

How to Get Government Services

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Overview of How to Get Services

Many individuals with severe mental illness will find it necessary, or at least helpful, to apply for some or all of the following publicly supported services:

- disability income from the Social Security Administration
- Medicaid and/or Medicare health insurance which is available to disabled individuals
- community mental health services provided by each county, including case management which can provide access to housing and many other service

An introduction to many additional types of services available for individuals with mental illness and their family members, together with contact information for people living in southeastern Pennsylvania, is available at <https://namimainlinepa.org/info-resources/intro-to-services/>. If you are seeking help for a person with mental illness who is dealing with the criminal justice system or if you are concerned to avoid arrest, information is available on our website <https://namimainlinepa.org/info-resources/criminal-justice-resources/>.

Disability Income

The federal Social Security Administration (SSA) determines who is eligible for Supplemental Security Income (SSI) and Social Security Disability Income (SSDI). Disabled people, including disabled children up to age 18, who have very low or no income and savings and have not worked or paid into Social Security may be eligible for SSI. People who have worked and paid Social Security taxes may be eligible for SSDI, at varying rates depending on how much they contributed. In addition, an adult who was disabled before age 22 who has a retired, disabled or deceased parent may receive Social Security under the parent's benefits.

Applying for disability income can be a cumbersome process and many people are rejected initially. It is a good idea to understand the guidelines before applying so that all required information is included in the application.

Helpful resources

- SSA's official website, <http://www.ssa.gov/disability/>, is an excellent resource to learn everything you need to know about disability income, including eligibility guidelines, benefits and the application process. You can even apply for disability online.
- Social Security Hotline – 800-772-1213 (7 a.m.-7 p.m., Monday through Friday). SSA can send pamphlets that explain the benefits and rules for applying for disability. The best times to call are early morning and later in the month.
- If you think your child under the age of 18 may be eligible for SSI, visit <http://www.ssa.gov/disabilityssi/apply-child.html> for links to an application and child disability report, and an overview of the steps in the process.
- If you have an adult child whose disability began before the age of 22, s/he may also qualify to receive benefits on your record: <http://www.ssa.gov/planners/retire/yourchildren.html>
- NAMI National offers additional information, helpful advice, and suggestions of organizations that can represent people who are applying for SSDI: https://namimainlinepa.org/wp-content/uploads/2016/03/SSDI_resources.pdf
- Disability Rights Network – 800-692-7443 – www.drnepa.org offers free services to help clients has information about how employment affects government benefits like Medicaid and Medicare.
- Mental Health Partnerships also provides free advice (see last page).
- Some lawyers who specialize in disability law can help a person obtain SSDI or SSI. Often they do not require a fee until the person receives disability, even if the process takes several attempts and several years. The lawyer usually gets a percentage, typically 25% of the first payment, which is the accumulated amount, retroactively, from the date the person first applied for disability, even if it was several years ago.

Publicly Funded Medical Insurance

Medicaid (also known as Medical Assistance) is a federal and state government program that provides health insurance coverage to certain low income persons if they meet state-established income and resource standards and other eligibility requirements. Children with disabilities may also be eligible for Medicaid; in Pennsylvania, enrolling your child in Medicaid provides access to helpful additional services (<https://namimainlinepa.org/how-medical-assistance-for-a-childteen-with-a-serious-mental-illness-autism-addadhd-or-substance-abuse-can-provide-access-to-valuable-services/>). To learn about eligibility requirements and benefits or to apply for Medicaid go to www.compass.state.pa.us or go to your local County Assistance Office. People who have SSI are automatically eligible for Medicaid.

In Southeastern Pennsylvania most people who have Medicaid must enroll in a managed care program called Health Choices. There are five plans from which to choose: Aetna Better Health, AmeriChoice, Coventry Cares, Health Partners and Keystone Mercy Health Plan, and

members must go to providers affiliated with these plans for all of their medical services. For mental health and substance abuse services, people in the Health Choices program must use designated behavioral health vendors, depending on the county in which they live.

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| Chester County | Community Care Behavioral Health | 866-622-4228 |
| Delaware County | Magellan Health Services | 800-686-1356 |
| Montgomery County | Magellan Health Services | 877-769-9782 |
| Philadelphia County | Community Behavioral Health | 888-545-2600 |

Medicare is a federal program that provides health insurance to Americans who are over age 65 or those who are younger than 65 and meet the Social Security Administration's (SSA) standard for long-term serious disability. People with disabilities who are younger than 65 generally must wait two years from the date they were determined to be eligible before their Medicare coverage actually becomes effective.

The Medicare program includes:

- Part A – hospital insurance, including skilled nursing, some home health care, and hospice services. Part A is an automatic benefit.
- Part B – physician and outpatient services, some home health care, durable medical equipment, and ambulance services. Part B is a voluntary program for which a premium is charged.
- Part C – alternative to receiving traditional Medicare (Parts A and B). Beneficiaries enroll in a Medicare Advantage health plan, typically an HMO or PPO, instead of participating in the other parts of Medicare. Part C is voluntary.
- Part D – Prescription drug coverage program. Part D is also voluntary and has a premium. If you do not choose to get Part D coverage when you first become eligible (or did not enroll in a Medicare Advantage plan that includes prescriptions) there is a financial penalty for joining at a later date.

In addition to Medicare, some people choose to get a “gap plan” offered by private insurers. This is supplemental insurance to fill in the gaps in Medicare Parts A and B. (Do not confuse Plan C supplemental insurance with Part C above.)

Additional information is available at www.medicare.gov, and www.medicarerights.org.

Dual eligibility. Some people with disabilities are dually eligible for both Medicare and Medicaid because they have very low incomes and few other resources. As a general rule, Medicare payment levels for providers are higher than Medicaid payments. On the other hand, Medicaid often covers services that Medicare does not cover. Therefore, for many people with disabilities, the ideal arrangement is to be dually eligible for both Medicare and Medicaid which enables them to access the benefits of both programs.

Community Mental Health Services

The way to obtain care through Community Mental Health Services depends on whether you have private health insurance, Medicare, or Medicaid. If you have Medicaid, you will probably be referred to the appropriate core provider by the behavioral health vendor for your county (see top of page). If you have private insurance or Medicare and want to use Community Mental Health Services, call the appropriate number below to be referred to the core provider (formerly called Base Service Unit or BSU) closest to your residence.

Chester County 610-344-6265

Delaware County 610-713-2365

Montgomery County 610-278-3642

Philadelphia County 215-685-6440

Initially, you should call the core provider for an intake appointment, at which point a psychiatrist and case manager will be assigned. The doctor will oversee psychiatric care and prescribe medications. The case manager can assist in planning for daily needs, setting goals toward recovery, arranging day treatment services, group or individual therapy, vocational and employment services, housing or whatever is needed for rehabilitation. (There may be a long wait to get into a supervised group home or Community Residential Rehabilitation (CRR).)

Sometimes a case manager will go with a consumer to appointments and other services s/he needs. Otherwise, it is a good idea for a family member to help in getting services. Family members can help the consumer write a list of questions before phoning or meeting with a service provider and can be of enormous help if they go with the consumer to apply for needed services. Encourage service providers to write down needed information and instructions for the consumer. Encourage the consumer to do the same, and have everyone confirm what is said.

Additional Helpful Resources

- Much additional information about how to get a variety of services is available at www.NAMIMainLinePA.org. For example, our FAQ provides answers to common questions and our Resources for People with Mental Illness and Their Families provides information about resources in southeastern Pennsylvania, including drop-in centers, social groups, support groups, volunteer opportunities, and behavioral health-care providers.

- Mental Health Partnerships – 215-751-1800 – www.mentalhealthpartnerships.org/ provides support to consumers living in the community, e.g. information and referral, advice on obtaining benefits, help in advocating to obtain needed services, and support and education through their Training and Education Center which offers problem-solving groups, support groups for families and consumers, and individual consultations.
- PLAN of PA (Planned Lifetime Assistance Network) – 610-687-4036 – www.planofpa.org provides fee-for-service case management, representative payee service, personal care planning for the future, special needs trust services.
- PA Health Law Project – 215-625-3663 – www.phlp.org gives free help to people when their Medicaid and Medicare services are not working well for them. Their website provides helpful information on accessing mental health treatment and getting help with prescription medications.
- PA Institutional Law Project – 215-925-2966 – www.pailp.org gives legal assistance to consumers in hospitals, prisons, and other institutions.
- NAMI affiliates offer information, support, speaker meetings, support groups, Family-to-Family and Basics (very helpful, free courses for family members), advocacy opportunities, and social events.

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| NAMI Bucks County PA | 215-442-5637 | www.namibuckspa.org |
| NAMI Chester County, PA | Coming | http://www.namichescopa.org/ |
| NAMI Delaware County PA | 610-623-0071 | http://namipadelco.org/ |
| NAMI Main Line PA | 267-251-6240 | www.namimainlinepa.org |
| NAMI Montgomery County PA | 215-361-7784 | www.namimontcopa.org |
| NAMI Philadelphia Office | 267-687-4381 | https://www.namiphilly.org/ |
| For additional NAMI affiliates in other areas: | 800-950-6264 (National) | www.nami.org |

For additional information and support, or to send comments, corrections or suggestions, contact us at 267-251-6240 or info@NAMIMainLinePA.org.

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