** | Low income women who are pregnant, nursing or postpartum; infants and children up to five years old | Provides food, nutrition education, and breastfeeding support. |  | In person:  100 38th Street, Richmond  (510) 231-8600 |

**HEALTHCARE**

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| **Benefit** | **Beneficiary** | **General Info** | **Additional info** | **Where to apply** |
| **In Home Supportive Services (IHSS)** | Low-income individuals who need services to help them live independently in their home. | Applicants must be eligible for Medi-Cal.  Requires a medical certification.  An IHSS Social Worker will conduct an in-home needs assessment to determine eligibility. | Services can include housekeeping, meal preparation, grocery shopping, personal care services, accompaniment to medical appointments, and protective supervision. | By phone:  (510) 231-8299 if there is no answer leave a message requesting to apply with contact information |
| **Medi-Cal** | Traditional:  Low-income children and their parents, low-income, disabled adults  Affordable Care Act:  Low income adults regardless of disability or absence of children in the home | Entitles recipient to health care insurance, prescription drug coverage, pays for IHSS services, etc. | SSI recipients should be automatically linked to Medi-Cal. | By phone:  1-800-709-8348  For current Medi-Cal recipients who have questions/issues call:  1-866-663-3225 |
| **Medicare** | Disabled adults or adults who have reached retirement age | Health care insurance, prescription drug coverage, etc.  Basic Medicare coverage has a $104 premium. Recipients can be eligible for both Medicare and Medi-Cal. If a recipient has Medi-Cal it may pay the Medicare premium. | SSDI recipients are eligible for Medicare two years after their SSDI benefits begin. | Online:  <http://www.socialsecurity.gov/medicareonly/>  OR call:  **1-800-772-1213**  **OR in person at the local Social Security office**  More info:  [www.cms.gov](http://www.cms.gov)  www.medicare.gov |

**Helpful Websites**

Online application for public benefits:

<https://www.mybenefitscalwin.org/>

Social Security Administration:

[www.socialsecurity.gov](http://www.socialsecurity.gov)

Employment Development Department (SDI and UI)

<http://www.edd.ca.gov/>

California Disability 101 (comprehensive overview of programs)

<http://ca.db101.org/>

Contra Costa Department of Employment and Human Services

<http://www.co.contra-costa.ca.us/1549/Employment-Human-Services>

Medicare Counselors: Health Insurance Counseling and Advocacy Program

http://www.cahealthadvocates.org/HICAP/