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Introducing . . .

National Fibromyalgia Partnership's

2016 Resource Guide

For Medical, Financial & Daily Survival Needs

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INTRODUCTION: 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. The more 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, you need to be an advocate for yourself.

MEDICAL ASSISTANCE

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 is available from your local Social Security office. Address: Centers for Medicare & Medicaid Services, 7500 Security Blvd., Baltimore, MD 21244-1850. Phone: (800) 633-4227. Website: www.medicare.gov.

Medicaid (Medical Assistance Program): A joint federal/state program that provides physical and related health care services to low-income persons. 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, so you will have to check with your state welfare office. Almost every state has a Children's Health Insurance Program (CHIPs) that extends medical coverage to many children who may not be covered. Contact your state health department to see which version of the

CHIPs program is offered in your area, or call toll-free (877) 543-7669. Website: www.insurekidsnow.gov

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 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, 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 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 Blvd., Baltimore MD 21244-1850. Phone: (877) 267-2323. Website: www.cms.hhs.gov.

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 or triple for nursing home care. 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 that are participating. Offers

information in Spanish. For more information, contact Hill-Burton Hotline, Health Resources and Services Administration, 5600 Fishers Ln., Rockville, MD 20857. Phone: (800) 638-0742 or (800) 492-0359 (in MD). Website: www.hrsa.gov/getthehealthcare/affordable/hillburton.

HealthWell Foundation: 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. Address: The HealthWell Foundation, P.O. Box 4133, Gaithersburg, MD 20885-4133. Phone: (800) 675-8416. Email: info@healthwellfoundation.org. Website: www.healthwellfoundation.org. Find them on Facebook, Twitter, and YouTube.

Patient Assistance: offers a wide variety of leads for free clinics, programs that help with co-payments for chronic diseases, and prescription-assistance programs. Address: 11608 Darryl Drive, Baton Rouge, LA 70815. Phone: (888) 788-7921. Website: www.patientassistance.com. (Email them from the website.)

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 there, you may be able to get free transportation and escort services provided by your local health office or your office on aging.

Some communities may provide low-cost, door-to-door services for seniors going 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, or search online.

Dental Lifetime Network: The National Foundation of Dentistry for the Handicapped funds the Donated Dental Services program to help disabled, elderly, or medically fragile individuals 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. Address: 1800 15th St., Ste 100, Denver, CO 80202. Phone: (303) 534-5360. Website: www.nfdh.org. Find them on Facebook and Twitter. Low cost dental assistance can also be found at local dental schools in your area.

FINANCIAL AID FOR EYE CARE

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

VISION USA: Provides free eye examinations to uninsured, low-income workers and their families in 39 states and the District of Columbia. Member optometrists donate their services at no cost. Phone: (800)766-4466. Website: www.aoafoundation.org/vision-usa. Find them on Facebook and Twitter.

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. Search for contact information online or in your local phone book for the number and address of your local branch. Phone: (630) 571-5466. Website: www.lionsclubs.org. You can also find branches on Facebook and Twitter.

Mission Cataract USA: A nationwide nonprofit organization that provides free cataract surgery on one day a year to those patients with no Medicare, medical, third party, or any other ability to pay. Phone: (559) 797-1629. Website: www.missioncataractusa.org. You can also find them on Facebook, Twitter, and YouTube.

Sight for Students: Sight for Students is a Vision Service Plan (VSP) charity providing free vision exams and glasses to low-income, uninsured children. The program operates nationally through a network of community partners who identify children in need and VSP network doctors who provide the eye care services. Information is available in Spanish. Phone: (888) 290-4964 (recorded information only). Email: sfsinfo@vsp.com. Website: www.sightforstudents.org.

New Eyes for the Needy: This organization purchases basic prescription eyeglasses for U.S. residents in financial need and distributes used glasses for people in financial need. Address: 549 Millburn Ave., Short Hills, NJ 07078. Phone: (973) 376-4903. Email: info@new-eyes.org. Website: www.neweyesfortheneedy.com. Find them on Facebook.

HELP WITH MEDICATION COSTS

BenefitsCheckUP.org: A free service of the National Council on Aging that helps people over 55 connect to government programs that may help them pay for prescription drugs, health care, utilities, and other needs. You can also find help with rent, taxes, utilities, meals, in-home services, and other expenses. Check to see if you qualify for extra help along with other federal, state and private programs that may save you money. Additionally, if eligible, you can review and sign up for a Medicare card. Website: www.benefitscheckup.org. Find them on Facebook and Twitter.

The Partnership for Prescription Assistance (PhRMA): A free service bringing together over 475 public and private programs to help qualifying patients who lack prescription coverage get the medicines they need by matching the medicines patients take to eligible patient assistance programs. They also find free and low-cost clinics for patients needing assistance paying for health care. Address: 950 F St., N.W., Ste. 300, Washington, DC 20004. Phone: (888) 477-2669. Website: www.pparx.org. Find them on Facebook.

Blink Health: This organization is committed to saving patients money guaranteed at over 60,000 major chains and independent pharmacies nationwide including Walgreens, Kroger, WalMart, RiteAid, Target, and others. They've developed proprietary technology to group millions of patients together to create the strength to negotiate the lowest drug prices possible. They're also the first company to allow patients to purchase their medications online and then pick them up at their local pharmacy. Phone: (844) 442-5465. Website: www.blinkhealth.com. Find them on Facebook.

RxHope: Lends a helping hand to patients who need critical medications who could not otherwise afford them by obtaining them for free or for a small co-pay. It is the largest independent web-based patient assistance resource offering resources to low-income residents. Phone: (800) 553-6783. Website: www.rxhope.com.

NeedyMeds: A national non-profit that provides information on healthcare programs by offering direct assistance and facilitating programs by maintaining a website of information on free programs that help patients who cannot afford medications and healthcare costs. They also make available information on specific diseases and offer a free drug discount card

that may help you save up to 80%. This card can also be used by family members and friends to save on prescription drugs, over-the-counter drugs, as well as medical supplies written on a prescription form, and it applies to pet prescription drugs being purchased at a pharmacy. Information available in Spanish. Address: NeedyMeds, Inc., P.O. Box 219, Gloucester, MA 01931. Phone: (800) 503-6897. Email: info@needymeds.org. Website: www.needymeds.org. Find them on Facebook.

RXAssist: A national patient assistant program that says it is the Web's most current and comprehensive directory of Patient Assistance Programs that are run by pharmaceutical companies to provide free medications to those who cannot afford to purchase their medications. You can print out a free drug discount coupon on its website. Also offers news and articles to help patients and health care professionals find the information they need. Email: info@rxassist.org. Website: www.rxassist.org.

AARP: Has a prescription discount program that offers free, exclusive discounts to AARP members, their spouses and dependents (that includes children, grandchildren and stepchildren). On average, they offer a 38% discount on all FDA-approved generic, name brand, and specialty drugs that are not covered by an insurance plan or Medicare prescription drug (Medicare Part D plan). This program is accepted at 66,000 participating pharmacies in the U.S. and its territories or through its mail service provider. Phone: (888) 687-2277. Website: www.aarp.org or <http://advantages.aarp.org/en/home.html>. Find them on Facebook and Twitter.

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.

Free Wheelchairs: Easter Seals, the American Cancer Society, and other helpful organizations provide free wheelchairs and other medical related equipment. To find organizations offering free or low-cost wheelchairs, go to <http://myseniorsource.com/topics/mobility/how-to-get-a-free-electric-wheelchair>. Also check with your local Easter Seals or American Cancer Society office or contact your state's health department.

INDEPENDENT LIVING & HOME CARE

National Council on Independent Living (NCIL): 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 referrals to a local program to consumers, current practical information to professionals, and advice to persons interested in starting an independent living center. Address: 2013 H St., N.W., Washington, DC 20006. Phone: (877) 525-3400 or (202) 207-0334. Email: ncil@ncil.org. Website: www.ncil.org. Follow them on Facebook.

Independent Living Research Utilization: A national resource center for independent living that produces resource materials, develops/conducts training programs on independent living issues, provides technical assistance/consultation to independent living center. Publishes the *Directory of Independent Living Programs*, which lists programs by state. Contact ILRU for free referral to projects near your community. Write for a complete list of publications. Address: TIRR Memorial Hermann Research Center, 1333 Moursund, Houston, TX 77030. Phone: (713) 520-0232. Email: ilru@ilru.org. Website: www.ilru.org.

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.

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.

Canine Companions for Independence: 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. Address: P.O. Box 446, Santa Rosa, CA 95402-0446. Phone: (800) 572-2275. Website: www.cci.org. Find them on Facebook.

Service Dog Central: Compiles a listing of state statutory laws regarding service dogs or assistance dogs. Website: www.servicedogcentral.org. You can also check with your state's Attorney General or Human Rights Commission. Find them on Facebook.

FOOD / MEALS

Food Stamps, The Supplemental Nutrition Assistance Program (SNAP): Coupons are allocated to be used like money to buy nutritious food. Food stamps comprise only part of a food budget, and shoppers will have to spend some cash along with food stamps to purchase enough food to last a month. If you are disabled or already receiving any social service such as Supplemental Security Income (SSI), you can apply for food stamps at any Social Security office. If not, send your application to the local food stamp office or to any Social Security office where a food stamp representative works. For more information, visit www.fns.usda.gov/snap/eligibility, find your state office for SNAP in the Yellow Pages, or dial 2-1-1 on your phone to determine if this service is available in your area.

USDA National Hunger Hotline: Families and individuals needing assistance to find food can phone (866) 348-6479 or (877) 8-HAMBRE and speak with a representative who will help them find food resources. Website: www.nhc.fns.usda.gov/nhc/nhc-main-page.

Community-Based Food/Meals Programs: Programs may include "Meals on Wheels" (website: www.mowaa.org), "Channel-One" (website: www.channel-one.org), or brown bag programs that provide meals or a bag of groceries on a regular basis to help meet food needs, and 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 user's 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 or contacting your local social service agencies or houses of worship.



TRANSPORTATION/TRAVEL

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. Also get help finding a ride at: www.disability.gov/can-get-help-finding-ride and/or 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. Address: P.O. Box 1439 Gresham, OR 97030. Phone: (800) 542-9730. Email: helpinghomes@nahhh.org. Website: www.hhnetwork.org.

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. A “Tips for Travelers with Disabilities” handout is available. Website: www.friendshipcircle.org/blog/2012/06/05/air-travelers-with-disabilities-here-are-your-rights. (Here you’ll find the rights of air travelers with disabilities.)

Travel by Rail: With this service, you can make a reservation online for passengers with a vision or hearing impairment or those who need space for a wheeled mobility device. You can also make a reservation online for passengers who need access to the accessible transfer seat or an accessible room or for disabled passengers who do not need assistance.

Begin by completing the online reservation form. 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—online or by contacting Amtrak. Discounts are offered for some passengers and companions. Information is offered in several languages. Address: Office of Amtrak Access, 2W, 60 Massachusetts Ave., NE, Washington, DC 20002. Phone: (800) 872-7245. Website: www.amtrak.com.

RESOURCES FOR SENIORS

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 specific 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 (NAHRO), 630 Eye St., NW, Washington, DC 20001. Phone: (202) 289-3500 or (877) 866-2476. Email: nahro@nahro.org. Website: www.nahro.org.

Friendly Visitor: Provides 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.

EyeCare America: A public service foundation of the American Academy of Ophthalmology (AAO), which provides free and low-cost eye exams for qualified U.S. citizens 65 and over. You can also print out a drug discount card and/or search for a drug assistance program on its website. Information is also available in Spanish and other languages. Phone: (877) 877-6327. Address: P.O. Box 7424, San Francisco, CA 94120-7424. Email: pubserv@aa.org. Website: www.aao.org/eyecare-america.

The Eldercare Locator: A nationwide service of the U.S. Administration on Aging that connects older Americans and their caregivers with information on senior services for older adults and their families. Phone: (800) 677-1116 (weekdays, 9am to 8pm EST) or have a text chat with an information specialist. Email: eldercarelocator@n4a.org. Website: www.eldercare.gov. Trained professionals, including a Spanish-speaking, information specialist and a 150-language line service welcome callers. TDD/TTY access is also available. Find them on Facebook.

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.



Selected Tips From: “There’s No Place Like Home — For Growing Old”

A publication of the National Institute on Aging* of the National Institutes of Health

Personal Care: Is bathing, washing your hair, or dressing getting harder to do? Maybe a relative or friend could help. Or, you could hire a trained aide for a short time each day.

Homemaking: Do you need help with chores like housecleaning, yard work, grocery shopping, or laundry? Some grocery stores and drug stores will take your order over the phone and bring the items to your home. There are cleaning services you can hire, or maybe someone you know has a housekeeper to suggest. Some housekeepers will help with laundry. Some drycleaners will pick up and deliver your clothes.

Health Care: Have you just gotten out of the hospital and still need nursing care at home for a short time? The hospital discharge planner can help you make arrangements, and Medicare might pay for a home health aide to come to your home. If you can’t remember what the doctor told you to do, try to have someone go to your doctor visits with you. Ask them to write down everything you are supposed to do, or if you are by yourself, ask the doctor to put all recommendations in writing.

Products To Make Life Easier: Is it getting harder to turn a door knob or put on your socks? Devices are available to make daily activities easier. The Department of Education’s website, www.abledata.com, has information on more than 30,000 assistive-technology products designed to make it easier for people to do things for themselves. If you can’t use a computer, you can call (800) 227-0216 (toll-free) to learn more.

Getting Around At Home And In Town: Do you need someone to go with you to the doctor or shopping? Volunteer escort services may be available. If you are no longer driving a car, check if there are free or low-cost public transportation options or taxis in your area. Maybe a relative, friend, or neighbor would take you along when they go on errands or do yours for you.

Housing: Would a few changes make your home easier and safer to live in? Think about things like a ramp at the front door, grab bars in the tub or shower, nonskid floors, more comfortable handles on doors or faucets, and better insulation. Sound expensive? You might be able to get help paying for these changes. Check with your local or state Area Agency on Aging office, housing finance agency, or welfare department. Also try community development groups, or the Federal Government.

Geriatric Care Managers: These specially trained professionals can help find resources to make your daily life easier. They will work with you to form a long-term care plan and find the services you need. They will charge for this help, and their fees probably won’t be covered by any insurance plan. Geriatric care managers can be very helpful when family members live far apart. If asked, they will check in with you from time to time to make sure your needs haven’t changed. Contact: Aging Life Care Association, 3275 West Ina Road, Suite 130, Tucson, AZ 85741-2198. Phone:(520) 881-8008. Website: <http://www.aginglifecare.org>.

How Much Will This Cost? An important part of planning is thinking about how you are going to pay for the help you need. Some things you want may cost a lot. Others may be free. Some might be covered by Medicare, private “Medigap” policies or other private health insurance, Medicaid, or long-term care insurance. Some may not. Check with your insurance provider(s). There is a chance that paying for just a few services out of pocket could cost less in the long run than moving into an independent living, assisted living, or long-term care facility, and you will have your wish of still living on your own.

Community And Local Government Resources: Learn about the services found in your community. Healthcare providers and social workers may have suggestions. The local Area Agency on Aging, local and state offices on aging or social services, and your tribal organization may have lists of services. Look in the phone book under “Government.” If you belong to a religious group, talk to the clergy, or check with its local offices about any senior services they offer. For further information, check out: www.benefits.gov. If you can’t get to a computer, call (800) 333-4636 for the same kind of help.

For more information on home care, contact:

NIH National Institute on Aging Information Center
P.O. Box 8057
Gaithersburg, MD 20898-8057
(800) 222-2225 or (800) 222-4225 (TTY)
Website: www.nia.nih.gov
or www.nia.nih.gov/espanol

Order free publications (in English or Spanish) or sign up for regular email alerts.

GENERAL FINANCIAL ASSISTANCE

Temporary Assistance for Needy Families (TANF) provides temporary financial assistance for pregnant women and families with one or more dependent children. TANF provides financial assistance to help pay for food, shelter, utilities, and expenses other than medical ones. Most states dispense these funds on a county basis, so check online or in the government section of your local phone book for the nearest county Department of Health and Human Services (HHS) office. Write: Administration for Children & Families, U.S. Dept. of HHS, 330 C St., N.W., Washington, DC 20201. Phone: (202) 401-9275. Website: www.acf.hhs.gov/programs/ofa/programs/tanf

Emergency Assistance: 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 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 their own income and resources. Help 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. Eligibility requirements are specific.

Supplemental Security Income (SSI): SSI makes monthly payments to individuals who are aged, disabled or blind and have limited income and resources (assets). To be eligible 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, and you may be eligible for SSI even if you have never been employed. If eligible, it may also be possible for you to receive SSI benefits and qualify for Social Security Disability Insurance (SSDI). 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. Website: www.ssa.gov.

WORK-RELATED BENEFITS & SERVICES

Unemployment Insurance (UI) is a form of compensation available after a person has lost his/her job. It provides financial support payments while (s)he looks for employment. UI does not apply if someone left their place of employment willingly without being terminated. Payment amounts and their duration depend upon how much someone has earned in past. To expedite receipt of UI benefits, contact your state unemployment office as soon as you have lost your job.

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 that (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 SSDI benefits, (s)he must have credit for a specified amount of work. The 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 its website at www.ssa.gov.

If you are applying due to a fibromyalgia diagnosis, it often can be beneficial to use the services of an attorney specializing in SSDI to file and/or appeal denied SSDI applications. Most private attorneys and others who represent claimants accept cases on a contingent fee basis, and so no fee is charged to the client unless the claim is successful.

National Organization of Social Security Claimants' Representatives (NOSSCR): Social Security attorney's organization which offers FAQ's on SSDI, resource information, and attorney referrals. Information is available in Spanish and other languages. Address: 560 Sylvan Ave., Ste 2200, Englewood Cliffs, NJ 07632. Phone: (800) 431-2804 or (201) 567-4228. Website: www.nosscr.org. Find them on Facebook.

ADDITIONAL SOCIAL SECURITY SITES:

► Home of the best-selling *Disability Workbook for Social Security Applicants* by Douglas M. Smith, Attorney at Law. Other publications and E-books are also available for sale. Website: <http://www.disabilityfacts.com>.

▶ “Be Your Own Fibromyalgia Medical Expert Witness,” by Dr. Podell, Clinical Professor in the Department of Family Medicine at New Jersey’s Robert Wood Johnson Medical School. Website: www.drpodell.org/fibromyalgia-disability-medical-expert-witness.shtml. (Also offers advice on how to be your own CFS disability expert medical witness.)

▶ “Helping Fibromyalgia Patients Obtain Social Security Benefits,” by Joshua W. Potter, Esq. From the *Journal of Musculoskeletal Medicine*. Website: www.immunesupport.com/news/disability3.htm.

▶ From the Nolo Network, one of the Web’s largest library of consumer-friendly legal information, all at no charge:

(1) “Social Security Disability (SSDI & SSI) for Fibromyalgia,” by Beth Laurence, J.D., Website: www.disabilitysecrets.com/resources/social-security-disability-ssdi-ssi-fibromyalgia.htm

(2) “Will Social Security Approve Disability Benefits for Fibromyalgia?” by Aaron Hotfelder. Website: www.nolo.com/legal-encyclopedia/will-social-security-approve-disability-benefits-fibromyalgia.html

Workers’ Compensation: A form of insurance that varies from state-to-state, which the Federal government requires that employers carry for their employees. It usually covers falls, accidents, and injuries (including repetitive-strain injuries) which occur on the job and during the course of employment. It may also cover certain occupational diseases. 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): 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.

On the JAN website, you will find a link which you can click on to read JAN’s position on accommodating people with fibromyalgia in the workplace. Also available in Spanish. Phone: (800) 526-7234 or (877) 781-9403 (TTY). Website: <http://askjan.org/media/fibro.html>. Find them on Facebook.

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). Due to budget constraints, many states have 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).

Office of Community Planning and Development: Here you can find rental, homebuyer, and homeowner assistance; resources for homeless persons; and help for victims of foreclosure and for persons living with HIV/AIDS. Information available in Spanish. Address: PO Box 7189, Gaithersburg, MD 20898. Website: http://portal.hud.gov/hudportal/HUD?src=/program_offices/comm_planning

USDA Rural Development: Offers financial assistance to apartment dwellers and homeowners in rural areas. Address: National Office, USDA Rural Development, Room 5014-S, Mail Stop 0701, 1400 Independence Ave., S.W., Washington, DC 20250-0701. Phone: (202) 207-0334 or TTY: (800) 414-1226. Website: www.rd.usda.gov.

UTILITIES

Low Income Home Energy Assistance Program (LIHEAP): Almost every state government's 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. Website: www.acf.hhs.gov/programs/ocs/programs/liheap

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 save you some money.

SafeLink Wireless/Safeline: SafeLink is a free cell phone program. Its Lifeline service is a program that enables qualifying customers to receive monthly discounts on their telephone service. Benefits vary state-to-state. Information available in Spanish. Address: P.O. Box 220009, Milwaukee, OR 97269-0009. Online chat available. For enrollment phone (800) 723-3546. Website: www.safelinkwireless.com

PATIENT/CARETAKER ADVOCACY

Caregiver Action Network: They support, empower, educate, and advocate for the more than 90 million Americans who care for a ill, aged, or disabled loved ones. Address: 1130 Connecticut Ave., N.W., Suite 300, Washington, DC 20036. Phone: (202) 454-3970. Email: Info@caregiveraction.org. Website: <http://caregiveraction.org>. Find them on Facebook.

Patient Advocate Foundation: A national non-profit organization which serves as a liaison between the patient and his/her insurer, employer, and/or creditors to resolve issues medical debt, care, and job retention related to their illness. Find it on Facebook. Information available in Spanish. Address: 421 Butler Farm Road, Hampton, VA 23666. Phone: (800) 532-5274. Website: www.patientadvocate.org. (They have an encrypted email system that can you use.)

Health Insurance Counseling & Advocacy Program: Provides free, objective information and counseling on Medicare. Volunteer counselors help you understand your specific rights and health care options, including how to appeal denials. In most states, this program is usually run by the state's department on aging or insurance commissioner's office. Check the blue pages of your phone book if you cannot find them online. You can also find your state's State Health Insurance Assistance Programs at www.seniorsresourceguide.com/directories/National/SHIP.

OTHER HELPFUL RESOURCES

2-1-1: An easy-to-remember phone number that (where available) connects people with community services and volunteer opportunities. Simply dial 2-1-1 from a phone in your county and an operator will help you find the proper help. Note: Always check the Blue pages of your telephone directory for important phone numbers, too!

Federal Citizen Information Center: Phone: (800) FED-INFO. Website: www.info.gov/phone.htm.

State websites tend to be listed in the following format (or do a search using www.searches.com): For example, using 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.

National 24-Hour Domestic Violence Hotline: P.O. Box 161810, Austin, TX 78716 Phone: (800) 799-7233 or (800) 787-3224 TTY. Website: www.ndvh.org.

SAVE (Suicide Awareness Voices of Education): Contact them if you are in a suicide crisis. Phone: (800) 273-8255. Website: www.save.org. Find them on Facebook and Twitter.