

Brochures to Print or Order from the Website

- ABIN-PA Services
- Brain Injury Basics
- Building New Lives
- Changes in Your Loved One
- Children Require Rehabilitation
- Criminal Justice
- Customer Service
- Definitions
- Discharge Planning
- Domestic Violence
- Everybody Knows Somebody
- Families
- Financial Planning
- Healing Strategies
- Law Officers: Info & Strategies
- Medication Record
- Partnering with Professionals
- Planning Your Recovery
- Professionals You May Meet
- Public Benefits
- Rehabilitation
- Seniors
- Sports
- Suicide Prevention
- Telephone Book
- Veterans

Brain Injury Resources

- ABIN-PA InfoLine 800-516-8052
www.abin-pa.org
- Area Agency on Aging (phone book)
- BIAA Help Line 800-444-6443
www.biausa.org
- BIAPA Resource Line 866-635-7097
- Brain Injury Help Line 866-412-4755
(PA DOH free literature, books)
- CHIP 484-477-2948
(Children's Health Insurance Program)
- Disability RightsNetwork
(SpEd, TBI, SS) 800-692-7443
- Elks Nurses (PA) 814-781-7860
(care plan if disabled before 22)
- Head Injury Program 717-772-2762
(1 year of rehab, \$100,000 max)
- Health Law Project 800-274-3258
(help with public benefits)
- Legal Aid (PA) 800-322-7572
- Meals on Wheels www.mealcall.org
- Medicaid Waivers 877-550-4227
(Help at home, COMMCARE)
- Medical Assistance 866-542-3015
(some adults, all disabled children)
- Medicare Coverage 800-633-4227
(24/7 line, A & B in-home services)
- Medicare Denials 800-322-1914
- Social Security 800-772-1213
(survivors, disability, low income)
- Special Ed Consult Line 800-879-2301
- Special Needs Help 800-521-6860
(Medicaid rehab for children)
- Vocational Rehab www.dli.state.pa.us

FINANCIAL PLANNING AFTER BRAIN INJURY



ACQUIRED BRAIN INJURY
NETWORK OF PENNSYLVANIA
Office: 1-215-699-2139
Messages: 1-800-516-8052
Fax: 1-215-699-5139
Email: info@abin-pa.org
Website: www.abin-pa.org

Why is financial planning necessary?

After brain injury, current and long-term financial needs are uncertain because out-of-pocket costs and the extent of recovery are unknown.

Reality may lie between total recovery and total disability. Career plans are uncertain. In-home or nursing home care may be needed.

All possible sources of income must be pursued to maximize financial security. Consider professional help.

Possible Income

- Automobile—Lost Wages
- Disability—Short term or long term, employer or private
- Employment or Wages
- General Assistance
- Pension—former employer or a private plan, spouse coverage
- Social Security Dependent (child of disabled worker)
- Social Security Disability (SSDI) (work history, contributions)
- Social Security Retirement (age, contributions)
- Supplemental Security Income (SSI) low assets and income
- Workers' Compensation (injured on the job)

Medical Benefits

- Automobile—First Party Medical
- CHIP (all children from families who are not Medicaid-eligible)
- ELKS Nurses (care coordination)
- Employee health insurance
- Long Term Care Policy
- Medicare (2 year wait after SSD. Parts A & B offer in-home care.)
- Medical Assistance—All disabled children. Disabled Social Security adult children. Adults with limited assets and income. Check for other state programs.
- Private healthcare policy
- Worker's Compensation (expenses related to the injury)

Public Benefits

Check income & asset limits, repayment features, etc.:

- Childcare
- Food Stamps (SNAP)
- Heating costs (LIHEAP)
- Home modifications
- HUD Section 8 vouchers
- Meals on Wheels
- PA DOH Head Injury Program
- PA DPW COMM CARE Waiver
- Paratransit, Shared Ride for PWD
- Personal assistance (waivers)
- TANF
- Other

Private Assets

- Home
- Other property
- Investments, IRA's, 401(k)'s
- Savings, CD's
- Life insurance or cash value
- Accidental death or dismemberment
- Other

Future Income

- Lawsuits
- Royalties
- Inheritance
- Uninsured/underinsured motorist
- Other

Sources of Information

Your social worker, attorney, and financial planner can help. Check www.abin-pa.org for Links and:

Certified Financial Planner Board of Standards, Inc. www.cfp.net
The ARC Community Trust of PA www.arccommunitytrustpa.org
NAMI Special Needs Trust (enter into Search engine)
Wrightslaw.com
"planning for the future"
Special Needs Alliance—attorneys association for special needs www.specialneedsalliance.com