

Injury and Illness Resource Guide



THE VEEN FIRM, PC

Getting help while you're getting better.

(415) 673-4800
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Have you experienced a serious injury or an illness that has caused you to lose income, changed your life or left you with unpaid medical bills? If so, these resources might improve your life and make your recovery less stressful.

Injured

If you are injured and you believe that someone else is even partially at fault, you may have a legal claim for personal injury. If so, you may be entitled to compensation for the consequences of your injury: medical bills, change in lifestyle, lost and future income, and costs of training for a new job.

To make your claim, you must file a lawsuit in court. You must do this quickly – time limits for filing are strict, and range from as little as six months from the date of injury to two years. Because time is so important to the success of your case, you must contact an attorney with experience in personal injury matters as soon as you think you have a claim.

Hurt on the job

If you were hurt on the job, you are entitled to workers' compensation benefits. You are entitled to receive disability benefits if your injuries prevent you from working. Medical expenses will also be paid and you will receive some money for job retraining. If you are injured at work, report your injury to your employer immediately. And you may want to obtain the advice of an attorney with experience in workers' compensation.

Hurt on the job but no insurance

If you are hurt on the job and your employer has no workers' compensation insurance, you still have valuable rights. You may obtain workers' compensation benefits from the California Uninsured Employers' Fund. Also, you may be able to sue your employer for personal injuries. It is very important to immediately obtain legal advice from a qualified attorney. For information as to how to file a claim with the Uninsured Employers' Fund, visit www.dir.ca.gov/dwcl/IWguides/IWguide16.pdf.

Help with unpaid bills

If you have an active personal injury or workers' compensation case, you may be able to delay payment by giving the person to whom you owe money a legal commitment to pay when your case is over. This is called a "lien" and costs you nothing until the case is resolved. The attorney handling your case will help with the documents needed to protect your interests. These documents protect your medical team, your landlord, and anyone else who advances you money or care.

**The Veen Firm attorneys are here to protect your rights.
For a free consultation call (415) 673-4800.**

Valuable information and resources available to you if you are disabled or need medical care

CalWORKS

Financial Assistance and Job Opportunities

If you are disabled and meet income requirements, the CalWORKS program may provide you with financial assistance and employment opportunities. Cash assistance is limited to 60 months total in a lifetime for most adults, and you may be required to participate in an employment services program in order to be eligible.

- > For more information on CalWORKS, visit www.dss.cahwnet.gov/CDSSWEB/PG85.htm.

COBRA

Temporary Continuation of Group Health Insurance

If you lose your job, most group health plans must allow you to temporarily continue your group health insurance.

- > For information on COBRA, see the U.S. Department of Labor's website at www.dol.gov/dol/topic/health-plans/cobra.htm.

Food Stamps

If you have a low income, whether or not you were injured or disabled, you may be eligible for food stamp benefits, which average \$200 per month per household.

- > For more information on California's Food Stamp program, see the California Department of Social Services website at www.dss.cahwnet.gov/foodstamps/default.htm.

Foreclosure Assistance

If you are in danger of losing your home to foreclosure, the federal government has a program to help homeowners who are trying to keep their homes and are making good faith efforts to do so.

- > For more information on the program, see the U.S. Department of Treasury's website at makinghomeaffordable.gov.

San Francisco Health Care

"Healthy San Francisco" is a new program created by the City of San Francisco to provide affordable health care to San Francisco residents. It is available to all San Franciscans without regard to immigration, employment or pre-existing medical condition status. You will be eligible if your income is below \$52,000 personally or less than \$106,000 a year for a family of four.

- > For more information about Healthy San Francisco, see the program's website at www.healthysanfrancisco.org.

Low Income Medical Care in San Francisco

The San Francisco Free Clinic provides free medical care to the uninsured. It can be reached at (415) 750-9894 from 1:00 to 4:30 pm daily.

San Francisco General Hospital also provides a wide range of important medical services to everyone in San Francisco, regardless of their ability to pay. To learn more, call (415) 206-8000.

Medi-Cal

Medi-Cal is a public health-insurance program that provides health-care services for low-income individuals, including families with children, seniors, persons with disabilities, pregnant women, and low-income individuals with specific diseases.

- > For more information, see the California Department of Health Care Services website at www.dhcs.ca.gov/services/medi-cal/Pages/default.aspx

State of California Disability Insurance

If you are out of work due to a non-work related injury or illness, you may be entitled to disability insurance. Disability insurance provides partial wage replacement to eligible workers who are unable to work because of a disability. A disability is any mental or physical illness or injury that prevents you from performing your regular or customary work.

- > For more information, visit www.edd.ca.gov/Disability.

Unemployment Benefits

If you have lost your job through no fault of your own, you are entitled to unemployment benefits. You must be able to work and must be looking for work. The amount of benefits available is based on your former earnings.

- > For more information, visit www.edd.ca.gov/Unemployment.

Crime Victim Compensation

If you were injured as a result of a violent crime, you may be able to obtain money for help with medical bills, compensation for lost income, and reimbursement for therapy costs for you and your family. The fund also provides benefits for job retraining and, when needed, funeral and burial expenses. To apply for compensation, you must submit a claim within one year of the crime.

- > For more information, see the California Attorney General's website at www.ag.ca.gov/publications/victimshandbk/cvhcomp.htm.

Federal Social Security Benefits

Medicare

Medicare is the U.S. government's health-insurance program for people age 65 or older. It is also available to individuals who are determined to be totally temporarily or permanently disabled by the Social Security Administration. Medicare benefits may be provided to such persons one year after the date Social Security rules that their disability began.

> For more information, visit www.medicare.gov.

Death Benefits

If a family member dies, certain members of the family may be eligible for survivors' benefits.

> For more information, visit www.ssa.gov/multilanguage/10700-EN.pdf.

Disability Benefits

You may be entitled to Social Security disability benefits even if you are receiving workers' compensation benefits. You must be disabled from all work with a condition expected to last one year or more or result in death. Although benefits are only paid after you have been disabled for a period of time, it often takes five months or more to process your application.

> To learn more about applying for benefits, visit www.socialsecurity.gov/multilanguage/10701-EN.pdf.

Retirement Benefits

The federal Social Security program pays benefits to retired workers and their families. To be eligible for Social Security retirement benefits, an individual must be at least 62 years old, have worked, paid Social Security taxes, earned at least 40 credits (10 years of work), and apply.

> To learn more, visit www.ssa.gov/multilanguage/10700-EN.pdf and type "retirement benefits" in the search box.

Supplemental Social Security Income Benefits

Even if you or your spouse have no income history, you may be entitled to federal supplemental Social Security assistance if you or your spouse is elderly, blind, or disabled. This program provides cash for basic needs like food, clothing and shelter.

> For more information or to make a claim, visit www.ssa.gov/ssi.

With great appreciation we salute James G. Butler, Jr. for his inspiration, input, and authorship of *The Injured Worker Survival Guide*, published 1989-1995, and from which this resource guide is derived.