

## 8 Invaluable Resources to Share With Clients

Many individuals applying for SSDI find themselves under financial strain, as many months or years may pass during which they are unable to work, and are therefore living without stable, predictable income. To help you provide your claimants with the best support possible, we have compiled this list of resources that you can offer them as they navigate these difficult circumstances.

### 1 Early Medicare eligibility

Medicare benefits can provide vital healthcare coverage to individuals who are not eligible for insurance coverage through their employer, as is the case for many SSDI claimants and beneficiaries. Because the SSDI process can be lengthy, it's important to inform claimants from the beginning that one of the benefits of applying for SSDI is that being approved will provide them with early access to Medicare coverage two years from their SSDI entitlement date. Many SSDI claimants are in their forties or fifties, and so early access to Medicare could be particularly lifechanging for these individuals, who would have otherwise needed to wait until they reached age 65 to receive Medicare benefits. A knowledgeable, licensed insurance agent who specializes in Medicare, such as the agents of [Aevo Services](#), can be an invaluable resource.

### 2 COBRA extension

While earlier access to Medicare is exciting news for individuals who have been paying medical bills with insufficient, or no, insurance, the waiting period between receiving an SSDI award and Medicare eligibility can be a hardship for many. Fortunately, when claimants are awarded SSDI benefits, they may also be eligible for an extension to existing COBRA coverage – but many are unaware of this option. In fact, COBRA coverage, which normally ends after 18 months, can be extended to last for 29 months once a qualified claimant is awarded SSDI. Interested claimants must provide a copy of their Notice of Award or Notice of Decision from SSA to their COBRA provider within 60 days of receipt. Learn more about extending COBRA coverage [here](#), and direct claimants to contact their health plan administrator or the human resources department at their former employer with any specific questions related to their COBRA options.

### 3 Social Security's Ticket to Work program

SSA's Ticket to Work program is designed to help SSDI beneficiaries work and gain financial independence while allowing them to keep the Medicare coverage they obtained after being approved for SSDI benefits – even if returning to work will require new accommodations. Ticket to Work also provides claimants with resources for vocational rehabilitation, training, and job referrals. The independence claimants can gain from establishing a sustainable work routine can help boost their confidence and improve their long-term health and happiness. Claimants may not realize that they can work with licensed career counselors through SSA or [representatives like Brown & Brown Absence Services Group](#) to utilize this valuable support, so educating them about their options could help open new doors for their future.

### 4 Health and wellness resources

Many claimants could also benefit greatly from resources that help them access more affordable health and wellness services. After battling physical and/or mental health conditions for many months or years, claimants may be struggling with additional health issues, including, but not limited to, anxiety, depression, or even addiction. Valuable resources to offer them include the nationwide [Health Center Locator](#), the [Substance Abuse & Mental Health Services Administration line – \(800\) 662-HELP](#), resources from the [U.S. Department of Health & Human Services](#), the [low cost community health center locator](#), and assistance finding [low cost dental care](#).

### 5 Prescription savings

Many claimants applying for SSDI require regular medical care, which often involves the use of multiple medications. While these prescriptions may be vital to their health and recovery, sadly, many claimants find themselves unable to afford them without the health insurance coverage they previously had received through their employer. One helpful resource to offer claimants in such a position is [NeedyMeds](#). This website allows clients to find free and sliding scale clinics, as well as many other local resources that could enable them to obtain their important medications at significantly reduced rates.

### 6 The Suicide Prevention Lifeline

Applying for SSDI benefits can be an incredibly stressful process, and for many claimants, being awarded does not alleviate their anxiety. The pressure of mounting medical bills, the loss of insurance coverage previously received through their employer, and the prospect of an uncertain recovery timeline can quickly become overwhelming and may lead to poor mental health. Claimants might keep their struggles from family and friends, particularly if they already feel like their disability has placed a burden on the people they love. Being prepared to talk, listen, and offer the [National Suicide Prevention Lifeline – \(800\) 273-8255](#), if needed – could make a significant impact for claimants navigating financial circumstances that feel overwhelming.

### 7 Housing assistance

For claimants who are no longer able to afford their rent or mortgage without a steady source of income, housing assistance may be vital to provide them and their families with security. The type of assistance necessary could range from the need to completely relocate to avoiding foreclosure. Guiding claimants to the [U.S. Department of Housing and Urban Development website](#) can help them find easy access to affordable rental housing, housing counseling services, and educational resources about the rights of disabled individuals seeking housing.

### 8 Food security support

Unfortunately, for SSDI claimants, the loss of employment income can have a significant impact on their entire family. As bills become more difficult to pay, food security can become a serious concern, particularly for larger families and those in more rural areas with limited food accessibility. Ensuring claimants are informed of key food security services can alleviate a tremendous amount of stress as they worry about feeding their families while also seeking to manage their health needs. Some suggested resources to share include the [Feeding America food bank database](#), the [Women, Infants, & Children \(WIC\) Program](#), and the [Supplemental Nutrition Assistance Program \(SNAP\)](#).

**Have questions? We can help.**

Call toll-free: (877) 261-1947  
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