



# Community Resources Webinar

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# Overview

## 1. Special State & Federal Programs that may be helpful to YOU

- AHCCCS
  - Health-e-Arizona Tutorial
  - *Freedom to Work*
- Medicare
- Social Security Survivor's Benefit
- VA

## 2. Brief Discussion on Understanding Mental Illness

- Mental illnesses defined

## 3. Helpful Online Resources Tutorials

- Arizona Self Help Website Tutorial
- National Council on Aging's "BenefitsCheckUp" Website Tutorial

For a copy of this presentation, please visit [www.MagellanofAZ.com/Events](http://www.MagellanofAZ.com/Events)



# Special Programs



# Health-e-Arizona Tutorial

<http://www.healthearizona.com>

# Questions

# Freedom To Work

# AHCCCS Freedom to Work Program

- Freedom to work (FTW) is an AHCCCS coverage group, specifically for people with disabilities who are working and in need of healthcare coverage.
- Legislation allows FTW to exist.
- Removes barriers
- Customer receives full medical services: case management and medications

# Freedom to Work Eligibility

- Between 16 and 64 years of age, under 65
- Disabled (means receiving Social Security Disability Insurance (SSDI), or determined by the Disability Determination Services Administration (DDSA))
- Employed
- Citizen and Arizona resident
- Valid Social Security number
- Too much income to qualify for all other AHCCCS programs
- Countable monthly earned income (after allowable deductions) up to \$2,257.00;
- No other benefits (VA, pension, etc.)
- Able to pay a premium, if applicable
- Valid application. Application available at:

<http://www.ahcccs.state.az.us/Members/citizenship.asp>

# Items not considered for Freedom to Work eligibility

- Income or resources of the applicant's spouse or family
- Unearned income of the applicant for examples: SSDI, alimony, child support, etc.

# FTW Coverage Groups

- **Basic Coverage Group**
  - PT or FT employed and disabled
  - Paying Social Security and Medicare Taxes
- **Medically Improved Coverage Group**
  - Severe impairment determination
  - Earning at least minimum wage
  - Working at least 40 hours, per month

# FTW Coverage Exceptions

- Fails to pay the FTW premium
- Moves out-of-state
- Passes away
- Voluntarily withdraws from AHCCCS program
- Becomes incarcerated
- Was factually ineligible when initially enrolled with the health plan

# FTW Eligibility Reviews

- Open all mail from AHCCCS and DES
- Be sure to keep address up to date
- Renewals of FTW coverage is completed every 12 months
- A re-evaluation of disability at the renewal and request of medical progress notes.
- Failure to provide information, keep an appointment, or respond may result in a loss of coverage.

# FTW Premiums

<u>Net Countable Monthly Income</u>	<u>Premium</u>
\$0 to \$ 500	\$0
\$500.01 to \$ 750	\$10
\$750.01 to \$1000	\$15
\$1000.01 to \$1250	\$20
\$1250.00 to \$1500	\$25
\$1500.01 to \$1750	\$30
\$1750.00 to \$2257	\$35

*Note: 2010 FPL Income limits*

# Applying for FTW

Applications are available online at:

[www.azahcccs.gov](http://www.azahcccs.gov) or [www.healthearizona.org](http://www.healthearizona.org)

You may turn your completed application by:

- **Mail:** AHCCCS Freedom To Work Unit  
801 East Jefferson MD 1600  
Phoenix AZ 85034
- **Phone** at (602) 417-6677
- **Fax** at (602) 417-6675

# Questions

# Supplemental Security Income (SSI)

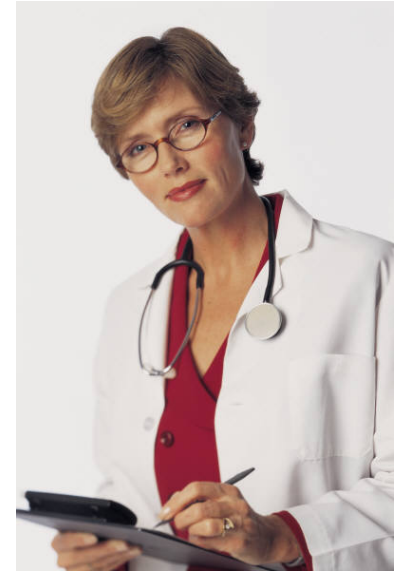
- Money to help support a person that is not able to work due to disability
- Individual must provide doctors statement and supporting documentation of disability
- AHCCCS insurance is automatically received when a person is deemed eligible for SSI

# Social Security Disability Insurance (SSDI)

- Money to help support a person that is unable to work due to disability.
- A person has adequate work history that qualifies them for SSDI.
- Children who are minors may also be eligible.

# Medicare Coverage and Benefits

- **Medicare Part A:** Covers hospitalization, Skilled Nursing Facilities, Hospice, and Home Health
- **Medicare Part B:** Medically necessary services, preventive service
- **Medicare Part C:** Enrollment in a Medicare Advantage Plan which covers A, B, and D. HMO, PPO, PFFFS, SNP
- **Medicare Part D:** Covers medications; must be eligible for Part A and or B.



# Medicare Savings Programs



- Qualified Medicare Beneficiary (QMB) **100% FPL**
  - Single \$0-\$903
  - Couple \$0-\$1,215
- Specified Low Income Medicare Beneficiary (SLMB) **120% FPL**
  - Single \$903.01-\$1,083
  - Couple \$1,125.01-\$1,457
- Qualified Individual-1 **135% FPL**
  - Single \$1,083.01-\$1,219
  - Couple \$1,457.01-\$1,640

# Survivors Benefits and Disabled Adult Child

A person's family may be entitled to receive a survivor's benefit based upon the work record of the deceased. Survivor's benefits may be paid to:

- A widow/widower age 60 or older (50 or older, if disabled) and married for 10 years.
- A widow/widower at any age, if caring for your child who is under age 16 or disabled.
- An ex-spouse, age 60 or over (50 or older, if disabled), who was married to you for at least 10 years.
- An ex-spouse at any age, if caring for your child who is under age 16 or disabled.
- Unmarried children, under 18.
- Unmarried children under 19, if attending school full time (up to grade 12).
- Individuals that have been determined disabled before the age of 22 and at least one parent has reached retirement age may received SSDI payment based upon the parents social security benefit amount.

# Questions

# Veterans Affairs (VA)—Medical Benefits Package

VA provides a Medical Benefits Package to all enrolled Veterans. This comprehensive plan provides a full range of preventive outpatient and inpatient services within the VA health care system. The VA's medical benefits package (standard benefits) provides the following health care services to all enrolled veterans:

- Preventive Care Services
- Ambulatory (outpatient) diagnostic and treatment services
- Hospital (inpatient) diagnostic and treatment
- Medications and supplies

# VA Eligibility

- There are many ways that a Veteran may qualify to receive VA health care at over 1,400 medical centers and clinics across the nation.
- See if you qualify, by completing the VA's online eligibility assessment at [www.va.gov/healtheligibility](http://www.va.gov/healtheligibility) or by calling the VA Eligibility Office at (877) 222-VETS (8387).

# Applying for VA Health Benefits

- **Apply online** at [www.1010ez.med.va.gov](http://www.1010ez.med.va.gov)
- **Fax or mail** your completed form to your local VA center or clinic:
  - Download and print your form at [www.1010ez.med.va.gov](http://www.1010ez.med.va.gov)
  - Search for your local VA center or clinic at [www2.va.gov/directory/guide/home.asp?isflash=1](http://www2.va.gov/directory/guide/home.asp?isflash=1)
- **Request an application** by calling the VA at (877) 222-VETS (8387). If you do not want to use the online form or cannot print at home, the VA will mail you an application form; just call them at the number above.

# Contact information for all the *Special Programs* mentioned tonight:

## Social Security

Phone: (800) 772-1213

Website: [www.ssa.gov](http://www.ssa.gov)

## Medicare

Phone:(800) MEDICARE

Website: [www.medicare.gov](http://www.medicare.gov)

## Arizona Long Term Care

Phone: (602) 417-6200

## Veteran's Affairs

Phone: (877) 222-VETS

Website: [www.va.gov](http://www.va.gov)

## AHCCCS & Freedom to Work

Phone: (602) 417-5010

Website: [www.azahcccs.gov](http://www.azahcccs.gov)

## Magellan of Arizona

Phone: (800) 564-5465

Website: [www.magellanofaz.com](http://www.magellanofaz.com)

# Questions

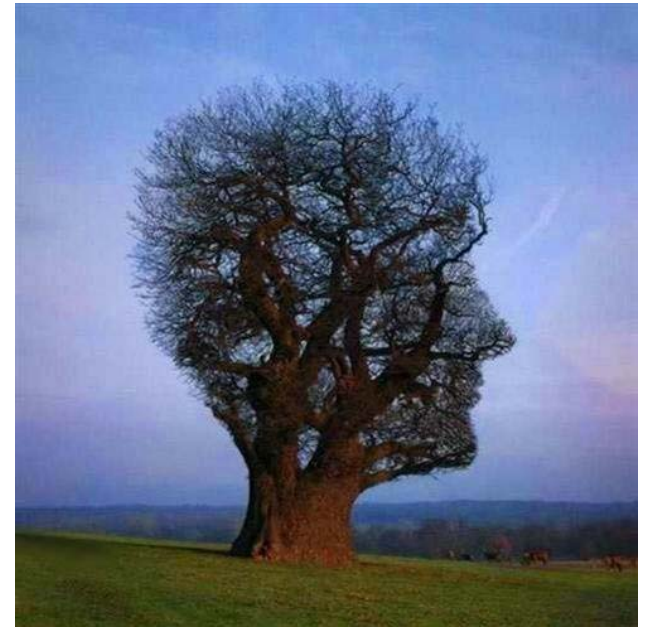


# Understanding Mental Illness



# Mental Health Disorders

- **Psychotic Disorders**
  - Schizophrenia
- **Mood Disorders**
  - Major Depression
  - Bipolar Disorder
- **Personality Disorders**
  - Borderline Personality Disorder
- **Anxiety Disorders**
  - Panic Disorder
  - Obsessive-Compulsive Disorder
  - Post-Traumatic Stress Disorder



# Common Symptoms of Psychotic Disorders

- **Hallucination:** A sensory perception without basis in reality.
- **Delusion:** Something that is falsely believed.
- **Paranoia:** Irrational suspiciousness or distrustfulness.

# Schizophrenia

A mental disorder that severely impacts how a person thinks, feels and acts and relates to others.

It is a disorder that makes it difficult for a person to tell the difference between real and imagined experiences, to think logically, to express normal emotional responses or behave appropriately.

# Common Symptoms of Mood Disorders



- **Depression:** A state of feeling sad. May be characterized by inactivity, change in appetite and/or sleep, feeling of hopelessness and possibly suicidal tendencies.
- **Mania:** Excitement manifested by mental and physical hyperactivity with elevation in mood.

# Common Symptoms of Anxiety Disorders

- **Anxiety:** A state of apprehension, uncertainty and fear resulting from the anticipation of a realistic or fantasized threatening event or situation.
- **Panic:** A sudden, overpowering fright. A sudden mass fear and anxiety over anticipated events.



# Anxiety Disorders

- **Obsessive-Compulsive Disorder**, which occurs when a person experiences:
  - Recurrent **obsessions**: Thoughts, ideas, impulses or images that are experienced as intrusive and cause distress.
  - **Compulsions**: Repetitive behaviors, performed according to rigid rules, which are aimed toward reducing the anxiety and stress.
  - **Obsessions *cause* anxiety** and worry, while **compulsions, to some degree, *relieve* anxiety** and worry.

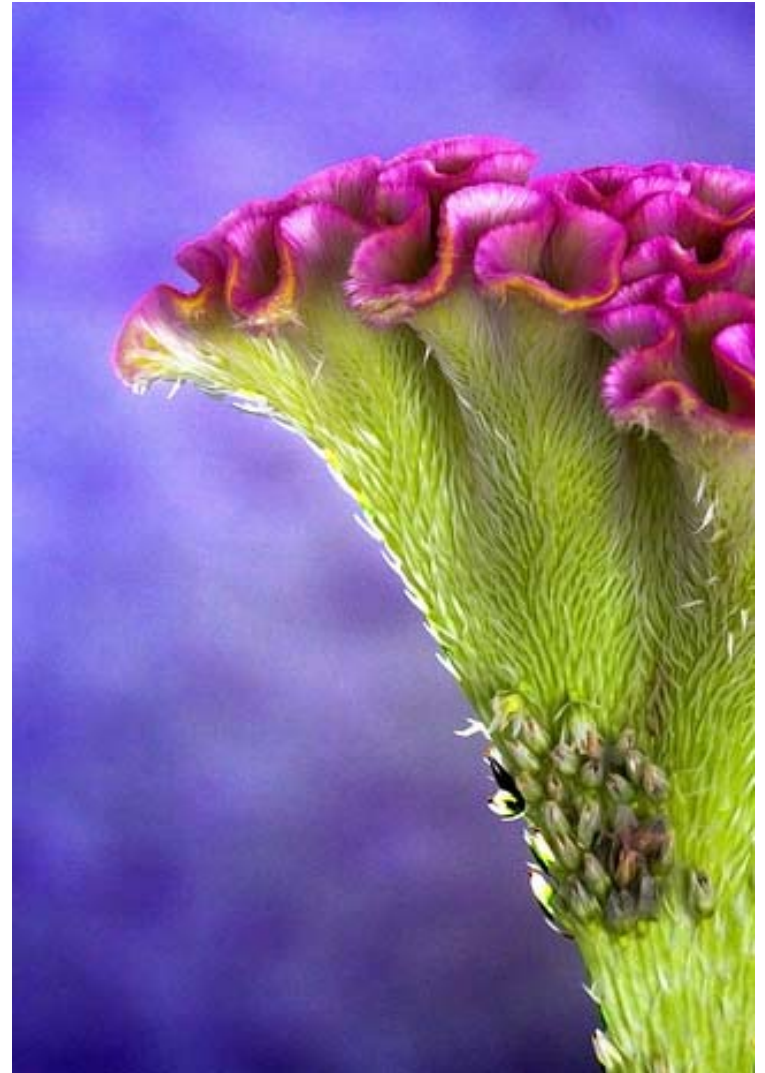
# Confused???

It may seem confusing to try to differentiate among the diagnoses. It is up to psychiatrists, physician's assistants and nurse practitioners to make these distinctions.

It is most important for us to understand how the person's symptoms relate to their ability to live in their communities in a way that is meaningful to that person.

# Common Characteristics of Individuals with Co-Occurring Disorders

- Frequent hospitalizations
- Not taking medications as prescribed
- Legal problems
- Difficulty getting or keeping friends, jobs and places to live
- Frequent conflict with family and support system
- Serious physical problems



# The Recovery Journey

Recovery does not feel like a linear process. It is a journey.

Individuals may experience:

- Growth and setbacks
- Periods of rapid change
- Periods of no change
- Periods of insight and growth that happen unexpectedly.



# Crisis Planning

- Collaborate
- Identify triggers and early warning signs
- Evaluate Alternatives
- Negotiate a Plan
- Put it in writing
  - Informally (writing it on a piece of paper)
  - Formally (completing an Advanced Directive)
    - [http://www.azag.gov/life\\_care/LCP\\_Packet.pdf](http://www.azag.gov/life_care/LCP_Packet.pdf)
    - <http://www.azsos.gov/>
- Re-Evaluate



# Questions



# Online Resources Tutorials



# Arizona Self-Help Website Tutorial

<http://www.ArizonaSelfHelp.org>

# Questions

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# **National Council on Aging's “BenefitsCheckUp” Website Tutorial**

<http://www.benefitscheckup.org>

# Questions