

## Do You Have a Disability and Need Healthcare?

If you have a disability and lack health insurance there are many options available for healthcare in Virginia. If you are applying for SSDI (Social Security Disability Insurance) or SSI (Supplemental Security Income) it is VERY important to maintain treatment to prove your case. If Social Security approved your SSDI claim and you are within the 24-month waiting period for Medicare these options may enable you to continue your medical care while you wait. Ask your doctor, case manager, or your local social services department to connect you with these programs:

### 1) Virginia Medicaid – New Health Coverage for Adults as of 1/1/19

Visit: [www.coverva.org](http://www.coverva.org) or call 1-855-242-8282

- Must be a Virginia resident between the ages of 19-64
- Must be at or below 138% of the Federal Poverty Level
- You pick your health plan (insurance provider) and choose a doctor within that plan. If you like your current doctor, check with them to see if they are participating in your plan.
- There are no monthly premiums, deductibles, or co-pays
- If you meet the other requirements for Medicaid, but your income is above 138% of the Federal Poverty Level, you may qualify for a spenddown which functions like an insurance deductible
- While your SSDI Medicare is pending you may qualify for Virginia Medicaid
- Application takes up to 45 days to be processed

### 2) Healthcare Marketplace - Affordable Care Act (also known as Obamacare)

Visit: [www.healthcare.gov](http://www.healthcare.gov) or call 1-800-318-2596

- Allows more freedom in choosing an insurance provider
- Usually requires a monthly premium and deductible
- Only available during open enrollment periods unless you qualify for a special enrollment period due to: losing your insurance, a change in household size, change in residence or income, change in status (citizenship, incarceration, etc.), or belonging to a federally recognized tribe
- Low income households may be eligible for a **Tax Credit** that helps to ease the burden of insurance costs

- Some households may be eligible for **Extra Savings** that lower the costs of monthly premiums

### 3) Community Health Centers

#### Find a Health Center

- Serves high-need communities
- Serves both insured and uninsured individuals
- Serves as primary healthcare
- Some offer dental, mental health and inpatient services as well
- Fees are adjusted to the individual's ability to pay

### 4) Hospital Financial Aid Programs

- Many hospitals offer a financial aid program if you don't have insurance or a discount for self-pay
- Check with each hospital to determine their financial aid options
- State Sponsored Indigent Care:  
VCU Health (Richmond) and UVA Medical Center (Charlottesville) participate in a state funded program to provide primary and specialized care to those without insurance

### 5) Local Health Departments

- Offer varying degrees of primary care
- Some offer dental and mental health care as well
- Often free or on a sliding scale depending on your income
- Best for individuals with minor health problems or needing a well visit/physical

### 6) Free Clinics

Visit: [www.vafreeclinics.org/clinics-in-virginia](http://www.vafreeclinics.org/clinics-in-virginia) or call 1-804-340-3434

- Clinics use a volunteer/staff model to provide a range of medical, dental, pharmacy, vision and/or mental health services to low income individuals
- Often have fluctuating hours
- Some charge a small/or sliding scale fee

### 7) Patient Advocate Foundation (PAF)

Visit: [www.patientadvocate.org](http://www.patientadvocate.org) or call 1-800-532-5274

- Guides patients with chronic, life-threatening, or debilitating diseases through complex healthcare challenges to access care and treatment
- Provides co-pay relief and financial aid grants

**dLCV publications are available in alternate format, upon request.**