

# Financial Resources for Health Emergencies

Dealing with the impact of a health-related emergency situation can be stressful mentally, physically and financially.



The following resources can help you take proactive measures to work through the challenges and decisions you may face in the coming days and weeks.

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## Replacing Lost Income

Many people experience an immediate loss of income when their household is hit by a reduction in working hours or a shutdown. There are options for replacing income, such as unemployment insurance, public assistance, grants or low-interest loans.

## Unemployment Compensation

Many federal employees are eligible to receive unemployment compensation. In general, federal and state unemployment insurance programs provide unemployment benefits to eligible workers who are unemployed through no fault of their own (as determined under state law) and meet other state eligibility requirements.

For contact information for the unemployment office in your state, go to ► [servicelocator.org/OWSLinks.asp](https://servicelocator.org/OWSLinks.asp).

## Low-Interest Loans

Some banks and credit unions offer zero interest or low-interest loans to specific groups. Contact your bank or credit union to find out about your options.

This content was sourced from My Secure Advantage, Inc., Health Advocate's financial partner.

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## Additional Income Resources

### Personal Loans

You may want to consider applying for a personal loan if:

- ✓ You don't qualify for financial assistance; or
- ✓ You already considered other options, such as borrowing from home equity, a retirement plan such as a 401(k), or from friends or family

**However**, if you have negative items on your credit report or a poor credit score, you may not qualify for the best available interest rates. Also, if your income has recently been decreased, it may be more difficult to qualify.

### Payday Loans

**Avoid these loans at all costs.** Advertisements may make them appear to be a fast, easy, and no-nonsense way to get money when you're suffering financially. However, it's not as easy as showing a recent paystub, a copy of your driver's license or a blank check.

**Additionally, paying off payday loans can end up taking months or even years.** Some people may actually take out NEW payday loans to cover old payday loans... ultimately paying thousands of dollars more than what they signed up for.

### Tax Tip

You may want to check to see if you qualify for the Earned Income Tax Credit (EITC), sometimes referred to as the Earned Income Credit (EIC). This is a refundable federal income tax credit for low-income, working individuals and families.

When the EITC exceeds the amount of taxes owed, it results in a tax refund to those who claim and qualify for the credit. To qualify, taxpayers must meet certain requirements and file a tax return, even if they did not earn enough money to be obligated to file a tax return.

The EITC has no effect on certain welfare benefits, and in most cases payments will not be used to determine eligibility for Medicaid,

Supplemental Security Income (SSI), food stamps, low-income housing or most Temporary Assistance for Needy Families (TANF) payments.

For more information, go to the Internal Revenue Service website at

<https://www.irs.gov/credits-deductions/individuals/earned-income-tax-credit>.

You can also check with a tax advisor who can help you determine if you qualify for the tax credit and assist you with completing the proper forms to file.

# Community Resources

## United Way

The United Way's 211 service is the nation's leading source of local social services information. Call 2.1.1 (or go to [211.org](https://www.211.org)) for expert help locating the following resources in your area. (If the 211 service is not available in your area, go to [unitedway.org](https://www.unitedway.org) to search for their local phone number.)

- ✓ **Basic Human Needs Resources:**  
food banks, clothing closets, shelters, rent assistance, utility assistance
- ✓ **Physical and Mental Health Resources:**  
health insurance programs, Medicaid and Medicare, maternal health, Children's Health Insurance Program, medical information lines, crisis intervention services, support groups, counseling, drug and alcohol intervention and rehabilitation
- ✓ **Employment Support:**  
financial assistance, job training, transportation assistance and education programs
- ✓ **Support for Older Americans and Persons with Disabilities:**  
adult day care, congregate meals, Meals on Wheels, respite care, home health care, transportation and homemaker services
- ✓ **Support for Children, Youth and Families:**  
childcare, after school programs, family resource centers, summer camps and recreation programs, mentoring, tutoring, protective services and Head Start (a federal program funded directly to local grantees)

**For information regarding Head Start, visit [acf.hhs.gov/programs/ohs](https://www.acf.hhs.gov/programs/ohs)**

**To find your local office, search using their program locator at [eclkc.ohs.acf.hhs.gov/hslc/HeadStartOffices](https://eclkc.ohs.acf.hhs.gov/hslc/HeadStartOffices)**

## Religious Organizations, Charities & National Relief Groups

Local churches and religious organizations often operate assistance programs. Even if you are not a member of a particular organization, you may still be able to receive assistance in your community. National relief groups may also be able to help meet short-term immediate needs

### Catholic Charities

Go to [catholiccharitiesusa.org](https://www.catholiccharitiesusa.org) to search for resources in your area.

### Goodwill Industries

Visit [goodwill.org](https://www.goodwill.org) to search for resources in your area.

### Salvation Army

Go to [salvationarmyusa.org](https://www.salvationarmyusa.org) to search for resources in your area.

### U.S. Conference of Mayors

Another source of information for local resources may be found at the U.S. Conference of Mayors at [usmayors.org](https://www.usmayors.org). To search for your local mayor's office, go to "Meet the Mayors" and type in the name of your city to discover potential resources.

### Benefits Check Up

Benefits Check Up ([benefitscheckup.org](https://www.benefitscheckup.org)) is an online resources that provides a personal report of public programs and benefits you may qualify for. Designed primarily for adults age 55+, it may also be helpful for younger individuals, but may not include every program they may qualify for.

## Government Resources

### Housing

For housing counseling, including advice for eviction or foreclosure, and rental help in your state, contact HUD (Housing and Urban Development) at **1-800-569-4287** or online at [hud.gov](http://hud.gov).

### Government Assistance

Although getting help from the government can take time, it may be worth the wait.

City, county, and state governments vary in the types of assistance available. Contact your local Department of Health and Human Services (sometimes called County Social Services) to find out if you qualify for public assistance programs such as food stamps, emergency financial funds or Medicaid.

Go to <https://www.acf.hhs.gov/ofa/help> to search for your state's local HHS office.

### Military Benefits

The military has emergency financial assistance that may be available if you meet the qualifications.

**Army Emergency Relief:**  
<https://www.aerhq.org/Financial-Assistance>

**Air Force Aid Society:**  
<https://www.afas.org/how-we-help/emergency-assistance/>

**Navy-Marine Corps Relief Society:**  
<http://www.nmcrs.org/>

### Government Benefits

For benefits information, go to [benefits.gov](http://benefits.gov), a government resource for federal benefits. You can also call 1-800-FED-INFO (1-800-333-4636).

## Social Security – Disability

If you're struggling financially due to a disability, determine whether there is disability coverage either through an employer's coverage, private coverage, or through your state. Although qualifying can be difficult, Social Security pays disability benefits under two programs: the Social Security disability insurance program and the Supplemental Security Income (SSI) program.

To determine if you're eligible for any of the Social Security benefits listed below, visit the Social Security website's Benefit Eligibility Screening Tool at <https://ssabest.benefits.gov/>.

If you qualify, you can apply online or call **1-800-772-1213**.

- ✓ Medicare
- ✓ Social Security Disability
- ✓ Social Security Retirement
- ✓ Social Security Survivors
- ✓ Special Veterans
- ✓ Supplemental Security Income (SSI)

# Utility Resources

## Help with Home Heating and/or Cooling Bills

The federal government does not provide energy assistance directly to the public. Instead, the Low Income Home Energy Assistance Program (LIHEAP) is a federally-funded program that helps low income households with their home energy bills. LIHEAP operates in all 50 States, the District of Columbia, Indian tribes or tribal organizations, and the U.S. territories.

Your local LIHEAP program will determine if your household income qualifies for the program. It may also require households to meet additional eligibility criteria to receive LIHEAP assistance. (NOTE: The availability of LIHEAP assistance is not guaranteed.)

### To apply, you may need the following:

- ✓ **Recent copies of your utility bills**
- ✓ **A recent payroll stub** or other proof that shows your current gross income
- ✓ **Documentation showing income** from Social Security, unemployment insurance, pension funds, disability, etc.
- ✓ **Final utility termination notice** (if you've received a shut-off notice from your energy company)
- ✓ **Proof of present address** (e.g. rent receipt, lease or deed, property tax bill)
- ✓ **Proof of total members living in your household** (e.g. birth certificates, school records, etc.)
- ✓ **Social Security cards** (or numbers) for all persons living in your household
- ✓ **Proof of U.S. citizenship or permanent residence**

### For more information about LIHEAP and where to apply:

Call **1.866.674.6327** (weekdays from 6 am to 6 pm, MST) to reach the National Energy Assistance Referral (NEAR) project, a free service that provides information about where to apply for LIHEAP.

You can also go to [liheapch.acf.hhs.gov/profiles/energyhelp.htm](https://liheapch.acf.hhs.gov/profiles/energyhelp.htm) or send an email to [energyassistance@ncat.org](mailto:energyassistance@ncat.org).



**Your LIHEAP program may be able to offer assistance in one or more of the following areas:**

- ▶ **Utility bill payment**
- ▶ **Energy crisis**
- ▶ **Weatherization and energy-related home repairs**