

A public service publication of the
National Fibromyalgia Partnership, Inc.

EMERGENCY SERVICES

Where To Go When You Need Help

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Fibromyalgia (FM) is a challenge even under the best of circumstances. When it interferes with patients' efforts to support themselves and their families or pursue their chosen careers, it can be devastating. Navigating the social service system can also be a daunting task for persons with FM who are often already exhausted and battling low self-esteem. In addition, social service agencies differ markedly in the quality of their services and in the efficiency with which they deliver them. Thus, the more that you can prepare yourself mentally and physically for the ins and outs of dealing with various offices and agencies, the better your experience will be. Don't let anyone tell you that fibromyalgia is not a "real" medical condition or that you have no right to ask for services, but be prepared to carefully document your financial hardship as well as your illness. In short, be an advocate for yourself.

Financial Assistance

Temporary Assistance For Needy Families (TANF) is the name that was given to emergency public assistance after the welfare reform bill of August 1996. Whereas the federal government previously matched state funds dollar for dollar, it now gives Community Block Grants to each state which are then divided into funding for separate programs within the state's department of health and human services (HHS). The TANF program gives cash assistance to families on a time-limited basis. Be aware that while many states use the name "TANF", others may have their own names for programs rendering temporary emergency assistance. Also, with recent budget changes, not all states still have the programs they once did. Most states dispense such funds on a county basis, so check the government section of your local phone book for the county HHS

office nearest you. For information, contact the Office of Family Assistance for Children and Families, 370 L'Enfant Promenade SW, Washington, DC 20447. Phone: (202) 401-9275. Website: www.acf.hhs.gov/opa/fact_sheets/tanf_factsheet.html. *Documentation: You may need to bring proof of your health or safety situation; evidence that you are self-supporting without any help from relatives (name, address, and daytime phone of landlord or neighbor); proof of any money you are receiving from any source; registration/titles for all vehicles; as well as bank statements, proof of rent/utility payments, photo ID, and Social Security card.*

Emergency Assistance is also available from locally based organizations including community action agencies, houses of worship, Catholic Charities, Jewish Community Centers, homeless shelters, and domestic violence centers, among others. (It is not always necessary for you to be a member of a church or other house of worship to receive emergency assistance.) Financial help is usually provided to eligible low-income persons to stabilize an immediate financial crisis or help with some other emergency that cannot be managed within a person's own income and resources. It may include: rent or mortgage payments to avoid eviction or foreclosure, utility payments and deposit assistance, rental deposits, or support that helps an individual secure or maintain employment. Emergency assistance funds are usually limited, and eligibility requirements are very specific. It is also possible that a person might apply and qualify but not receive assistance because all available funds have been used. *Documentation: You may need to bring documents showing the total gross income you received within a specified period of time. Applicants may also be asked to provide documents that show what the household's crisis is (i.e., lease*

agreements, eviction notices, utility bills, etc.) and be able to explain and provide proof of events that caused the need for assistance. Documentation such as ID cards, Social Security numbers, birth certificates, and residency information are also usually necessary to determine eligibility. Each agency may require additional information.

Supplemental Security Income (SSI) makes monthly payments to people who are aged, disabled, or blind and have limited income and resources (assets). To receive SSI payments on the basis of disability or blindness, you must meet the Social Security Administration's definition of "disabled" or "blind", have limited income and resources, and be a citizen of the U.S. or its territories. Social Security work credits are not necessary to obtain SSI payments, so you may be eligible for SSI even if you have never worked. It is also possible to receive SSI benefits and qualify for Social Security Disability, if you are eligible. States may add to the federal SSI payments and provide Medicaid, food stamps, and various other social and rehabilitation services. For information about SSI, contact your local Social Security Administration office. *Documentation: You may need to bring proof of age, medical records, or other documents which verify your disability; the names and addresses of doctors, hospitals, and clinics that have provided treatment and care; information about income and resources; and documents which prove citizenship (i.e., birth certificate, driver's license, and Social Security card).*

The Eldercare Locator is the first step to finding resources for older adults in any U.S. community. It is a free national service of the Administration on Aging, U.S. Department of Health and Human Services. Just one phone call or website visit provides an instant connection to resources that enable older persons to live independently in their communities. Support services for caregivers are also available. The National Association of Area Agencies on Aging (n4a) administers the Eldercare Locator. It is the leading voice on aging issues for Area Agencies on Aging and a champion for Title VI-Native American aging programs in our nation's capital. For information and referral to community-based services, contact the Eldercare Locator at (800) 677-1116 weekdays, 9:00 a.m. to 8:00 p.m.(EST), or visit www.eldercare.gov. Trained professionals, including a Spanish-speaking information specialist and a 150-language line service, welcome callers to the Eldercare Locator. TDD/TTY access also is available.

Table 1:

Things To Remember When Seeking Benefits

1) Be Prepared. When you walk into your local county office to obtain services, be prepared with needed documentation. Keep organized files of all of your records: doctor visits (including a letter stating your illness, medical bills, etc.), benefits (award letters and other documentation), employment (proof of income or unemployment), financial (checking and savings account bank statements), vehicle (registration), rent or mortgage (receipts), utility bills documentation, and other miscellaneous documentation, such as your photo identification, your Social Security card and your birth certificate. Always keep your originals.

2) Always Take Notes! Even when talking on the phone, write down the date and time of the call, the name of the organization, the name and title of the person you talked to, and a summary of what was discussed and promised, including the timeline. Get a supervisor's name if possible. During the phone call, try to confirm in detail the process you were told to follow to obtain your benefits, and the timeline you were told. Immediately write this information after the phone call and put it in the appropriate folder. If possible, write a confirmation letter and include a copy in your records.

3) Create forms to expedite processes. For example, if particular information is repeatedly required from your doctor, create one form so it's easier for the doctor to fill out.

4) Persistence gets the best results. Make weekly phone calls and ensure that agency contacts remember your name and situation.

5) Don't do it on your own. Be very persistent with your doctor and other involved personnel on your end to make sure they all follow through and are advocates for you.

6) Be thorough. Try to get benefits from as many sources as possible as backup. Keep a log to keep track and detail your progress.

Net Wish was started anonymously by a businessman to help the working poor, the elderly, children, and the disabled. His intention was to help the less fortunate in the community, and absolutely no tax benefit is received for Wishes fulfilled. Net Wish accepts hundreds of requests for immediate and pressing financial aid every month. Up to \$500 per request is given if accepted. Bills will be directly paid or a gift certificate will be sent for the specific item requested. You must apply on the Internet at: www.netwish.org/Request_a_Net.html.

Work-Related Benefits & Services

Unemployment Insurance (UI) is a type of compensation available after you have lost a job. It provides regular cash payments which provide financial support while you look for another position. UI does not apply to jobs you have left without a termination. The amount of the payments you receive and their duration usually depend upon how much you earned in wages in the past. Contact your state unemployment office as soon as you have lost your job to expedite receipt of UI benefits. *Documentation: You may need to bring paperwork showing your latest place of employment and the reason your job was terminated. Also, bring documentation of any extra income you receive, including subcontracting, pension plans, etc. In case of an inquiry, keep a job log that documents, on a weekly basis, your attempts to find work.*

Social Security Disability Insurance (SSDI) benefits are paid to workers under age 65 when earnings are lost or reduced due to disability. You may be considered “disabled” if you have a physical or mental impairment which (1) prevents you from working, and (2) is expected to last for at least 12 months or result in death. Before a worker can apply for Social Security benefits, (s)he must have credit for a specified amount of work. The exact amount of credit depends upon the worker’s age. For additional information on filing procedures and requirements, contact your local Social Security Administration office in the U.S. Government section of your phone book or visit their website located at www.ssa.gov. Some persons with fibromyalgia find it helpful to use the services of an attorney specializing in Social Security Disability to file and/or appeal their SSDI applications. Most private attorneys and others who represent

claimants accept cases on a contingent fee basis, so no fee is charged unless the claim is successful.

More information on SSDI benefits may be obtained from the following community organizations and websites:

National Organization of Social Security Claimants’ Representatives (NOSSCR): Social Security attorney’s organization which offers FAQ’s on SSDI, resource information, and attorney referrals. Mailing address; 560 Sylvan Avenue, Englewood Cliffs, NJ 07632. Phone: (201) 567-4228 or (800) 431-2804. Website: www.nosscr.org.

Social Security Advisory Service (SSAS): Offers information about Social Security but is not affiliated with the Social Security Administration. Provides SSAS newsletter and free download of *Social Security Handbook*. Website: www.SSAS.com.

Additional Websites on Social Security:

<http://www.cfids-me.org/disinissues/>

http://www.disabilitysecrets.com/social_security_disability_fibromyalgia.html

<http://www.allsup.com/disabilityGuidelines/criteria-fibromyalgia.aspx>

<http://disabilityblogger.blogspot.com/2008/03/filing-for-disability-with-fibromyalgia.html>

<http://www.drpodell.org/fibromyalgia-disability-medical-expert-witness.shtml>

Workers’ Compensation is a form of insurance which many employers are required to carry by the federal government. It usually covers falls, accidents, and injuries (including repetitive-strain injuries) which arise out of employment and occur during the course of employment. It may also cover certain occupational diseases. Although regulations vary from state-to-state, benefits may include temporary disability payments (either partial or total), permanent disability payments (either partial or total), medical/hospitalization benefits, some level of wage reimbursement, and vocational rehabilitation. Claims

are generally processed and adjudicated by state Workers' Compensation offices/commissions while benefits are paid by employers or their insurance carriers as directed by the state. For information on filing procedures and available benefits, contact your nearest state Workers' Compensation office or commission, or visit its website.

Job Accommodation Network (JAN) is a service of the Office of Disability Employment Policy (ODEP) of the U.S. Department of Labor. JAN is one of several ODEP projects. JAN's mission is to facilitate the employment and retention of workers with disabilities by providing employers, employment providers, people with disabilities, their family members, and other interested parties with information on job accommodations, self-employment, small business opportunities, and related subjects. JAN's work helps employers, people with disabilities, rehabilitation counselors, and people affected by disabilities. Phone: (800) 526-7234. Website: www.jan.wvu.edu/media/Fibro.html.

Food/Meals

Food Stamps are coupons that can be used like money to buy nutritious food. Food stamps comprise only part of a food budget, however, so shoppers must spend some cash along with food stamps to buy enough food for a month. If you are disabled or already receiving any social service such as SSI, you can apply for food stamps at any Social Security office. If not, take or send your application to the local food stamp office or to any Social Security office where a food stamp representative works. *Documentation: You will need to bring identification such as a driver's license, state ID, birth certificate or alien card; proof of income such as pay stubs, Social Security, SSI, or a pension for each member of your household; proof of how much you spend for child care; rent receipts or proof of your mortgage payments; records of your utility costs; and medical bills for those members of your household age 60 or older, and for those who receive government payments such as Social Security or SSI because they are disabled. For more information, look for the state office for food stamps in the Yellow Pages or dial 2-1-1 from your phone if this service is available in your area.*

Community-Based Food/Meals Programs may include "Meals on Wheels" (website: www.mowaa.org), "Channel-One" (website: www.channel-one.org), or brown bag programs which provide meals or a bag of groceries on a regular basis to help meet food needs. They may also include local food banks or food pantries run by local agencies or houses of worship. In addition, some grocery stores or food cooperatives offer free delivery and lower (sometimes wholesale) prices. Joining a community garden may provide low cost and healthy products. Depending on the garden, use may be free or require a small users fee. "FISH" (Food Self-Help) programs may pay cash for a "Good Samaritan" deed. Check the availability of these resources by looking in the phone book, calling directory assistance, or contacting local social service agencies or houses of worship.

Free Take Out Taxi For Seniors: People 60 and over who are homebound because of illness, incapacity, or disability, or who are otherwise isolated, can receive hot meals delivered to their homes through the Free Take Out Taxi For Seniors. This program is funded in every state by the Older Americans Act. Contact your local area agency on aging or your state department on aging which is listed in the blue pages of your phone book. If that fails, contact the Eldercare Locator hotline at (800) 677-1116 (Website: www.eldercare.gov). They are available to help anyone identify services for seniors.

Housing/Rent

State Programs: These include not only Section 8 housing and emergency shelters but also other benefits such as: Eviction Prevention Programs (which assist low and moderate-income residents who are at risk of losing their homes or becoming homeless due to inability to pay rent) and Security Deposit Assistance (which provides the equivalent of one month's rent to pay a security deposit for a new apartment). *Please note that due to budget constraints, many states have very long waiting lists for Section 8 housing vouchers.*

Other state programs to look for are: Home Investment Partnership Programs such as U.S. Department of Housing and Urban Development (HUD) grants/loans awarded on a competitive basis to eligible individuals, developers, and housing authorities for affordable housing activities; Mutual Housing Associations (loans and grants provided to associations of low-and moderate-income tenants who participate both in the operation and management of

their housing); and Small Communities Development Block Grant programs (HUD grants awarded to communities with fewer than 50,000 people for housing, economic development, and community facilities).

One NFP member informed us that some states offer disabled persons rent on a sliding scale in HUD housing. She noted that it helps to get a handicapped placard from your Department of Motor Vehicles for your doctor to fill out. It not only paves the way for disabled housing, but it also provides easy access to stores when you are alone or disoriented by FM symptoms.

Federal Loans: If you have a disability and need to adapt your home to your needs, you may be eligible for a Title I Home Improvement Loan insured by HUD. The loan can be used to remove architectural barriers, hazards, or inconvenient features in the home. Improvements can be handled on a do-it-yourself basis or through a contractor. The loans are applied for through banks or other lending institutions. HUD insures the lender against possible loss. For further information, contact your nearest HUD office, or write to: The Assisted, Elderly, and Handicapped Program, U.S. Department of Housing and Urban Development, 451-7th Street, S.W., Room 6116, Washington, DC 20410. In addition, low-income individuals may be eligible for loans from the Farmers Home Administration to purchase or repair a home which is located on a farm or in a very rural area. For more information, write to: Farmers Home Administration, U.S. Department of Agriculture, Washington, DC 20250.

Federal Rent Assistance: Low-income persons (including those with disabilities) may be eligible for housing assistance payments from the U.S. Department of Housing and Urban Development. Payments are made directly to the owners of rental units by HUD to make up the difference between the (HUD) approved rental amount and the amount the tenant is required to pay. Tenants pay an average of 30 percent of their adjusted income (gross income less certain deductions and exceptions). Rental assistance payments under this arrangement are not considered additional income to the tenant who is also eligible for Supplemental Security Income payments from the Social Security Administration. For information on rent assistance or housing programs benefiting people with disabilities, write: Special Advisor on the Handicapped, U.S. Department of Housing & Urban Development,

Room 19184, Washington, DC 20410. U.S. Department of Housing and Urban Development (HUD) Office of Fair Housing and Equal Opportunity: Phone: (800) 669-9777.

Money For Seniors Or The Disabled To Buy, Fix Up, or Adapt A Home: These programs vary from state-to-state and city-to-city and have many eligibility requirements. Contact your city government, your county government and your local community development office to learn about local programs. If you cannot find your local community development office, contact the National Association of Housing and Redevelopment Officials, 630 Eye St., NW, Washington, DC 20001; Phone: (202) 289-3500 or (877) 866-2476. Fax: (202) 289-8181. Website: www.nahro.org. You can also write: Information Center, Office of Community Planning and Development, P.O. Box 7189, Gaithersburg, MD 20898; Phone: (800)998-9999. Website: www.comcon.org.

Rebuilding Together, Inc.

(formerly, Christmas in April USA)

1899 L Street, NW, Suite 1000

Washington, DC 20036-1402

Phone: (800) 473-4229

Website: www.rebuildingtogether.org.

Nationally-based, volunteer efforts to repair and rehabilitate homes of low-income, elderly, and disabled homeowners in one to two day labor-intensive operations. Active in 620 cities.

Rural Housing Service

Offers financial assistance to apartment dwellers and homeowners in rural areas. For your local Rural Housing Service, look in the blue pages of your telephone book, or contact: Single Family Housing Programs, USDA Rural Housing Service, Room 5037, South Building, 14th St. and Independence Ave., SW, Washington, DC 20250. Phone: (202) 720-4323. Website: www.rurdev.usda.gov/rhs. In addition, you can contact your state housing office.

National Council on Independent Living

NCIL is a national membership association for independent living centers and supporters. It disseminates information about independent living matters and relevant legislation through its membership network. NCIL can provide referral to a local program to consumers, current practical information to professionals, and advice to persons interested in starting an independent living center.

Write: 1710 Rhode Island Avenue, NW, 5th Floor, Washington, DC 20036. Phone: (877) 525-3400—toll-free. Website: www.ncil.org

Independent Living Research Utilization

ILRU is a national resource center for independent living. It produces resource materials, develops/conducts training programs on independent living issues, provides technical assistance/consultation to independent living center. Publishes *Directory of Independent Living Programs* which lists programs by state (\$10 pre-paid). Contact ILRU for free referral to projects near your community. Write for a complete list of publications. Write: 2323 South Shepherd, Suite 1000, Houston, TX 77019. Phone: (713) 520-0232. Website: www.ilru.org.

Utilities

LIHEAP: Almost every state government department of health and human services offers this program. It is a combined heating and cooling assistance program designed to help qualified, low-income individuals pay their utility bills. This federal program is operated throughout the year by Community Action Programs and a small number of community-based organizations. *Documentation:* You may need to bring copies of your gas and/or electric bills. You may also be asked to provide proof of income for the last 30 days, including copies of pay stubs, award letters, and/or your Social Security number. Some states offer weatherization services to help cut down on monthly heating bills.

State Utility Company Services: Some state utility gas companies reduce their monthly bills on an ongoing basis. Contact your local utility company to determine if this program is available. Be aware that you may have to present medical documents. You can also sign up in some states for equalizer payments, where your last year's utility bill is averaged to equal per month payments. A special rate discount is used that may only save you \$3-\$10 a month, but that can add up over time.

Telephone Service: If you are disabled, check with your local phone company to see if there is a special rate discount available for your phone bill and to find out what programs are available in your state to ensure that your phone services are never cut off. In some states this is called Lifelink.

Medical Assistance

Medicaid (Medical Assistance Program) is a joint federal/state program which provides physical and related health care services to low-income persons. Be aware that Medicaid is a state-administered program and each state sets its own guidelines. Because of cuts in the portion paid by the Federal government to the states, some states are not accepting certain applications and are removing individuals from their current Medicaid programs. Check with your state welfare office. Almost every state now has a Children's Health Insurance Program (CHIPs) which extends medical coverage to many children who may not be covered. Contact your state health department to see what version of the CHIPs program is offered in your area, or call toll-free (877) KIDS-NOW or (877) 543-7669.

For states still accepting applications, individuals with disabilities may be eligible for Medicaid on the basis of income. Because eligibility is determined by your state program of public assistance, which is governed only by broad, federal guidelines, there are geographic differences between eligibility requirements and the types of services covered. Generally, a person may be eligible for Medicaid if (s)he is receiving welfare, other public assistance benefits, or Supplemental Security Income, or is blind or disabled. Individuals with higher incomes may be eligible for Medicaid Supplemental Medical Care Assistance, or their children may be eligible if medical expenses exceed a given percentage of their annual income. Information on Medicaid is available from your local or state welfare or public assistance office. If you cannot get information locally, write to: Centers for Medicare & Medicaid Services, 7500 Security Boulevard, Baltimore MD 21244-1850, or call (877) 267-2323. Further information may be found online at: www.cms.hhs.gov (click on Medicaid in menu).

Medicare: This health insurance program is designed to serve everyone over 65 years of age as well as people with disabilities under 65 years of age who have been approved for Social Security disability benefits for a total of 24 months or who need dialysis treatments or a kidney transplant because of permanent kidney failure. The program is not based on income and is available regardless of financial need. Medicare has two parts. Part A consists of hospital insurance at no premium that helps pay for care while in the hospital and for related health care services

after leaving the hospital. Certain deductibles and coinsurance amounts apply. Part B includes voluntary medical insurance at a monthly premium that helps pay doctor bills and other approved medical services. More information about Medicare is available from your local Social Security Office. You can write to Centers for Medicare & Medicaid Services at 7500 Security Boulevard, Baltimore MD 21244-1850 or call (877) 267-2323. Further information may be found online at: www.cms.hhs.gov (click on Medicare in menu).

Emergency Medical Assistance Via The Hill-Burton Hotline: Under this program, certain hospitals and other health care facilities provide free or low-cost medical care to patients who cannot afford to pay. You may qualify even if your income is up to double the Poverty Income Guidelines. That's \$32,900 for a family of four. You can apply before or after you receive care, and even after a medical bill has been sent to a collection agency. Call the Hotline to find out if you meet the eligibility requirements and to request a list of local hospitals who are participating. For more information, contact Hill-Burton Hotline, Health Resources and Services Administration, 5600 Fishers Lane, Room 11-19, Rockville, MD 20857. Phone: (800) 638-0742 or (800) 492-0359 (in MD).

The HealthWell Foundation™ is a 501(c)(3) non-profit organization which addresses the needs of individuals who cannot afford their insurance co-payments, premiums, coinsurance, or other out-of-pocket health care costs. For information, contact : The HealthWell Foundation™, P.O. Box 4133, Gaithersburg, MD 20878. Phone: (800) 675-8416, or email: info@healthwellfoundation.org. Visit their website at: www.healthwellfoundation.com.

Community Health Clinics: Many communities offer clinics where services are available for free or for a substantially reduced cost. Check your local phone book or contact your nearest state health and human services office.

Free Clinic Foundation of America was founded in 1992 and publishes a *National Directory of Free Clinics*. Check the Yellow Pages under clinics, or visit: www.freeclinicfoundation.com.

Low Cost Home Health Care: Montgomery County, Maryland, provides home health care free or on a sliding scale, depending on income, through the

local public health office. You don't have to be a senior to qualify. *A survey by the Center for Disease Control reports that about half of all local public health agencies provide similar services.* To see what is available in your area, contact your county or state health department, listed in the blue pages of your phone book. If you cannot get satisfaction from these offices, contact your state or federal member legislator (i.e., Senator or Representative). For similar services for seniors, contact your state or local area agency or department on aging, listed in the blue pages of your phone book. If that fails, contact the Eldercare Locator hotline at (800) 677-1116. They are available to help anyone identify services for seniors.

Flu Shots: Almost anyone can get free or low cost (\$10-\$15) flu shots from their county health office or other community sources. Medicare Part B also pays for flu shots. Contact your county public health office or state health department. If you have trouble finding a local low-cost source, or would like more information on the flu vaccine, phone the National Immunization Information Hotline at: (800) 232-2522—English; (800) 232-0233—Spanish; (800) 243-7889—TTY. Website: www.cdc.gov.

Donated Dental Care For Seniors & Disabled: The National Foundation of Dentistry for the Handicapped started the Donated Dental Services program to help disabled and elderly persons who are low-income by matching them with volunteer dentists. Homeless and mentally ill people are also helped. Volunteer dentists agree to treat one or two people each year with dental problems, and dental laboratories that make dentures, crowns, and bridges also donate services. The program is comprised of over 13,000 dentists and 3,000 dental labs across the country. In some areas, Dental House Call projects have been started where dentists will come to homes or centers to provide dental care. To learn where services are located in your area, contact National Foundation of Dentistry for the Handicapped, 1800 15th St., Unit 100, Denver, CO 80202. Phone: (303) 534-5360. Fax: 303/534-5290. Website: www.nfdh.org.

Low Cost Dental Assistance is also available at local dental schools in your area. Look for schools in your phone book.

Free Mobile Dentists in Appalachia (Tennessee, Kentucky, and West Virginia): In an effort organized by Baptist churches, volunteer dentists visit people

unable to afford dental care but with too much income to apply for Medicaid. Other charitable organizations are also offering free clinics or dental care events. For more information, check with the University of Kentucky's dental school or an area Baptist church.

Financial Aid for Eye Care

Many state and national resources regularly provide aid to people with vision problems. The National Eye Institute, which supports eye research, does not help individuals pay for eye care. However, it does provide a directory which lists programs offering assistance, including:

EyeCare America, a public service foundation of the American Academy of Ophthalmology (AAO), provides free and low-cost eye exams for qualified U.S. citizens, 65 and over. Phone: (800) 222-EYES (3937). Website: <http://eyecareamerica.org/eyecare/care>.

VISION USA, coordinated by the American Optometric Association (AOA), provides free eye care to uninsured, low-income workers and their families. Phone: (800)766-4466. Website: www.aoa.org/x5607.xml.

Lions Clubs International provides financial assistance to individuals for eye care through local clubs. There are Lions Clubs in most localities, but services vary from club to club. Check your telephone book for the number and address of your local club. To contact the national office, phone (630) 571-5466. Website: www.lionsclubs.org.

Mission Cataract USA, coordinated by the Volunteer Eye Surgeons' Association, is a program providing free cataract surgery to people of all ages who have no other means to pay. Surgeries are scheduled annually on one day, usually in May. Phone: (800)343-7265. Website: missioncatractusa.org.

Knights Templar Eye Foundation provides assistance for eye surgery for people who are unable to pay or receive adequate assistance from current government agencies or similar sources. Mailing address: 1000 East State Parkway, Suite 1, Schaumburg, IL 60173-4592. Phone: (847) 490-3838. Email: ktefofc@ix.netcom.com. Website: www.knightstemplar.org/ktef.

Sight for Students, a Vision Service Plan (VSP) program in partnership with The Entertainment Industry Foundation, provides eye exams and glasses to children 18 years and younger whose families cannot afford vision care. Phone: (888) 290-4964. Website: www.sightforstudents.org.

New Eyes for the Needy provides vouchers for the purchase of new prescription eyeglasses. Mailing address: 549 Millburn Avenue, P.O. Box 332, Short Hills, NJ 07078-0332. Phone: (973) 376-4903. Website: neweyesforthe needy.com.

Medication Assistance

BenefitsCheckUP.org is an online tool that helps thousands of people connect to government programs that can help them pay for prescription drugs, health care, utilities, and other needs. Website: www.benefitscheckup.org. Follow the three online tools in the order indicated and you will find help with rent, property taxes, heating bills, meals and other needs plus see if you qualify for extra help, and other federal, state and private programs that can save you money. In addition you can review and sign up for the new medicare card, if eligible.

Pharmaceutical Research & Manufacturers of America: Offers a patient assistance program known as Partnership for Prescription Assistance (PPA). PPA brings together America's pharmaceutical companies, health care providers, patient advocacy organizations, and community groups to help qualifying patients who lack prescription coverage get the medicines they need. Its mission is to increase awareness of patient assistance programs and boost enrollment of those who are eligible. Phone: (888) 4PPA-NOW, or (888) 477-2669. Website: www.pparx.org. Mailing address: 1100 15th St., NW, Washington, DC 20005. Phone: (202) 835-3400.

RxHope.com: A website providing free prescription drug information which is financially supported by PhRMA and participating pharmaceutical companies. It offers a Drug Information Center containing the *PDR® Family Guide to Prescription Drugs* and an Alphabetic Drug Index. There is also a Patient Assistance Information section that allows for retrieval of Indigent Patient Program information for a particular product or company. Phone: (908) 507-7400. Website: www.rxhope.com.

NeedyMeds.com: This website includes an alphabetical list of approximately 1,000 drugs. There are many ways to access the information: by manufacturer, by drug name, or by drug category. An updated book on available programs is offered to physicians and administrators to help fund the website. Write: Needy Meds, Inc., P.O. Box 219, Gloucester, MA 01931. Phone: (215)625-9609. Website: www.needymeds.com.

RXAssist: A national program supported by the Robert Wood Johnson Foundation which offers information on public and private sources of medication assistance. Website: www.rxassist.org.

TogetherRx Access: Offers a medication card for legal residents of the United States or Puerto Rico who have no prescription coverage or are not eligible for Medicare. Phone: (800) 250-2839. Website: www.TogetherRxAccess.com (contains a complete list of the 300 prescription drugs included under its program).

Free Medicine Foundation: Patient assistance program for those who are uninsured, under-insured, or participants in Medicare Part D, or who take medicine not covered by insurance or who have high deductible co-pays. Phone: (573) 996-3333 to request a free brochure and application, or visit their website at: www.freemedicinefoundation.com.

**www.optimizerrx.com &
www.internetcoupons.com**

These two websites offer coupons for prescription medications that could help you to save up to several hundred dollars a year. You'll first want to compare whether a coupon discount can beat the low price of generic drugs, but if your doctor stipulates that you need the brand-name drug, then a coupon may offer you a significant savings. Be aware that coupons offering rebates cannot be used by anyone insured through most state and federal programs, including Medicare, because then that money is viewed as a kickback.

Other Medications Assistance: If you cannot afford prescription medications, check with your physician. (S)he can often provide you with free samples in the office. Many community health clinics also provide medications at reduced prices.

Transportation/Travel

Free Transportation To Medical Appointments:

If you have a disability that may cause you to miss an appointment if someone else doesn't drive, you may be able to get free transportation and escort services provided by your local health office or your office on aging. Some communities even provide very low-cost door-to-door services for seniors to go anywhere. If you are unable to find your local public health office, contact your state health department listed in the blue pages of your phone book.

Local Transportation: Some states offer a local transportation program for persons who are disabled. For details, call the information/general assistance numbers at your local bus stations, train stations, and airports. The Metropolitan Transit Authority in many cities also offers special buses or services such as discount fares, "reserve-a-ride programs, or regional ride sharing. Medicaid can also offer free transportation to your doctor's office. Check with your local Metropolitan Transit Authority.

The National Association of Hospital Hospitality Houses, Inc.: These facilities provide lodging and other supportive services to patients and their families when confronted with medical emergencies out of town. Each facility assures that a homelike environment is provided to persons who must travel to be with a patient or to receive necessary outpatient care. For more information, phone: (800) 542-9730. Visit their website at: www.nahhh.org.

Recently, the federal government has stepped up its efforts to make transportation systems more accessible to disabled travelers as shown below:

Air Travel: The Federal Aviation Administration (FAA) now requires each U.S. airline to have a FAA-approved, national company policy on accessibility/services to individuals with disabilities. These policies vary by airline, so make your special needs known when arranging reservations. For details, contact individual airlines directly. Also helpful is the publication, *Access Travel: A Guide to Accessibility of Airport Terminals*, available from The Consumer Information Center, Pueblo, CO 81009.

Travel By Rail: Amtrak, the country's major passenger rail system, has announced that it will add to its system only new cars fitted with special facilities for people with disabilities. Information on accessibility of trains and stations and assistance available to passengers who are disabled or elderly may be obtained from an authorized travel agent or by calling Amtrak at (800) USA-RAIL. Travelers with disabilities who have a card or physician's letter showing disability are allowed a 25 percent discount on round trip travel by Amtrak with the exception of certain holidays. Amtrak also has a brochure, "Access Amtrak," for travelers with disabilities. To request a copy, write: Amtrak Distribution Center, Itasca, IL 60143.

Personal Support Services

2-1-1 is an easy-to-remember telephone number that (where available) connects people with important community services and volunteer opportunities. This is probably the most valuable tool you can have! Simply dial 2-1-1 from a phone in your county and a live operator will assist you with finding the proper help.

The implementation of 2-1-1 is being spearheaded by the United Way and comprehensive and specialized information and referral agencies in states and local communities. United Way of America (UWA) and the Alliance for Information and Referral Systems (AIRS) strongly support federal funding so that every American has access to this essential service. Faced with a dramatic increase in the number of agencies and help-lines, people often don't know where to turn. In many cases, people end up going without these necessary services because they do not know where to start. 2-1-1 helps people find and give help.

While services that are offered through 2-1-1 vary from community to community, 2-1-1 provides callers with information about and referrals to human services for every day needs and in times of crisis. You can also get 2-1-1 information at the following website: <http://211.org> (enter your zip code or city/state).

Adult Services: Some states provide home care services to eligible people with disabilities. Social workers coordinate planning and management of services to help clients stay independent and in the community. Services can include homemaker, housekeeper, adult companion, day care, and home delivered meals. Income/asset eligibility applies. Call Medicaid or Medicare for information, or dial 2-1-1.

National Family Caregivers Association (NFCA) supports, empowers, educates, and speaks up for the more than 50 million Americans who care for a chronically ill, aged, or disabled loved one. Mailing address: 10400 Connecticut Avenue, Suite 500, Kensington, MD 20895-3944. Phone: (800) 896-3650 or (301) 942-6430. Fax: (301) 942-2302. Email: info@thefamilycaregiver.org. Website: www.thefamilycaregiver.org.

Patient Advocate Foundation is a national non-profit organization that serves as an active liaison between the patient and his/her insurer, employer and/or creditors to resolve through case managers and attorneys insurance, job discrimination and/or debt crisis matters relative to their diagnosis. Patient Advocate Foundation seeks to safeguard patients through effective mediation assuring access to care, maintenance of employment, and preservation of their financial stability. Patient Advocate Foundation offers direct patient services through their website: www.patientadvocate.org/report.php. Email: help@patientadvocate.org. Phone: (800)532-5274.

Patient Assistance: offers a wide variety of leads on free clinics, programs that help with co-payments for chronic diseases, and prescription-assistance programs. Website: www.patientassistance.com.

National Respite Locator Service helps parents, caregivers, and professionals find respite services in their state and local area to match their specific needs. Everyone needs a break! Respite Locator Service: National Resource Center or Respite & Crisis Care, 800 Eastowne Drive, Suite 105, Chapel Hill, NC 27514. Phone: (800) 7-RELIEF. Website: <http://chtop.org/ARCH/National-Respite-Locator.html>.

Personal Care Assistant: Some states provide grants to people with disabilities to retain personal care assistants needed to enable the person to work. Income eligibility applies. Sometimes a Medicaid or Medicare waiver will allow payment for a personal care assistant.

Friendly Visitor programs provide trained volunteers to make regular home visits to isolated elderly adults who are living in their own homes, and in some instances, to provide transportation for shopping and medical appointments. Call 2-1-1 from your home phone, if available.

Free Health Insurance Counseling is available one-on-one to seniors and, in most areas, to people with disabilities, to answer questions about medigap plans, HMO's, government benefits, and long term care insurance. The program is called Health Insurance Counseling and Advocacy Program (HICAP) and is sponsored by the U.S. Health Care Financing Administration. In most states, it is usually run by the state's department on aging or insurance commissioner's office. Check the blue pages of your phone book. If that fails, contact the Eldercare Locator hotline at: (800) 677-1116. They can give you the local number. Counselors are usually available at set times at senior activity centers.

Free Computers and Technology Training: The National Cristina Foundation provides free computer technology and equipment to people with disabilities, students at risk and economically disadvantaged. The goal of this organization is to ensure that used computer technology resources that no longer meet an enterprise's needs are reconditioned and distributed as a tool for developing human potential. Phone: (203) 863-9100. Email: ncl@cristina.org. Website: www.cristina.org.

Free Wheelchairs: Easter Seals, the American Cancer Society, and other helpful organizations provide free wheelchairs and other medical related equipment, like walkers, commodes, bathtub rails, bathtub chairs, crutches, transfer benches, electric wheelchairs and scooters, on a short- or long-term basis. Some programs require deposits that are completely refundable. Check with your local Easter Seals or American Cancer Society office. You can also contact your state's health department.

Canine Companions for Independence is a non-profit organization that enhances the lives of people with disabilities by providing highly trained assistance dogs and ongoing support to ensure quality partnerships. These dogs have been used for FM/CFS patients with balance problems. Phone: (800) 572-BARK. Visit their website at: www.caninecompanions.org.

State-Specific Personal Services

The HANDS Foundation provides unique items to the nearly 2.5 million citizens of Illinois with disabilities including computers and adaptive devices (hospital beds, wheelchairs, reading machines for low vision clients, standing racks, electric carts, and wheel-

chairs). This equipment is loaned at no cost for however long it is needed to individuals. There is at least a one-year waiting list on computers! For more information, call: (715) 229-4456. Website: www.handsfoundation.com.

Conhill Institute For Chronic Illness of Philadelphia offers various programs for people who are disabled or chronically ill and those who care for and about them. Their unique programs include not only seminars for families and individuals living with chronic illnesses, but programs for employers, health care partners, and travel specialists. It was founded by a physician with multiple sclerosis. Sliding scale and scholarships are available. See their website at: www.conillinst.org/programs.html. To contact the Institute, call (215) 746-7267, or email: contact@conillinst.org.

State-Specific Health Programs

Kentucky: Angels Community Clinic is a free medical clinic that serves the Calloway County community. The clinic was the vision of community activist Donna Herndon. Begun in February 2000, it serves the working uninsured poor. The staff consists of twenty RN's and two LPN volunteers, seven nurse practitioner volunteers along with four physician volunteers and local medical students. In addition, there is a licensed on-site pharmacy staffed by two volunteer pharmacists and a dental clinic staffed by three volunteer dentists. Visit their website: www.ket.org/commonhealth/models/angels.htm.

Free Health Care For Connecticut Residents: AmeriCares Free Clinics are open to individuals who are uninsured or under-insured and who are without the financial resources to afford medical care. Services include the treatment of minor injuries, school and pre-employment exams, episodic and chronic illnesses, the administration of various diagnostic tests, as well as general outpatient services. AmeriCares operates three clinics in the Connecticut area. For a listing of locations, go to: www.americaresfreeclinics.org.

Mental Health Services

Freedom From Fear is a national not-for-profit mental health advocacy association whose mission is to aid and counsel individuals and their families who suffer from anxiety and depressive illnesses. FFF has

developed an anxiety and depression screening program with a free consultation from a health care professional. They also offer free research treatment for individuals who are interested and eligible. Contact Freedom From Fear, 308 Seaview Avenue, Staten Island, NY 10305. Phone: (718) 351-1717. Website: www.freedomfromfear.org.

Pastoral Counseling Centers around the country are reaching out to provide therapeutic resources and a forum for people to express their feelings in a group setting and with individual counseling. Fees are being temporarily suspended. Pastoral Counselors are trained and certified to provide mental health, grief, and relationship guidance to address concerns and needs of those affected by national and personal

trauma. Their websites include counselors in your area, or near loved ones. Contact American Association of Pastoral Counselors, 9504A Lee Highway, Fairfax, VA 22031-2303. Phone: (703) 385-6967. Email: Info@aapc.org. Website: www.aapc.org.

SAMHSA's National Mental Health Information Center, Center for Mental Health Services (Part of the U.S. Department of Health and Human Services Substance Abuse and Mental Health Services Administration): offers a "Mental Health Services Locator" for all 50 states, plus a very helpful list of links to other organizations. Write: P.O. Box 2345, Rockville, MD 20847. Phone: (800) 789-2647 (M-F, 8:30 a.m. to 12:00 a.m., EST) or (866) 889-2647 (TDD) Website: <http://mentalhealth.samhsa.gov/>.

Table 2: Central Sources Of Information You Shouldn't Forget

Telephone Directory: Always check the Blue pages for important phone numbers! When using your Yellow Pages, check under listings like the following which are often helpful: "Fuel Assistance," "Information and Referral," "Social Services," and "In-Home Services."

Local Library: These usually have one or more books containing city domestic resource listings. They also usually have a listing of volunteer organizations that will help with transportation, delivery of food, etc.

Federal Information Center: Phone (800) 688-9889 to find any federal program.

State websites tend to be listed in the following format (or do a search using www.searches.com): For example, for the state of Iowa: www.state.ia.us. (Replace the letters in bold with your state two-letter abbreviation). You can also find health service information in any state at: www.healthfinders.gov.

Social Workers: These professionals tend to be knowledgeable about programs providing emergency financial assistance in your area. Phone area hospitals and local universities to locate them.

National 24-Hour Domestic Violence Hotline

P.O. Box 161810, Austin, TX 78716
Phone: (800) 799-7233 (SAFE) or
(800)787-3224 TDDY
Website: www.ndvh.org

National Coalition Against Domestic Violence

P.O. Box 18749
Denver, CO 80218-0749
Phone: (303) 839-1852
Website: www.webmerchants.com/ncadv
Grassroots coalition of battered women's service organizations and shelters. Supplies technical assistance and makes referrals on issues of domestic violence.

National Suicide Prevention Hotline

Phone: (800) SUICIDE

American Society of Suicide Prevention and Crisis Centers Headquarters

Phone: (202) 237-2280

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