



Brain Injury  
Alliance  
of New Jersey

732-745-0200  
Helpline: 1-800-669-4323  
[www.bianj.org](http://www.bianj.org)

No Brain Injury is  
Too Mild to Ignore,  
or Too Severe to  
Lose Hope

## Checklist for Success: Paying the Bills

*By Garry Prowe*

\_\_\_ Have you considered sending out-of-town family and friends home so they can save precious hours of leave from work to return when you will need their help much more?

\_\_\_ Have you familiarized yourself with your survivor's health insurance policy to understand what medical and rehabilitation services will and will not be covered? What are the policy's preauthorization requirements, benefit limits, co-pays, restrictions, and reporting requirements?

\_\_\_ How much rehabilitation—inpatient and outpatient—will your survivor's health insurance cover?

\_\_\_ Are there any other insurance policies that may help you pay the medical bills: auto, home, umbrella, disability, long-term care, and workers' compensation?

\_\_\_ Are your survivor's income and financial assets low enough for her to qualify for Medicaid?

\_\_\_ Do you know that if your survivor qualifies for Social Security Disability Income, she will become eligible for Medicare in two years?

\_\_\_ How long will your survivor continue to receive pay checks while she is unable to work? This depends upon her eligibility for:

- Vacation and sick pay
- Short-term disability benefits
- Long-term disability benefits
- Leave sharing
- Social Security Disability Income
- Supplemental Security Income
- Workers' Compensation

\_\_\_ Have you started the very long process of applying for Social Security Disability Income benefits? It's not too early to begin.

\_\_\_ Do you know how to appeal your survivor's case for Social Security Disability Income if her application is denied? Most initial applications involving brain injury are rejected.

\_\_\_ Are your survivor's income and financial assets low enough for her to qualify for Supplemental Security Income?



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\_\_\_ If your survivor was injured on the job, are you aware of the benefits she qualifies for under Workers' Compensation health and disability insurance?

\_\_\_ If your survivor is a child under the age of 18, are you aware that she may be eligible for the following benefits?

- Supplemental Security Income for Children
- Medicaid for Children
- The Children with Special Health Care Needs Program
- The Children's Health Insurance Program
- Social Security Disability Income for Children

\_\_\_ Have you considered hiring an attorney for any of the following services:

- Representing your survivor if she was injured due to the negligence of others
- Ensuring that she receives all of the insurance and disability benefits she's entitled to
- Applying for Social Security Disability Income
- Receiving permission from the courts for you to make medical, financial, and legal decisions for your survivor
- Arranging for her long-term care

\_\_\_ Is it possible your survivor may need to stay in a skilled nursing facility until she's ready for rehabilitation? If so, have you begun researching the local nursing homes?

*Garry Prowe is well known in the brain injury community for his research and expertise in how survivors of a brain injury and their families overcome the considerable challenges they face every day. The author, who holds a master's degree in public policy from the University of Michigan, formed a panel of more than 300 survivors, family members, and healthcare professionals. The author's research also is informed by his role as caregiver to his wife, Jessica, who has a severe brain injury.*

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