



IN PAIN,
OUT OF WORK,
AND
CAN'T PAY THE
BILLS

A Resource Directory

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INTRODUCTION

Anyone who has Reflex Sympathetic Dystrophy Syndrome (RSD), also known as Complex Regional Pain Syndrome (CRPS), or has a family member afflicted with it, knows how physically, emotionally, and financially devastating it can be. We constantly get requests for help, and although there is not a simple solution, two years ago we published the first version of this directory to try and give some direction to our members. Since then, we have received many suggestions from members on how to expand the directory and make it more user friendly. We hope we have done so, with added information and expanded phone and email contact lists. There are no simple answers for those of you who need financial assistance while other decisions are pending, but you do have a number of options.

The good news is there is help out there. However, much of it is highly bureaucratic and time consuming. If you can, enlist a friend or family member to advocate for you with some of these agencies.

Keep in mind that your physician can be your most important ally. Finding a physician or other healthcare professional who can substantiate your condition and your treatment is the key to success in getting any kind of help. Make sure you have an alliance you can trust.

In many cases you may have to educate or update your physician and other health care providers about programs available.

Much of the information on this directory is referenced to the web. In today's information environment, it is the easiest and fastest way to negotiate the myriad programs out there. However, we have tried to be sensitive to the fact that many people still do not have easy access to online information; we have included mailing addresses and telephone numbers where available.

This kind of project will always be a work in progress, and we hope that anyone who has additional information to share will do so via email to newsletter@rsds.org or via mail to RSDSA, 99 Cherry Street, P.O. Box 502, Milford, CT, 06460.

Debra Nelson-Hogan

GOVERNMENT ASSISTANCE

Social Security

In 2001, RSDSA contacted the Social Security Administration (SSA) Office of Disability concerning the difficulties and frequent denials that people with severe RSD were experiencing in getting approval for their claims. The Social Security Administration provided a draft of its Social Security Ruling (SSR) on RSD. This ruling, available at www.rsd.org or in printed form from our home office, explains the details of the ruling. However, some highlights follow.

RSD, when documented by appropriate medical signs, is a medically determinable impairment that can last for 12 or more months and be the basis for finding of "disability." Disability may not be established on the basis of an individual's statement of symptoms alone.

Requirements for a Medically Determinable Impairment

The inability to engage in any substantial gainful activity (SGA) by reason of a medically determinable physical or mental impairment that can be expected to result in death or has lasted or can be expected to last for a period of not less than 12 months

The impairment must result from anatomical, physiological, or psychological abnormalities that can be shown by medically acceptable clinical and laboratory diagnostic techniques

An impairment must be established by medical evidence that consists of signs, symptoms, and laboratory findings

Establishing the Existence of a Medically Determinable Impairment

RSD can be established in the presence of chronic complaints of severe pain disproportionate to the degree of documented soft tissue injury and one of more of the following signs in the affected region:

- Swelling
- Autonomic instability (In the affected regions there may be color, temperature or trophic changes in skin as well as changes in sweating or in the amount of goose flesh--also called increased pilomotor erection)
- Abnormal hair or nail growth
- Dystrophic nails

- Osteoporosis
- Abnormal movements.

The documentation of objective medical findings is critical in establishing the presence of RSD as a medically determinable impairment.

Your clinical records reflecting ongoing medical assessment and treatment from your physician and other healthcare professionals are extremely helpful in documenting the clinical findings. Make every reasonable effort to secure all relevant evidence to ensure appropriate and thorough disability evaluation.

Generally, you must have the evidence for the 12-month period before you apply.

Where to Apply

You must go to your local Social Security Office. If you can't leave your home, call the office and ask that a Claims Representative be sent to your home to complete an application. You may be asked to place an application over the telephone. Make sure to ask for copies of all documents you sign.

The Role of the Healthcare Provider

The Treating Source is your own physician or other medical professional who can provide the most complete documentation of the nature and severity of your impairment. If additional examination or testing is required, SSA usually considers the Treating Source to be the preferred source to perform the exam.

The Treating Source is not asked or expected to decide if you are disabled. However, he or she will be asked to provide a statement about your ability, despite your impairments, to do work-related physical or mental activities.

Consultative Examiners (CE) are licensed medical professionals hired by SSA to perform an additional examination. CEs have a clear understanding of SSA disability programs and their evidentiary requirements as well as responsibilities and obligations regarding confidentiality.

Program Medical Professionals are physicians in all specialties who perform paper reviews of claims in the State DDS or SSA regional office.

Medical Experts are healthcare professionals who are paid for their testimony when administrative law judges request expert testimony on complex medical issues.

Evaluations of the Claim

Once a medically determinable impairment has been found, the severity of your impairment must be established. If the claim adjudicator finds that the RSD symptoms cause a limitation or restriction having more than a minimal effect on your ability to do basic work activities, the adjudicator must find that the impairment is severe and proceed to the next step—determining your residual functional capacity (RFC).

Just because you can't do your present job doesn't mean you can't do any job.

SSA will look at your age, education, and past work experience, including any skills you have acquired during your work history. It will look at your duties at your old jobs to see if you learned any skills you might be able to use in another, easier kind of job and then decide whether you can physically and mentally do that kind of work.

The younger and more educated you are, the easier SSA thinks it will be for you to adjust to a new job.

Social Security will pay benefits if there is a medical reason why you cannot do any work for which you might qualify. Whether you can actually get a job doesn't count.

Kinds of Benefits

Disability Insurance Benefits (DIB)

In order to qualify, you must have paid enough Social Security tax to be covered (generally pay five years out of the previous 10 before disability begins). The monthly benefit is set by your income, with the maximum currently at \$1,300 per month. In some cases, your dependent children may also qualify.

Supplemental Security Income (SSI)

This program doesn't require you to have paid social security tax. It is a needs-based federal welfare program providing benefits to those with little income and resources. The initial application can take between three and six months to process. In order to qualify, you must have:

- A physical or mental impairment that prevents you from working for at least 12 months
- Little or no income and less than \$2,000 in resources (\$3,000 if a couple), not including your home and car

If your claim is denied, a notice of appeal rights will

accompany the denial notice. You must file an appeal within 60 days of the notice. Then SSA will reconsider your application and consider new and updated medical evidence. You may be asked to see a physician for an evaluation.

If the reconsideration application is denied, you may request a hearing within 60 days of the denial.

Disabled Widow/Widower Benefit (DWB)

If you are a widow or widower who is currently disabled but your spouse was covered under Social Security at the time of death, you might be eligible for benefits. You must be between the ages of 50 and 60 and have been married for at least 10 years to the person covered. You must be able to prove your disability was severe enough to meet the requirements within seven years of your spouse's death.

Do You Need a Lawyer?

For any of the federal programs, a lawyer isn't necessary, but can do the following:

- Know what medical proof is necessary and how to get it
- Counsel you before the hearing
- Explain the government's decisions and how to appeal

Most lawyers work on a contingency fee, meaning they will take a certain percentage (25% is common) of any back pay the government owes you by the time you finally win the case. Make sure fees are established and understood before you begin the process. If you need legal advice but can't afford it, please see **Legal Aid** on the next page.

When You Receive Your Benefits

If your claim is approved, your benefits cannot begin before the sixth full month of disability. Your social security benefit may be reduced if you receive worker's compensation or other public disability payments or a pension from a job where you did not have to pay Social Security taxes. Some benefits are taxable.

Centers for Medicare and Medicaid Services (CMS)

The CMS is the federal agency that administers the Medicare and Medicaid programs.

Medicare

This health insurance program serves everyone over 65 years of age and people with disabilities under 65 years of age who:

- have been entitled to receive Social Security disability benefits for a total of 24 months, or
- need dialysis treatments or a kidney transplant because of permanent kidney failure.

The program is available regardless of financial need.

Medicare Part A covers hospitalization. Certain deductibles and coinsurance amounts apply. Medicare Part B is voluntary medical insurance with a monthly premium that helps pay doctor bills and other approved medical services.

Medicaid

Medicaid is a joint federal/state program to provide physical and related healthcare services to persons with low incomes. People with disabilities may be eligible for Medicaid on the basis of their income. Medicaid services are available in all states. However, each state establishes its own eligibility requirements for Medicaid based on federal guidelines. That means that there are geographic differences between eligibility requirements and types of services covered. In general, persons may be eligible for Medicaid if they are receiving public assistance benefits or Supplemental Security Income, or are 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.

Legal Aid

You may qualify for free legal assistance in civil cases, depending on your income and the type of legal problem you have. The types of cases handled by legal services lawyers include: domestic relations, housing, access to government benefits, and employment discrimination. You can find free legal assistance in the government pages of your phone book.

Legal Aid Societies/Agencies

Legal aid societies are staffed by lawyers, paralegals, and other professionals who are trained in poverty law issues and are prepared to help people with various legal issues that, for example, may center

around domestic violence, housing issues, consumer matters, or maintenance of benefits questions.

Because each state handles legal aid differently, your best bet is to use the Internet and do a search for [your state] legal aid. You will be directed to your state's legal aid society or Bar Association— both provide free legal advice and other services in non-criminal cases to low income people. You can also look in the telephone book under "Legal Aid." The drawback is that the demand generally far outweighs the resources so you may wait for a long time. Also, many law schools have free legal clinics, so check schools near you.

Legal Services Corporation (LSC)

This is a non profit organization founded in 1974 and funded 100% by Congress. Its mission is to promote equal access to the courts by making grants to provide high-quality civil legal assistance for those who could not otherwise afford legal counsel. Applicant's income should not exceed 125% of the poverty guidelines by family size determined by the Department of Health and Human Services. LSC offices are listed in Table 1. For more information, call (202)295-1500.

Legal Help for Persons with Disabilities

Disability Rights Education and Defense Fund, Inc.
2212 Sixth Street, Berkeley, CA 94710 (510)644-2555
www.dredf.org

When you Need to Fight the System

The following state agencies might be able to help you if you are unhappy about your progress:

- **State insurance commissioner** will help you understand your legal rights regarding insurance
- **State Medical boards** will review your complaint
- **State HMO boards**
- **Center for Medicare Advocacy**

Table 1: Legal Services Offices

Alabama

Legal Services Alabama Inc.
207 Montgomery St.
500 Bell Building
Montgomery, AL 36104-3534
(334)264-1471
<http://www.alabamalegalservices.org/>

Alaska

Alaska Legal Services Corporation
1016 West Sixth Ave. Suite 200
Anchorage, AK 99501-6206
(907)272-9431
<http://www.alsc-law.org/>

Arizona

Community Legal Services, Inc.
305 South 2nd Avenue
P.O. Box 21538
Phoenix, AZ 85036-1538
(800)852-9075

Southern Arizona Legal Aid, Inc.
64 East Broadway Boulevard
Tucson, AZ 85701-1720
(520)623-9461

DNA-People's Legal Services Inc.
Route 12 Highway 264
P.O. Box 306
Window Rock, AZ 86515-0306
(800)789-7287
<http://www.nativelegalnet.org>

Arkansas

Legal Aid of Arkansas, Inc.
Georgetown Square
4083 N. Shiloh Drive, Suite 3
Fayetteville, AR 72703
(800)234-3544
Arkansas Legal Services Programs
(Statewide)

Center for Arkansas Legal Services
303 West Capitol Avenue, Suite 200
Little Rock, AR 72201
(800)950-5817
Arkansas Legal Services Programs
(Statewide)

California

Greater Bakersfield Legal Assistance Inc.
615 California Avenue
Bakersfield, CA 93304
(805)325-5943

Central California Legal Services
2014 Tulare Street Suite 600

Fresno, CA 93721
(559)441-1611
<http://www.centralcallegal.org/>

Neighborhood Legal Services Inc.
13327 Van Nuys Boulevard
Pacoima, CA 91331-3099
(818)896-5211
<http://www.nls-la.org>

Inland Counties Legal Services Inc.
1737 Atlanta Avenue
Suite H-3
Riverside, CA 92507
(909)368-2555

Legal Services of Northern California Inc.
517 12th Street
Sacramento, CA 95814
(916)551-2150
<http://www.lsncc.net>

Legal Aid Society of Orange County Inc.
902 North Main Street
Santa Ana, CA 92701
(800)834-5001
<http://www.legal-aid.com>

California Indian Legal Services Inc.
510 16th Street Suite 301
Oakland, CA 94612-1500
(510)835-0284
<http://www.calindian.org>

Bay Area Legal Aid
405 14th Street, 3rd Floor
Oakland, CA
(800)551-5554
<http://www.baylegal.org>

Legal Aid Foundation of Los Angeles
1102 South Crenshaw Boulevard
Los Angeles, CA 90019-3111
(800)399-4529
<http://www.lafla.org/>

Legal Aid Society of San Diego Inc.
110 South Euclid Avenue
San Diego, CA 92114
(619)262-0896

California Rural Legal Assistance Inc.
631 Howard Street Suite 300
San Francisco, CA 94105-3907
(415)777-2752
<http://www.crla.org/>

Colorado

Colorado Legal Services
1905 Sherman Street
Suite 400
Denver, CO 80203

(303)837-1313

Connecticut

Statewide Legal Services of Connecticut Inc.
425 Main Street 4th Floor
Middletown, CT 06457
(800)453-3320
<http://www.slscct.org>

Delaware

Legal Services Corporation of Delaware Inc.
100 West 10th Street Suite 203
Wilmington, DE 19801
(302)575-0408
<http://www.lscd.com>

District of Columbia

Neighborhood Legal Services Program of the District of Columbia
701 Fourth Street N.W.
Washington, DC 20001
(202)682-2720

Florida

Legal Aid Service of Broward County Inc.
609 S.W. First Avenue
Fort Lauderdale, FL 33301
(954)765-8950

Florida Rural Legal Services Inc.
963 East Memorial Boulevard
P.O. Box 24688
Lakeland, FL 33802-4688
(800)277-7680
<http://www.frls.org/>

Jacksonville Area Legal Aid Inc.
126 West Adams Street
Jacksonville, FL 32202-3849
(904)356-8371

Legal Services of Greater Miami Inc.
3000 Biscayne Boulevard
Suite 500
Miami, FL 33137-4129
(305)576-0080

Legal Services of North Florida Inc.
2119 Delta Boulevard
Tallahassee, FL 32303-4209
(850)385-9007
<http://www.lsnf.org>

Greater Orlando Area Legal Services Inc.
1036 West Amelia Street
Orlando, FL 32805
(407)841-7777
<http://www.goals4you.org/>

Bay Area Legal Services, Inc.
Riverbrook Center, 2nd Floor
829 W. Martin Luther King Jr.
Tampa, FL 33603
(813)232-1343
<http://www.bals.org>

Withlacoochee Area Legal Services
Inc.
222 S.W. Broadway Street
Ocala, FL 34474-4151
(352)629-0105

Three Rivers Legal Services Inc.
901 NW 8th Avenue, Suite D5
Gainesville, FL 32601
(352)372-0519
<http://www.trls.org>

Northwest Florida Legal Services Inc.
24 W. Government St.
P.O. Box 1551
Pensacola, FL 32597-1551
(850)432-2336

Gulfcoast Legal Services Inc.
641 First Street South
St. Petersburg, FL 33701-5003
(800)230-5920
<http://www.gulfcoastlegal.org/>

Community Legal Services of Mid-
Florida
128-A Orange Avenue
Daytona Beach, FL 32114-4310
(386)255-6573
<http://www.cfls.org/>

Georgia

Georgia Legal Services Program
104 Marietta Street, Suite 250
Atlanta, GA 30309-2848
(800)498-9469
<http://www.glsp.org/>

Atlanta Legal Aid Society Inc.
151 Spring Street N.W.
Atlanta, GA 30303-2097
(404)524-5811
<http://www.law.emory.edu/PI/ALAS/>

Hawaii

Legal Aid Society of Hawaii
924 Bethel Street
P.O. Box 37375
Honolulu, HI 96837-0375
(808)499-4302
<http://www.legalaidhawaii.org/>

Native Hawaiian Legal Corporation
1164 Bishop Street, Suite 1205
Honolulu, HI 96813-2826
(808)521-2302

Idaho

Idaho Legal Aid Services Inc.
310 North Fifth Street
P.O. Box 913
Boise, ID 83701-0913
(208)345-0106
<http://www.idaholegalaid.org>

Illinois

Legal Assistance Foundation of
Metropolitan Chicago
111 W. Jackson Blvd. 3rd Floor
Chicago, IL 60604-3502
(312)341-1070
<http://www.lafchicago.org/>

Land of Lincoln Legal Assistance
Foundation Inc.
2420 Bloomer Drive
Alton, IL 62002-4809
(618)462-0036

Prairie State Legal Services Inc.
975 North Main Street
Rockford, IL 61103-7064
(815)965-2134

Indiana

Indiana Legal Services, Inc.
Market Square Ctr. Suite 1640
151 North Delaware Street
Indianapolis, IN 46204-2517
(800)869-0212
<http://www.indianajustice.org/>

Iowa

Iowa Legal Aid
1111 Ninth Street Suite 230
Des Moines, IA 50314-2527
(800)532-1275
<http://www.iowalegalaid.org/>

Kansas

Kansas Legal Services Inc.
712 South Kansas Ave. Suite 200
Topeka, KS 66603-3808
(800)723-6953
<http://www.kansaslegalservices.org/main.html>

Kentucky

Northern Kentucky Legal Aid Society
Inc.
302 Greenup Street
Covington, KY 41011-1740
(606)431-8200

Legal Aid Society
425 West Muhammad Ali Blvd
Louisville, KY 40202-2353
(800)292-1862

Central Kentucky Legal Services Inc.
498 Georgetown Street
P.O. Box 12947
Lexington, KY 40583-2947
(800)928-4556

Appalachian Research and Defense
Fund of Kentucky
120 North Front Avenue
Prestonsburg, KY 41653-1221
(800)556-3876

Cumberland Trace Legal Services Inc.
520 East Main Street
P.O. Box 1776
Bowling Green, KY 42102-1776
(800)782-1924

Louisiana

Capital Area Legal Services
Corporation
200 Third Street
P.O. Box 3273
Baton Rouge, LA 70821
(800)256-1900

Legal Services of North Louisiana, Inc.
720 Travis Street
Shreveport, LA 71101 (800)826-9265

Acadiana Legal Service Corporation
1020 Surrey Street
P.O. Box 4823
Lafayette, LA 70502-4823
(800)256-1175
<http://www.la-law.org>

Southeast Louisiana Legal Services
Corporation
1200 Derek Drive Suite 100
P.O. Drawer 2867
Hammond, LA 70404-2867
(800)349-0886

Maine

Pine Tree Legal Assistance Inc.
88 Federal Street
P.O. Box 547
Portland, ME 04112-0547
(207)774-8211
<http://www.ptla.org/>

Maryland

Legal Aid Bureau Inc.
500 East Lexington Street
Baltimore, MD 21202
(410)539-5340
<http://www.mdlab.org>

Massachusetts

Volunteer Lawyers Project of the
Boston Bar Association Inc.

29 Temple Place
Boston, MA 02111-1350
(617)423-0648

South Middlesex Legal Services Inc.
354 Waverly Street
Framingham, MA 01702
(800)696-1501

Legal Services for Cape Cod and
Islands Inc.
460 West Main Street
Hyannis, MA 02601-3695
(800)742-4107
<http://www.lscii.org/>

New Center for Legal Advocacy, Inc.
257 Union Street
New Bedford, MA 02740
(800)244-9023

Merrimack Valley Legal Services Inc.
35 John Street Suite 302
Lowell, MA 01852-1101
(978)458-1465
<http://www.mvlegal.org/>

Massachusetts Justice Project
57 Suffolk Street
Suite 401
Holyoke, MA 01040-5028
(800)639-1209

Michigan

Legal Services of South Central
Michigan Inc.
420 North Fourth Avenue
Ann Arbor, MI 48104-1197
(734)665-6181

Legal Services of Eastern Michigan
436 South Saginaw Street
Flint, MI 48502
(800)339-9513
<http://www.lsem-mi.org/>

Legal Services of Northern Michigan
Inc.
Parkside Mini Mall
1349 S Otsego Avenue Unit 7B
Gaylord, MI 49735
(517)705-1067
<http://www.lsnm.org/>

Western Michigan Legal Services
Cornerstone Building Suite 400
89 Ionia Avenue N.W.
Grand Rapids, MI 49503
(800)442-2777

Legal Aid and Defender Association, Inc.
645 Griswold, Suite 3466
Detroit, MI 48226-4216
(313)965-9419

Michigan Indian Legal Services Inc.
814 South Garfield Avenue
Suite A
Traverse City, MI 49686-3430
(800)968-6877
<http://www.mils.org/>

Minnesota

Legal Aid Service of Northeastern
Minnesota
302 Ordean Building
424 West Superior Street
Duluth, MN 55802
(800)622-7266
<http://www.lasnem.org/>

Judicare of Anoka County Inc.
1201 89th Ave. N.E. Suite 310
Blaine, MN 55434
(612)783-4970

Central Minnesota Legal Services Inc.
430 First Ave. North Suite 359
Minneapolis, MN 55401-1780
(612)334-5970

Legal Services of Northwest
Minnesota Corporation
1015 7th Ave. N.
P.O. Box 838
Moorhead, MN 56561-0838
(800)450-8585

Southern Minnesota Regional Legal
Services Inc.
700 Minnesota Building
46 East Fourth Street
St. Paul, MN 55101-1112
(651)228-9823
<http://www.smrls.org/>

Anishinabe Legal Services Inc.
411 First Street N.W.
P.O. Box 157
Cass Lake, MN 56633-0157
(800)422-1335

Mississippi

Central Southwest Mississippi Legal
Services Corporation
414 South State St. 3rd Floor
P.O. Box 951
Jackson, MS 39205-0951
(800)959-6752

North Mississippi Rural Legal Services Inc.
2134 West Jackson Avenue
P.O. Box 767
Oxford, MS 38655-0767
(800)898-8731
<http://www.nmrls.com/>

South Mississippi Legal Services
Corporation
202 Fountain Square Building
P.O. Box 1386
Biloxi, MS 39533-1386
(228)374-4160

Southeast Mississippi Legal Services
Corporation
111 East Front Street
P.O. Drawer 1728
Hattiesburg, MS 39403-1728
(601)545-2950

Missouri

Legal Services of Eastern Missouri Inc.
4232 Forest Park Avenue
St. Louis, MO 63108
(800)444-0514
<http://www.lsem.org/>

Mid-Missouri Legal Services
Corporation
205 East Forest Avenue
Columbia, MO 65203
(800)568-4931

Legal Services of Southern Missouri
2872 South Meadowbrook
Springfield, MO 65807
(417)881-1397
(800)444-4863

Legal Aid of Western Missouri
1125 Grand Avenue, 19th Floor
Kansas City, MO 64106
(816)474-6750
<http://www.lawmo.org/>

Montana

Montana Legal Services Association
616 Helena Avenue, Suite 100
Helena, MT 59601
(406)442-9830
<http://www.mtlsa.org/> [Main Site]

Nebraska

Nebraska Legal Services.
500 South 18th St. 3rd Floor
Omaha, NE 68102-2588
(402)348-1060
<http://www.nebls.com>

Nevada

Nevada Legal Services Inc.
800 South Eighth Street
Las Vegas, NV 89101
(800)522-1070

New Hampshire

Legal Advice & Referral Center, Inc.
33 North Main St. 2nd Floor

P.O. Box 4147
Concord, NH 03302-4147
(603)224-5723
www.larcnh.org/

New Jersey

Legal Services of Northwest Jersey
91 Front Street
P.O. Box 65
Belvidere, NJ 07823-0065
(908)475-2010

South Jersey Legal Services
745 Market Street
Camden, NJ 08102-1117
(856)964-2010

Northeast New Jersey Legal Services Corporation
574 Summit Avenue
Jersey City, NJ 07306-2797
(201)792-6363

Essex-Newark Legal Services Project, Inc.
5 Commerce Street, 2nd Floor
Newark, NJ 07102
(973)624-4500

Ocean-Monmouth Legal Services Inc.
9 Robbins Street Suite 2A
Toms River, NJ 08753
(732)341-2727
Central New Jersey Legal Services
317 George Street, Ste. 201
New Brunswick, NJ 08901-2584
(732)249-7600

New Mexico

Southern New Mexico Legal Services Inc.
300 North Downtown Mall
Las Cruces, NM 88001-1216
(800)376-5727

New York

Legal Aid Society of Northeastern New York Inc.
55 Columbia Street
Albany, NY 12207
(800)462-2922

Legal Aid for Broome and Chenango
30 Fayette Street
P.O. Box 2011
Binghamton, NY 13902-2011
(607)723-7966

Neighborhood Legal Services Inc.
Ellicott Square Building
295 Main Street, Room 495
Buffalo, NY 14203-2473
(716)847-0650
<http://www.nls.org/>

Chemung County Neighborhood Legal Services Inc.
215 E. Church Street
Suite 301
Elmira, NY 14901-2889
(607)734-1647

Nassau/Suffolk Law Services Committee Inc.
One Helen Keller Way 5th Floor
Hempstead, NY 11550
(516)292-8100
<http://www.nslawservices.org/>

Legal Aid Society of Rockland County Inc.
2 Congers Road
New City, NY 10956-0314
(845)634-3627

Legal Services for New York City
350 Broadway 6th Floor
New York, NY 10013-9998
(212)431-7200
<http://www.lsnyc.org/>

Niagara County Legal Aid Society Inc.
775 Third Street
P.O. Box 844
Niagara Falls, NY 14302-0844
(716)284-8831

Monroe County Legal Assistance Corporation
80 St. Paul Street Suite 700
Rochester, NY 14604-1350
(716)325-2520
<http://www.mclac.com>

Legal Services of Central New York Inc.
472 South Salina Street # 300
Syracuse, NY 13202
(315)475-3127
<http://www.law.syr.edu/LSCNY/>

Legal Aid Society of Mid-New York Inc.
255 Genesee Street , 2nd Floor
Utica, NY 13501-3405
(315)732-2131

Westchester/Putnam Legal Services Inc.
4 Cromwell Place
White Plains, NY 10601
(914)949-1305

North Country Legal Services Inc.
100 Court Street
P.O. Box 989
Plattsburgh, NY 12901-0989
(800)722-7380

Southern Tier Legal Services
104 East Steuben Street
Bath, NY 14810
(877)776- 4126

North Carolina

Legal Aid of North Carolina Inc.
224 South Dawson Street
P.O. Box 26087
Raleigh, NC 27611-6087
(919)856-2564
<http://www.legalaidnc.org/>

Legal Services of Southern Piedmont Inc.
1431 Elizabeth Avenue
Charlotte, NC 28204
(704)376-1600

North Central Legal Assistance Program Inc.
212 North Mangum Street
P.O. Box 2101
Durham, NC 27702-2101
(800)331-7594

Legal Aid Society of Northwest North Carolina Inc.
Patten Building
216 West Fourth Street
Winston-Salem, NC 27101-2824
(800)660-6663

North Dakota

Legal Services of North Dakota, Inc.
1025 Third Street North
P.O. Box 1893
Bismarck, ND 58502-1893
(800)634-5263
<http://www.legalassist.org/>

Ohio

Community Legal Aid Services, Inc.
3rd Floor, The Rose Building
265 South Main Street
Akron , OH 44308
(330)535-4191

Legal Aid Society of Greater Cincinnati
215 East Ninth Street
Suite 200
Cincinnati , OH 45202
(513)241-9400
<http://www.lascinti.org>

The Legal Aid Society of Cleveland
1223 West Sixth St. 4th Floor
Cleveland, OH 44113-1301
(216)687-1900
<http://www.lasclev.org>

The Legal Aid Society of Columbus
40 West Gay Street
Columbus, OH 43215-2896
(614)224-8374

Ohio State Legal Services Association
555 Buttles Avenue
Columbus, OH 43215-1137

(614)221-7201
<http://www.oslsa.org/>

Legal Services of Northwest Ohio, Inc.
640 Spitzer Building
520 Madison Avenue
Toledo, OH 43604-1371
(419)724-0030

Oklahoma

Oklahoma Indian Legal Services Inc.
4200 Perimeter Center Drive, Suite 222
Oklahoma City, OK 73112
(800)658-1497

Legal Aid Services of Oklahoma
2915 Classen Boulevard, Suite 110
Oklahoma City, OK 73106
(405)557-0020

Oregon

Legal Aid Services of Oregon
700 S.W. Taylor St. Suite 310
Portland, OR 97205
(503)224-4094

Lane County Legal Aid Service Inc.
376 East 11th Avenue
Eugene, OR 97401-3246
(541)342-6056
<http://www.lanecountylegalservices.org/>

Marion-Polk Legal Aid Service Inc.
1655 State Street
Salem, OR 97301-4258
(800)359-1845
<http://www.mpllas.org>

Pennsylvania

Philadelphia Legal Assistance Center
1424 Chestnut Street, 2nd fl.
Philadelphia, PA 19102
(215)981-3800
<http://www.philalegal.org/>

MidPenn Legal Services, Inc.
3540 North Progress Avenue, Suite 102
Harrisburg, PA 17110
(717)232-0581
<http://www.midpenn.org/>

Neighborhood Legal Services Association
928 Penn Avenue
Pittsburgh, PA 15222-3799
(412)255-6700
<http://trfn.clpgh.org/nlsa/>

North Penn Legal Services, Inc.
507 Linden Street, Suite 300
Scranton, PA 18503

(570)342-0184
<http://www.northpennlegal.org/>

Southwestern Pennsylvania Legal Services Inc.
10 West Cherry Avenue
Washington, PA 15301
(800)846-0871

Northwestern Legal Services
Renaissance Centre, Suite 1200
1001 State Street
Erie, PA 16501-1833
(800)665-6957
<http://www.nwls.org/>

Legal Aid of Southeastern Pennsylvania
317 Swede Street
Norristown, PA 19401-4801
(610)275-5400
<http://www.lasp.org/>

Laurel Legal Services Inc.
306 South Pennsylvania Avenue
Greensburg, PA 15601-3066
(800)253-9558

Puerto Rico

Puerto Rico Legal Services, Inc.
1859 Ave. Ponce de León-Pda 26 Apartado 9134
San Juan, PR 00908-9134
(787)728-8686
<http://www.servicioslegales.org/>

Community Law Office Inc.
170 Calle Federico Costa
Apdo. 194735
San Juan, PR 00919-4735
(787)751-1600

Rhode Island

Rhode Island Legal Services Inc.
56 Pine Street 4th Floor
Providence, RI 02903
(800)662-5034
<http://www.rils.org>

South Carolina

The South Carolina Centers for Equal Justice
701 South Main Street,
Greenville, SC 29601
(864)679-3240
Clients: (888)346-5592
<http://www.centersforequaljustice.org>

South Dakota

East River Legal Services
335 North Main Ave. Suite 300
Sioux Falls, SD 57104

(800)952-3015

Dakota Plains Legal Services Inc.
160 Second Street
P.O. Box 727
Mission, SD 57555-0727
(800)658-2297

Tennessee

Legal Aid of East Tennessee
502 South Gay Street Suite 404
Knoxville, TN 37902-1502
(865)637-0484
<http://korrnet.org/klas/>

Memphis Area Legal Services Inc.
Claridge House, Suite 200
109 North Main Street
Memphis, TN 38103-5013
(901)523-8822

Legal Aid Society of Middle Tennessee & the Cumberland
211 Union Street Suite 800
Nashville, TN 37201-1504
(615)244-6610

West Tennessee Legal Services Inc.
210 West Main Street
P.O. Box 2066
Jackson, TN 38302-2066
(800)372-8346
<http://www.wtlis.org>

Texas

Legal Aid of NorthWest Texas
2212 Arlington Downs Road
Arlington Downs Centre, Suite 102
Arlington, Texas, 76011
(800)955-3959
<http://www.lanwt.org/>

Texas Rural Legal Aid Inc.
300 South Texas Boulevard
Weslaco, TX 78596
(800)369-0574
<http://www.trla.org/>

Lone Star Legal Aid
414 East Pillar Street
P.O. Box 631070
Nacogdoches, TX 75963-1070
(800)354-1889
<http://www.lonestarlegal.org/>

Utah

Utah Legal Services Inc.
205 North Fourth West,
Salt Lake City, UT 84103-1125
(800)662-4245

Vermont

Legal Services Law Line of Vermont
Inc.
30 Elmwood Avenue
Burlington, VT 05401
(800)639-8857
<http://www.lawlinevt.org/>

Virginia

Potomac Legal Aid Society, Inc.
6400 Arlington Blvd. Suite 600
Falls Church, VA 22042
(703)538-3975

Southwest Virginia Legal Aid Society
Inc.
227 West Cherry Street
Marion, VA 24354
(800)277-6754
<http://www.svlas.org>

Central Virginia Legal Aid Society Inc.
101 West Broad St., Suite 101
P.O. Box 12206
Richmond, VA 23241-2206
(800)868-1012
<http://www.cvlas.org>

Legal Services of Eastern Virginia, Inc.
2017 Cunningham Dr., Suite 300
Hampton, VA 23666
(757)827-0350

Virginia Legal Aid Society Inc.
513 Church Street
P.O. Box 6058
Lynchburg, VA 24505-6058
(434)528-4722
www.vlas.org

Blue Ridge Legal Services Inc.
204 North High Street
P.O. Box 551
Harrisonburg, VA 22801-0551
(800)237-0141

Washington

Northwest Justice Project
401 Second Ave. South Suite 407
Seattle, WA 98104
CLEAR: (888)201-1014
Local: (206)464-1519
<http://www.nwjustice.org/>

West Virginia

Legal Aid of West Virginia, Inc.
922 Quarrier Street, 4th Floor
Charleston, WV 25301
(800)642-8279

Wisconsin

Legal Action of Wisconsin Inc.
230 West Wells Street Room 800
Milwaukee, WI 53203-1866
(414)278-7722
<http://www.legalaction.org>

Wisconsin Judicare Inc.
300 Third Street Suite 210
P.O. Box 6100
Wausau, WI 54402-6100
(800)472-1638
<http://www.judicare.org>

Wyoming

Wyoming Legal Services Inc.
799 S. Highway 789
P.O. Box 1610
Lander, WY 82520
(800)442-6170

Source: Legal Services Corporation
Website <http://www.lsc.gov>

Notes

Workers' Compensation

Workers' Compensation laws are designed to make sure that employees who are injured or disabled on the job are provided with fixed monetary awards, eliminating the need for litigation. Workers compensation was originally designed as a "no fault" system for employees injured at work. It covers injured workers' medical expenses and provides income until they are able to return to work. Today, workers' compensation is the only way to be compensated for medical expenses and lost income in most states.

These laws also provide benefits for dependents of those workers who are killed because of work-related accidents or illnesses. Some laws also protect employers and fellow workers by limiting the amount an injured employee can recover from an employer and by eliminating the liability of co-workers in most accidents.

Each state administers its own program, although federal employees and those workers employed in some significant aspect of interstate commerce are protected by the federal government.

[source:
www.nationalpainfoundation.org/MyEducation?News_WorkersComp.asp]

FAQ on Workers Compensation

What kind of benefits can I receive?

Workers compensation insurance covers medical care, dismemberment, disability, and death (with each state defining a benefit level that employers must meet). You also are compensated for lost wages as long as you are considered partially or permanently disabled.

Return to work

Under workers' compensation laws, the physician who treats you is charged with assessing what percentage of disability you have and when you are fit to work again. This is in addition to the usual treatment responsibilities.

Filing a Claim

The employer files the claim. You should report an injury to your employer as soon as it happens, and they should take it from there. For your own records, you may want to jot down the details about the accident.

In general, your employer will file a claim with its insurance carrier, which in turn files with the state.

Or, if your company is self-insured, it will file the claim directly with the state.

If you are concerned about the status of your workers compensation claim, you should check with your employer first and then seek out your state's workers compensation agency.

What do I do if I am wrongly denied benefits?

You may have to resort to litigation, but first try to work with your state's ombudsman or mediators. You can find them through your state's workers compensation agency.

Table 2: State Workers Compensation Offices

Alabama

Tel:(800)528-5166, (334)242-2868
Ombudsman:(800)528-5166, (334)242-2868 (in Montgomery area)
Department of Industrial Relations
<http://dir.alabama.gov/>
Workers' Compensation Division
<http://dir.alabama.gov/wc/>

Alaska

Tel:(907)465-2790
Fax:(907)465-2797
Department of Labor and Workforce Development
<http://www.labor.state.ak.us/home.htm>
Workers' Compensation Division
<http://www.labor.state.ak.us/wc/wc.htm>

Arizona

Tel:(602)542-4411
Fax:(602)542-7889
Ombudsman:(602)542-4538
Industrial Commission of Arizona
<http://www.ica.state.az.us/>

Arkansas

Tel:(800)622-4472, (501)682-3930
Fax:(501)682-2777
Workers' Compensation Commission
<http://www.awcc.state.ar.us/>

California

Tel:(415)557-1304
Fax:(415)703-4234
Department of Industrial Relations <http://www.dir.ca.gov/>
Commission on Health and Safety and Workers' Compensation
<http://www.dir.ca.gov/CHSWC/chswc.html>
Division of Workers' Compensation

http://www.dir.ca.gov/DWC/dwc_home_page.htm

Colorado

Tel:(888)390-7936, (800)685-0891, (Spanish), (303)575-8700, Fax:(303)318-8710,
Division of Workers' Compensation <http://www.coworkforce.com/DWC/>

Connecticut

Tel:(860)493-1500
Fax:(860) 247-1361
Workers' Compensation Commission <http://wcc.state.ct.us/>

Delaware

Tel:(302)761-8200
Fax:(302)761-6601
<http://www.delawareworks.com/industrialaffairs/services/workerscomp.shtml>

District of Columbia

Tel:(202)671-1000
Fax:(202)671-1929
Office of Workers' Compensation
<http://www.does.dc.gov/does/cwp/view.asp?a=1232&Q=537428>

Florida

Tel:(850)921-6966
Fax:(850)922-6779
Division of Workers' Compensation
<http://www.fldfs.com/WC/>

Georgia

Tel:(800)533-0682, (404)656-3875
Fax:(404)656-7768
Georgia State Board of Workers' Compensation
<http://www.ganet.org/sbwc/>

Hawaii

Tel:(808)586-9174
Fax:(808)586-9219
Department of Labor & Industrial Relations
<http://dlir.state.hi.us/>

Idaho

Tel:(800)950-2110, (208)334-6000
Fax:(208)334-2321; TDD: (800)950-2110
Industrial Commission
<http://www.state.id.us/iic/index.htm>

Illinois

Tel:(312)814-6611
Fax:(312)814-6523
Industrial Commission
<http://www.state.il.us/agency/iic/>

Indiana

Tel:(317)232-3808
Fax: (317)233-5493; Ombudsman: (800)824-COMP (2667), (317)232-5922

Workers' Compensation Board of Indiana
<http://www.in.gov/workcomp/>

Iowa

Tel: (800)JOB-IOWA (562-4692), (515)281-5387
Fax: (515)281-6501
Iowa Division of Workers' Compensation
<http://www.state.ia.us/iwd/wc/index.html>

Kansas

Tel:(800)332-0353, (785)296-3441;
Fax:(785)296-0839
Ombudsman: (800)332-0353, (785)296-2996
Kansas Workers' Compensation
<http://www.hr.state.ks.us/wc/html/wc.htm>

Kentucky

Tel:(502)564-5550
Ombudsman: (502)564-9533
Department of Workers' Claims <http://labor.ky.gov/dwc/>

Louisiana

Tel:(225)342-7555
Fax:(225)342-5665
Office of Workers' Compensation Administration
http://www.ldol.state.la.us/bus_owca.asp

Maine

Tel:(207)287-7096; Fax: (207)287-7198
Workers' Compensation Board
<http://www.state.me.us/wcb/>

Maryland

Tel:(800)492-0479, (410)864-5100
Fax: (410)333-8122
Maryland Workers' Compensation Commission
<http://www.charm.net/~wcc/>

Massachusetts

Tel:(800)323-3249, (617)727-4900
Fax: (617)727-6477; TTY: (800)224-6196
Department of Industrial Accidents
<http://www.state.ma.us/dia/>

Michigan

Tel:(888)396-5041, (517)322-1296
Fax: (517)322-1808, TDD in Lansing: (517)322-5987
Bureau of Workers' & Unemployment Disability Compensation
<http://www.michigan.gov/bwuc>

Minnesota

Tel:(800)DIAL-DLI (342-5354) in Greater Minnesota, (800)342-5354 or (651)284-5005 in the St. Paul area, (800)365-4584 or (218)723-4670 in the Duluth area;
Fax: (651)282-5405
Workers' Compensation Division
<http://www.doli.state.mn.us/workcomp.html>

Mississippi

Tel:(601)987-4200

Mississippi Workers' Compensation Commission
<http://www.mwcc.state.ms.us/>

Missouri

Tel:(573)751-9691
Fax: (573)751-4135
Division of Workers' Compensation
<http://www.dolir.state.mo.us/wc/index.htm>

Montana

Tel:(406)444-7794
Fax:(406)444-7798
Workers' Compensation Court <http://wcc.dli.state.mt.us/>

Nebraska

Tel:(800)599-5155 (in Nebraska only), (402)471-6468
(Lincoln and out of state),
Fax: (402) 471-2700
Workers' Compensation Court
<http://www.nol.org/home/WC/>

Nevada

Tel:(775)684-7260, Fax:(775)687-6305
Division of Industrial Relations <http://dirweb.state.nv.us/>

New Hampshire

Tel:Claims (603)271-3174
Vocational Rehabilitation (603)271-3328
Workers' Compensation Division
<http://www.state.nh.us/dol/wc/index.html>

New Jersey

Tel:(609)292-2515
Fax:(609)984-2515
Division of Workers' Compensation
<http://www.nj.gov/labor/wc/wcindex.html>

New Mexico

Tel:(800)255-7965, (505)841-6000, Help Line/Hot
Line:(866)967-5667
Fax: (505)841-6009
Workers' Compensation Administration
<http://www.state.nm.us/wca/>

New York

Tel:(518)474-6670
Fax:(518)473-1415
New York State Workers' Compensation Board
<http://www.wcb.state.ny.us/>

North Carolina

Tel:(919)807-2500, Fax: (919)715-0282
North Carolina Industrial Commission
<http://www.comp.state.nc.us/>

North Dakota

Tel:(800)777-5033, (701)328-3800
Fax: (701)328-3820
Workforce Safety & Insurance
<http://www.WorkforceSafety.com/>

Ohio

Tel:(800)OHIOBWC, (614)644-6292
Fax:(614)752-9021
Ohio Bureau of Workers' Compensation <http://www.ohio-bwc.com/>

Oklahoma

Tel:(888)269-5353, (405)528-1500
Fax: (405)528-5751
Workers' Enforcement Compensation Division
<http://www.okdol.state.ok.us/workcomp/index.htm>
Oklahoma Workers' Compensation Court
<http://www.owcc.state.ok.us/>

Oregon

Tel:(503)378-4100
Fax:(503)378-6444
Workers' Compensation Division
<http://www.cbs.state.or.us/wcd/>

Pennsylvania

Tel: (800)482-2383 (inside Pennsylvania), (717)772-4447
(local/out of state), TTY: (800)362-4228
Bureau of Workers' Compensation
<http://www.dli.state.pa.us/landi/cwp/view.asp?a=138&Q=58929&landiPNav=|#1026>

Rhode Island

Tel:(401)277-3097,
Fax:(401)421-3123
Department of Labor and Training
<http://www.dlt.state.ri.us/>

South Carolina

Tel:(803)737-5700
Fax:(803)737-5768
Workers' Compensation Commission
<http://www.wcc.state.sc.us/>

South Dakota

Tel:(605)773-3681
Fax:(605)773-4211
Division of Labor and Management
<http://www.state.sd.us/dol/dlm/dlm-home.htm>

Tennessee

Tel:(800)332-2667 (within Tennessee), (615)532-4812,
Fax:(615)532-1468
Workers' Compensation Division
<http://www.state.tn.us/labor-wfd/wcomp.html>

Texas

Tel:(512)804-4000
Fax:(512) 804-4001
Injured Worker Hotline/Ombudsman: (800)252-7031
Texas Workers' Compensation Commission
<http://www.twcc.state.tx.us/>

Utah

Tel:(801)530-6800

Fax:(801)530-6804

Workers' Compensation Fund of Utah <http://www.wcf-utah.com/>

Vermont

Tel:(802)828-2288

Fax:(802)828-2195

Workers' Compensation Division

<http://www.state.vt.us/labind/wcindex.htm>

Virginia

Tel:(804)367-8600

Fax:(804)367-9740, TDD: (804)367-8600

Virginia Workers' Compensation Commission

<http://www.vwc.state.va.us>

Washington

Tel:(800)547-8367, (360)902-4213,

Fax:(360)902-4202

Workers' Compensation Information

<http://www.lni.wa.gov/ClaimsInsurance/ClaimsAppeals/GetClaimInfo/default.asp>

West Virginia

Tel:(800)628-4265, (304)926-5060

Fax: (304)926-5372

Workers' Compensation Commission

<http://www.wvcc.org/>

Wisconsin

Tel:(608)266-1340

Fax: (608) 267-0394

Workers' Compensation Division

<http://www.dwd.state.wi.us/wc/default.htm>

Wyoming

Tel:(307)777-7159

Fax: (307)777-5524

Workers' Safety and Compensation Division

<http://wydoe.state.wy.us/doe.asp?ID=9>

Source:

N.C. Industrial Commission

4319 Mail Service Center, Raleigh, NC 27699-4319

Webmaster: (919)807-2630

Fax:(919)715-0282; <http://www.comp.state.nc.us/>

LIVING EXPENSES

Housing

US Department of Housing and Urban Development (HUD) Housing Choice Vouchers

These vouchers allow very low-income families to choose and lease or purchase safe, decent, and affordable privately-owned rental housing. A complete list of types of vouchers is available on the website. There are three special types of vouchers available to people with disabilities:

Mainstream vouchers for elderly and non-elderly families that have a person with disabilities.

Designated housing vouchers for non-elderly families who would be eligible for public housing if occupancy were not restricted to elderly households. These vouchers also help families affected by a PHA decision to designate their buildings as "mixed elderly and disabled building" but demonstrate a need for alternative resources for families with a disabled member.

Certain development vouchers for non-elderly families with a disabled person who don't receive housing assistance in certain developments where owners establish preferences for, or restrict occupancy to, elderly families.

US Department of Housing and Urban Development,
451 7th Street, SW, Washington, DC 20410

Tel: (202) 708-1112

<http://www.hud.gov/offices/pih/programs/hcv/index.cfm>

The National Accessible Apartment

Clearinghouse maintains the only database of accessible apartments, some of which are subsidized. 201 N. Union St., #200, Alexandria, VA 22314, Toll-free (800)421-1221; Fax (703)518-6191
<http://www.forrent.com/naac/>

Habitat for Humanity

This nonprofit, nondenominational Christian housing organization that builds simple, decent, and affordable houses in partnership with those who need shelter. Habitat houses are sold at no profit, with no interest charged on the mortgage. Homeowners and volunteers build the houses under trained supervision. Financial support comes from individuals, corporations, faith groups, and others. Habitat for Humanity International, 121 Habitat St., Americus,

GA 31709-3498; (229)924-6935, ext. 2551 or 2552;
www.habitat.org

Ability House

Created by Ability Magazine in conjunction with Habitat for Humanity International, the Ability House program provides affordable, accessible housing for low-income families where one or more members have a disability. Ability Magazine, 1001 West 17th St., Costa Mesa, California. 92627 Tel: (949)854-8700; www.abilitymagazine.com/abilityhouse.html

Telephone

FCC's Universal Service Program for Low-Income Consumers

Because telephone service is considered a necessity, the Federal Communication Commission's (FCC) Federal Universal Service Fund includes the following low-income programs.

Link-Up America and Lifeline Assistance

These programs reduce the costs of phone service to low-income households. Link-Up America reduces the cost to install new telephone services and Lifeline helps pay the monthly service bill. Link-Up offers a 50% discount (up to \$30) to install one phone. You can also delay payment for the rest of the service for up to one year without paying interest. All states and territories offer Lifeline, a monthly discount for local phone charges. If your state provides matching funds, you may be able to get as much as \$12 a month discount. Lifeline does not cover the cost of extra features, such as call waiting or caller ID.

To get these services you must meet the income rules set by your state or receive Medicaid, Supplemental Security Income (SSI), food stamps, or energy assistance programs such as LIHEAP, which helps with home heating costs Federal Public Housing assistance (Section 8)

Apply for Link-Up and Lifeline through your local phone company. If the representative does not

You may be eligible for Free Directory Assistance. Many companies offer this service for persons with visual, hearing, or other disabilities. Contact the business office of your local telephone company.

recognize the program, ask to apply for the savings programs for low-income customers. If that fails, ask to speak with a supervisor.

For more information, go to <http://www.lifelinesupport.org/li/lis/>

Local phone companies

They will generally extend your service for 30 days if you are not eligible for federal or state programs and you are unable to pay your phone bill. Your physician must call the service representative and follow up with written verification of your illness within seven days. If the illness continues, you must repeat this process.

Generally, you will be responsible for all overdue charges once you are no longer ill. Check the phone book for the number of your local representative.

Heat and Electricity

Federal Programs

The Low-Income Home Energy Assistance Program (LIHEAP) and the Weatherization Assistance Program (WAP) are the primary federal sources of energy for low-income households. They are administered through the Department of Health and Human Services.

The maximum income allowed is the greater of 150% of the federal poverty guidelines or 60% of the state median income.

State Programs

The following states have appropriated funding for programs to help low-income residents: California, Washington, Connecticut, Colorado, Florida, Kentucky, Missouri, Nevada, and New York.

At least 26 state legislatures and/or regulatory bodies have established low-income energy assistance programs and mandated that electric and gas utilities collect customer surcharges to fund the programs. [http://research.aarp.org/consume/d17577_energy.pdf]

Local Programs

Your gas and/or electric company cannot shut off your power if you or a member of your household has a serious illness and financial hardship. Each state has different requirements, but your physician must certify the illness in writing.

If the utility company refuses to protect your accounts from shut off, contact your Department of Telecommunications and Energy Consumer Division immediately.

Food Stamps

The Food Stamp Program provides low-income households with coupons or electronic benefits to be used like cash at most grocery stores. To qualify, your household must have no more than \$2,000 in countable resources, such as a bank account, but excludes the value of your home or lot. The gross monthly income of your household must be 130% or less of the federal poverty guidelines (\$1,654 per month for a family of three in most places). Gross income includes all cash payments to the household.

Apply at your local food stamp office. It may be listed in the State or local government pages of your phone book under Food Stamps, Social Services, Human Services, Public Assistance, or something similar. You can also call your Food Stamp Hotline; numbers listed by state are in Table 3.

Women, Infant & Children (WIC) Program

The WIC provides nutritious foods to supplement diets, information on healthy eating, and referrals to health care. WIC foods include iron-fortified infant formula and cereal, iron-fortified adult cereal, vitamin-C rich fruit, and/or vegetable juice, eggs, milk, cheese, peanut butter, dried beans or peas, tuna fish, and carrots.

Many states have also chosen to participate in the WIC Farmer's Market Nutrition Programs, which pro-

vide coupons to WIC participants to be used to purchase fresh fruits and vegetables at participating farmers' markets.

Check your government listing programs under supplemental food programs division, food and nutrition services, USDA, Food and Nutrition Service, 3101 Park Center Drive, Room 926, Alexandria, VA 22302 (703)305-2062; www.fns.usda.gov/wic

Service and Faith-based Organizations

American Association of Retired Persons (AARP)

AARP volunteers educate older persons with limited incomes and resources about federal, state, local and private benefits programs and services. They help assure that the older people in their communities have access to the basics—food, shelter, and good health care. Between 1998 and 2000, the program helped nearly 9,000 low-income older persons receive the benefits they needed to strengthen their

Table 3: Food Stamp Hotline Telephone Numbers by State

Alabama	(334)242-1700	Massachusetts	(800)645-8333	Pennsylvania	(800)692-7462
Alaska	(907)465-3325	Michigan	(517)373-0707	Rhode Island	(401)222-7276 **
Arizona	(800)352-8401	Minnesota	(800)657-3698 *	South Carolina	(800)768-5700
Arkansas	(800)482-8988	Mississippi	(800)948-3050	South Dakota	(877)999-5612
California	(800)952-5253	Missouri	(800)392-1261	Tennessee	(800)863-6178
Colorado	(303)866-5087 **	Montana	(800)332-2272	Texas	(877)556-2200
Connecticut	(800)842-1508	Nebraska	(800)430-3244	Utah	(866)526-3663
Delaware	(800)464-4357	Nevada	(800)992-0900	Vermont	(800)287-0589
District of Columbia	(202)724-5506	New Hampshire	(800)852-3345	Virginia	(800)552-3431
Florida	(800)342-9274	New Jersey	(800)792-9773	Washington	(800)865-7801
Georgia	(800)869-1150 outside metro area (404)657-9358 inside metro area	New Mexico	(888)473-3676	West Virginia	(800)642-8589
Hawaii	(808)643-1643	New York	(800)342-3009	Wisconsin	(800)362-3002
Kentucky	(800)372-2973	New York City	(877)472-8411	Wyoming	(800)457-3659
Louisiana	(225)342-4054	North Carolina	(800)662-7030		
Maine	(800)452-4643	North Dakota	(800)755-2716		
Maryland	(800)492-5515	Ohio	(866)244-0071 *		
		Oklahoma	(405)521-3444		
		Oregon	(800)723-3638		

*These numbers are for in-state and out-of-state call. All other 800 numbers are for in-state calls only

** these numbers accept collect calls

Source: USDA Food and Nutrition Service

www.fns.usda.gov/fsp/contact_info/hotlines.htm

financial security. Call toll free: (800)424-3410. or visit www.aarp.org. In addition, see if there is an AARP chapter in your town. Use the online chapter locator or contact AARP Community Networks, 601 E St. NW, Washington, DC 20049, email chapters@aarp.org, or call toll-free (888)687-2277.

The American Red Cross

American Red Cross chapters provide services that help targeted groups within the community be safer, healthier, and more self-reliant. Some programs include: transportation to medical/doctor's appointments and other essential trips; food pantry and hot lunch programs; homeless shelters and transitional housing services; and food and rental assistance.

In addition to a clean bed and a hot meal, some shelters offer life skill development assistance including budget development, parenting classes, counseling, and support groups. Transitional housing programs allow for more in-depth assistance, for periods of up to a year.

Your local chapter can tell you what services are offered in your area. American Red Cross National Headquarters, 2025 E Street, NW, Washington, DC 20006; (202)303-4498; <http://www.redcross.org>

Lion's Club International

Since their establishment, Lions have been dedicated to giving back to their communities. Lions clubs provide community parks, playgrounds, senior citizen programs and medical care for those in need.

Lions remain committed to improving the lives of those less fortunate-around the world and at home. Lions Club International Headquarters, 300 W 22nd St., Oak Brook, IL 60523-8842; (630)571-5466; www.lionsclubs.org

Faith-based Organizations

Catholic Charities USA

Catholic Charities USA is the nation's largest private human service network. Its agencies and institutions

nationwide provide vital social services to people in need, regardless of their religious, social, or economic backgrounds. Your local chapter can provide services such as rent and mortgage assistance, food, and other services. Catholic Charities USA, 1731 King Street, Alexandria, VA 22314, (703)549-1390, Fax: (703)549-1656. <http://www.catholiccharitiesusa.org/>

Knights of Columbus

The Knights of Columbus is a Catholic men's fraternal benefit society that was formed to render financial aid to members and their families. Mutual aid and assistance are offered to sick, disabled and needy members and their families. Social and intellectual fellowship is promoted among members and their families through educational, charitable, religious, social welfare, war relief and public relief works. Knights of Columbus Headquarters, 1 Columbus Plaza, New Haven, CT 06510, (203)752-4000; email: info@kofc.org; <http://www.kofc.org/index.cfm>

Lutheran Services in America

LSA is an alliance of the Evangelical Lutheran Church in America, the Lutheran Church—Missouri Synod, and their related social ministry organizations. The organization's 300 health and human service organizations provide care in 3,000 communities throughout the country. Lutheran Services in America, 400 Light Street, Baltimore, MD, 21230-3850; (800)664-3848; Fax:(410)-230-2710

Society of St. Vincent de Paul

The Society of St. Vincent de Paul is a Catholic lay organization that leads men and women to grow spiritually by offering person-to-person service to those who are needy and suffering. Services include food programs, emergency financial assistance, rent/mortgage assistance, help with low-cost housing, help with low-cost or free prescription drugs. For more information, visit <http://www.svdpusa.com/> or contact the National Office, Saint Vincent de Paul, 58 Progress Parkway, St. Louis, MO 63043-3706; (314)576-3993; Fax: (314)576-6755.

Centers for Independent Living

The independent living philosophy holds that individuals with disabilities have the right to live with dignity and with appropriate support in their own homes, fully participate in their communities, and to control and make decisions about their lives.

The National Council on Independent Living

Be creative.

If you are a member of a church or synagogue ask what kind of help is available. Many have discretionary funds to help people like you!

(NCIL) is a membership organization that advances the independent living philosophy and advocates for the human rights of, and services for, people with disabilities to further their full integration and participation in society. Services include advocacy, counseling, training, information and referral, and others.

Founded in 1982, NCIL represents over 700 organizations and individuals including: Centers for Independent Living (CILs), Statewide Independent Living Councils (SILCs), individuals with disabilities, and other organizations that advocate for the human and civil rights of people with disabilities throughout the United States.

Centers for Independent Living (CILs)

Centers for Independent Living are non-profit community-based non-residential organizations that are run by and for people with disabilities. Centers for Independent Living (CILs) are required by the 1992 Amendments of the Rehabilitation Act to have a majority of individuals with disabilities on their Governing Boards and on their staff, including those in decision-making positions.

CILs provide services to individuals with disabilities from cross-disability, multicultural populations. The core services that CILs provide are advocacy, peer counseling, independent living skills training, and information and referrals.

CILs can also provide help in obtaining accessible housing, financial benefits counseling, equipment loan and or repair, personal assistance services, services related to hiring, training and firing a Personal Assistant, and employment readiness services.

Statewide Independent Living Councils (SILCs)

Independent Living Centers are private, non-profit, consumer-controlled, community-based organizations providing services and advocacy by and for persons with all types of disabilities. Their goal is to create opportunities for independence, and to assist individuals with disabilities to achieve their maximum level of independent functioning within their families and communities.

Independent Living Centers also serve as a strong consumer voice on a wide range of national, state, and local issues. They work to assure physical and programmatic access to housing, employment, transportation, communities, recreational facilities, and health and social services.

Housing

The National Council on Independent Living (NCIL) supports housing that reflects the principles of cross-disability, equal access, consumer control, integration, non-discrimination, and de-linking housing and services, which means a person with a disability should not have to receive services in order to obtain housing.

NCIL's Housing Subcommittee has focused on ensuring the availability of accessible, affordable housing, building support for the Inclusive Home Design Act (H 2353), and applying pressure on the Department of Housing and Urban Development for more aggressive enforcement and responsiveness to concerns of stakeholders with disabilities.

During 2003, NCIL's Housing Committee and its allies in the low-income housing community worked successfully to stave off a potentially devastating underfunding of Section 8 housing voucher renewals.

Table 4: Directory of Independent Living Centers

Note some listings identify their 501C3 not-for-profit status

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PATIENT ASSISTANCE PROGRAMS

There are several possibilities for people with low income who need prescription drugs. State and government programs offer discounts and subsidies, and most pharmaceutical manufacturers have patient assistance programs to provide medication for people with low incomes. This section includes a listing of pharmaceutical companies and some of the drugs they offer in assistance programs, and state and other government programs that can help low-income people obtain their medication.

Pharmaceutical Manufacturers

Each company has its own program with its special requirements, forms, and procedures. Although there is no central clearinghouse for obtaining up-to-date information about these programs or the drugs themselves, various resources follow.

Some basic facts

Many well-informed medical professionals are unaware that these programs exist. In fact there are nearly 50 leading pharmaceutical companies (and more than 900 medications) involved in these programs. It may be necessary to insist that your doctor's office research the availability of the medication to determine if there is a drug for you that is available free of charge.

- Generally, your physician must process your request and, if you qualify, distribute the medication.

The drug manufacturer will not send the medication directly to you.

- Each manufacturer has its own criteria, but some parameters include the following:
 - Eligibility will be determined by your income level, overall circumstances, and insurance status. You must be ineligible for third-party reimbursement or support programs.
 - You will be given a limited supply of medication and you will have to reapply for refills.
 - Some programs mandate the physician waive his or her fee
 - Medication must be used for FDA-approved applications
 - In most cases, you must be a legal US resident
 - The applications are free if you contact the pharmaceutical company directly

A note about opioids: The current controversy on the use of opioids to treat chronic pain has prompted many manufacturers to remove these drugs from their patient assistance list. One exception is Purdue Pharma, manufacturer of OxyContin®. Your physician must call Purdue Pharma (800)599-6070 and request an application for you. A Purdue Pharma sales representative will call on your physician and get the process going.

The Pharmaceutical Research and Manufacturer's Association (PhRMA)

The PhRMA, a trade group for the pharmaceutical industry, has compiled a Patient Assistance Directory of drug companies participating in this program as well as each company's eligibility criteria and application processes for its program. Telephone numbers are listed in Table 5 and you may also find programs online <http://www.helpingpatients.org/index.cfm>. To order a print copy of the directory, call (800)762-4636.

Pharmaceutical Companies' Patient Assistance Programs

Table 5 on page 27 lists some of the pharmaceutical manufacturers that provide patient assistance programs for most therapeutic areas including analgesics, antidepressants, and anticonvulsants. However, these programs can only provide medication if it is being used within the Federal Drug Administration's approved indication (ie, "on label"). You can contact them directly with questions about specific medications. Note that this information changes constantly—new drugs and therapies as well

as phone numbers may have changed since printing.

Medicare, Medicaid, and Medigap

The Prescription Drug Assistance Programs section of <http://www.Medicare.gov> provides information on programs that offer discounts or free medication to individuals in need. To find information on prescription drug assistance programs, Medicare managed care plans, and Medigap plans that offer prescription drug coverage in your area go to <http://www.medicare.gov/Prescription/Home.asp>; you can complete a form on the site and then select "View Results" to see if you qualify.

Centers for Medicare & Medicaid Services, 7500 Security Boulevard, Baltimore MD 21244-1850, toll-free (877)267-2325, local (410)786-3000

The Medicine Program

This program works with your physician to help you enroll in one or more of the many patient assistance programs now available. (Note: The Medicine Program requires a \$5 processing fee for each medication requested.) These programs provide prescription medicine free-of-charge to individuals in need, regardless of age, if they meet the sponsor's criteria. If you are approved and enrolled, your medication will be sent to your physician, who will dispense it to you. If the program's sponsor approves your application, you will receive your medication at no charge. To be approved for enrollment, some of the primary requirements are:

- You have no insurance coverage for outpatient prescription drugs, nor do you qualify for a government program that provides for prescription medication, e.g. Medicaid.
- Your income is at a level that causes a hardship when you are required to purchase the medication at

Table 5: Pharmaceutical Company Patient Assistance Programs

3M Pharmaceuticals	(800)328-0255	Ortho-McNeil Pharmaceutical, Inc.	(800)679-7937
Abbott Laboratories	(800)222-6885	Novartis Pharmaceuticals	(800)277-2254
Amgen	(800)272-9376	Pfizer Inc.	(800)707-8990
Aventis Pharmaceuticals	(800)221-4025	Pharmacia Corporation	(800)242-7014
AstraZeneca	(800)959-5432	Procter & Gamble Pharmaceuticals, Inc.	(800)830-9049
Bayer Pharmaceuticals	(800)998-9180	Purdue Pharma	(800)599-6070
Blaine Company	(800)633-9353	Roche Laboratories	(877)757-6243
Bristol-Myers Squibb Company	(800)736-0003	Sanofi Synthelabo Inc.	(800)446-6267
Celgene Therapy Assistance Program	(888)423-5436, (option 3)	Schering Laboratories/ Key Laboratories	(800)521-7157
Cephalon Gabitril (visit RXHope.com to apply)	(800)511-2120	Serono Laboratories, Inc.	(800)275-7376
Cephalon Provigil -screening is done through NORD,	(800)674-8415	Solvay Pharmaceuticals, Inc.	(800)256-8918
ECR Pharmaceuticals	(800)527-1955	Takeda Pharmaceuticals North America, Inc.	(800)830-9159
Eli Lilly and Company	(800)545-6962	Wyeth Pharmaceuticals	(800)568-9938
Endo Pharmaceuticals Inc.	(800)462-3636		
Forest Pharmaceuticals	(800)851-0758		
Glaxo SmithKline	(866)728-4368		
McNeil Consumer & Specialty Pharmaceuticals	(866)727-4626		
Merck & Co., Inc.	(800)727-5400		
Organon	(800)241-8812		

Source: Directory of Patient Assistance Programs, Pharmaceutical Research and Manufacturers of America, 1100 15th Street, NW Washington, DC 20005, (202)835-3400. <http://www.helpingpatients.org>. For a complete directory, call (800)PMA-INFO (800-762-4636) and a recording will ask for your name and address. It takes a week to 10 days to receive the list.

retail.

- Your income must fall within the limits established by each pharmaceutical company (The limits vary according to the company).

To request a brochure call (573)996-7300 or go to <http://www.themedicineprogram.com/info.html>.

Indigent Patient Services Inc.

Indigent Patient Services, Inc., (IPS) researches available drug assistance programs and work directly with your healthcare provider to determine your eligibility. Indigent Patient Services Inc., 440 13th Ave. No., St. Petersburg, Florida 33701, (727)821-7333, Fax:(727) 898-0004, email: IPSC@juno.com

Web-only Resources

www.benefitscheckup.org

This organization provides people 55 years and older with a report of public and private programs to help them save money on prescription drugs.

NeedyMeds

This is an online database of companies and the drugs they offer free of charge. Information includes brand name and generic drugs, a list of programs, discount drug cards, state programs, federal poverty guidelines, and more. Go to www.needymeds.com

National Organization of Rare Diseases (NORD) Medication Assistance Programs

NORD works closely with pharmaceutical and biotechnology companies to ensure that certain vital medications are available to those individuals whose income is too high to qualify for Medicaid but too low to pay for their prescribed medications.

Through the NORD Patient Assistance Program, eligible patients are provided with cost-free medications. For a list of these programs, please visit www.rarediseases.org/programs/medication

NORD also administers *Early Access Programs* for investigational new drugs (INDs) under the Food and Drug Administration's approved "Treatment-IND" programs that allow for a limited number of individuals to receive certain investigational drugs prior to FDA marketing approval. For more information, please go to www.rarediseases.org

www.RxAssist

This is a national program managed by the volunteers in health care and supported by the Robert Wood Johnson Foundation. It provides physicians and other healthcare professionals with information to access the variety of programs available to low-income patients. You can search by pharmaceutical company, brand name, generic name, and drug class.

www.Rxhope.com

Rxhope is a free web-based service that helps prescribers and patient advocates apply, obtain, and track requests for no cost medication for patients who are unable to afford them and who have no access to prescription insurance or government-funded programs. They can help identify:

- Federal, state and charitable agencies that have patient assistance programs.
- Ways to register on the Internet.
- How to navigate the Drug Information Center, State, and Federal Assistance Programs, Healthcare Links (provide access to healthcare information from the medical profession and pharmaceutical industry), and Pharmaceutical Company Links.

Workers Comp Rx

A pharmacy service for injured workers with open claims provides medications with no out-of-pocket costs. Go to www.workerscomprx.com.

Discount Programs for Seniors and the Disabled

In December, 2003, President Bush signed the Medicare Prescription Drug Improvement and Modernization Act, which will give Medicare beneficiaries a prescription drug benefit in 2006. The law also allows private companies to offer Medicare beneficiaries drug discount cards that can be used from June 1, 2004 through December 31, 2005. Programs are listed below.

For further information, or if you are having health insurance problems, please go to <http://www.healthassistancepartnership.org/site/PageServer>

Together Rx™ Program

Together Rx is a prescription savings program for qualified Medicare enrollees that can save approximately 20% to 40% on brand-name prescription medicines. Participants can save on more than 155 FDA-approved medicines. The participating pharma-

ceutical companies include Abbott Laboratories, AstraZeneca, Aventis, Bristol-Myers Squibb Company, GlaxoSmithKline, Janssen Pharmaceutica, L.P., Novartis, and Ortho-McNeil Pharmaceutical, Inc.

To qualify you must be a Medicare enrollee with an annual income less than \$28,000 for singles and \$38,000 for couples, and not have prescription drug coverage (public or private). There is no cost to apply.

Discount Drug Cards

The Orange Card is a program for seniors and the disabled enrolled in Medicare whose annual incomes are less than \$30,000 for a single person and \$40,000 for couples without public or private insurance. Generally patients receive a 30% discount. Call GlaxoSmithKline (888)672-6436 or visit us.gsk.com/card

The Pfizer Share Card™ gives discounts on Pfizer drugs to those who are enrolled in Medicare, have no prescription drug coverage, are ineligible for Medicaid or any other drug benefit plan, and have a yearly income less than \$18,000 (\$24,000 for couples). Most of Pfizer's drugs are covered. Call (800)459-4156

LillyAnswers Card is Eli Lilly's patient assistance program for low-income Medicare enrollees who do not have prescription drug coverage. The LillyAnswers card allows seniors and people with disabilities under Medicare to pay a flat \$12 fee for a 30-day supply of any retail-distributed Lilly drug. Participants must not have any other prescription drug coverage and must have an annual income of less than \$18,000 (singles) or \$24,000 for couples. For information, call (877)795-4559.

Novartis Care Card and **Together Rx** offers savings on drugs to Medicare recipients who earn less than \$18,000 per year (singles) or \$30,000 for couples. The savings rate varies—lower income patients pay a flat rate of \$12 per month per prescription. Singles who earn less than \$28,000 or couples who earn less than \$38,000 are eligible for savings of 25% to 40%. For more information, call (800)865-7211 or visit <http://www.careplan.novartis.com/about.html>

www.RxInbox.com

This is a free email service that finds the best price for prescription drugs. The medications available include pain medications, muscles relaxants, anti-depressants, and anabolic steroids. You must have an email address to participate.

State Programs

Many states have programs in place to subsidize the cost of pharmaceuticals or offer discounts for elders, low-income residents, or others (See Table 6)

Table 6: State Programs for Pharmaceuticals

Alabama SenioRx	(800)243-5463
Alaska	None
Arizona Prescription Drug Discount Program \$9.95 enrollment fee	(888)227-8315
Arkansas Arkansas Health Care Access Foundation, Inc.	(800)950-8233 (501)221-3033
California Golden Bear State Pharmacy Assistance Program Medi-CaI	Not yet in effect (916)552-9557
Colorado	None
Connecticut ConnPACE.	(800)423-5026
Delaware Prescription Assistance Program (DPAP)	(800)996-9969, x17; (302)577 -4900
District of Columbia DC Healthcare Alliance	(202)842-2810
Florida Silver Saver	(888)419-3456
Georgia Georgia Partnership for Caring Foundation GeorgiaCares	(800)982-4723 (800)669-8387
Hawaii	None
Idaho	None
Illinois Illinois Senior Care PAP	(800)624-2459 (800)356-6302
Indiana Hoosier Rx	(317)234-1381 (866)267-4679
Senior Health Insurance Info Program	(800)452-4800
Iowa Iowa Priority Prescription Savings Program	(866)282-5817

Kansas			
Kansas Senior Pharmacy Assistance Program	(785)296-4986 (800)432-3535		Care Program (866)226-1388
Kentucky			North Dakota
Health Kentucky	(800)633-8100		None
Louisiana			Ohio
Louisiana SenioRx Program	(225)342-3570		Golden Buckeye Card Program (800)301-6446
Maine			Oklahoma
Healthy Maine Prescriptions	(866)796-2463		None
Maine Low Cost Drugs for the Elderly & Disabled Program	(866)796-2463		Oregon
Maryland			Senior Prescription Drug Assistance Program (800)359-9517
Maryland Medbank Program	(410)821-9262, (877)435-7755		Pennsylvania
Maryland Pharmacy Assistance Program	(800)226-2142		Pharmaceutical Assistance Contract for the elderly (PACE) PACE Needs Enhancement Tier (PACENET) (800)225-7223
Massachusetts			Rhode Island
Citizens Health	(800-563-5479		Citizens Health (800)563-5479
The Prescription Advantage Program	(800)243-4636 (617)727-7750		Rhode Island Pharmaceutical Assistance for the elderly (401)462-3000 or (800)322-2880
			South Carolina
			Silver Rx Card/SilverRx Card Hotline (877)239-5277
			Commun-I-Care (803)933-9183
Michigan			South Dakota
Elder Prescription Insurance Coverage	(866)747-5844		Senior Prescription Discount Card (800)257-9946
Program is currently closed except for emergency coverage			Tennessee
			None
Minnesota			Texas
Minnesota Prescription Drug Program	(800)333-2433 (651)297-5418		None
			Utah
Mississippi	None		None
Missouri			Vermont
Senior RX Program	(866)556-9316		Vermont Health Access Program (VHAP) & VScript Expanded (800)250-8427
Montana	None		Vermont Medication Bridge Program (800)529-4060 (866)887-4276
Nebraska	None		Virginia
Nevada			None
Senior Rx	(800)262-7726		Washington
New Hampshire			None
Senior Prescription Program	(888)580-8902		West Virginia
NH Medication Bridge Program	(800)852-3456		Golden Mountaineer Discount Card Program (877)987-3646
New Jersey			Wisconsin
Pharmaceutical Assistance for the Aged and Disabled (PAAD)	(609)588-7048 (800)792-9745		Senior Care (800)657-2038
New Mexico			Wyoming
NM Senior Rx Program	(866)244-0882		Prescription Drug Assistance Program (800)438-5785
New York			
Elderly Pharmaceuticals Insurance Coverage (EPIC)	(800)332-3742		Source: National Conference of State Legislatures, www.ncsl.org/programs/health/drugdisc03.htm
North Carolina			Assistive Devices
North Carolina Senior	(919)733-2040;		Silver Cross
			This free information service can help you find recy-

bled or new, low-priced products, including: stair lifts, ceiling lifts, home elevators, incline wheelchairs/lifts, patient lifts, vertical wheelchair lifts, bath lifts, scooter lifts, electric scooters, electric wheelchairs, lift chairs and hospital beds. For more information, go to www.silvercross.com.

Wheelchair Accessible Home Clearinghouse

This non-profit organization provides information on accessible information, including houses for sale or rent that are wheelchair accessible. There is also a section for people who need wheelchairs—you can also donate them. <http://www.waccess.org/>

The New England Assistive Technology Marketplace (NEAT)

This Hartford, Connecticut-based organization was formed because limited access to equipment and devices that can minimize the effects of disabilities is, in itself, a disability. NEAT offers used equipment. NEAT was established to provide information and access to equipment and devices that can change the lives of people of all ages, with all types of disabilities, both temporary and permanent.

Contact The New England Assistive Technology Marketplace, 120 Holcomb Street, Hartford, CT 06112. Call Toll Free in Connecticut (866)526-4492 or (860)243-2869 in the Hartford area for more information or email NEAT today info@neatmarketplace.org

<http://www.neatmarketplace.org/>

The Wheelchair Foundation

A not-for-profit organization dedicated to providing

wheelchairs for those in need.

Go to www.wheelchairfoundation.org.

American Ramp Systems®

This company provides portable wheelchair ramps, low-cost modular ramps, affordable, easily accessible ramps for wheelchairs, scooters and power chairs. Available for purchase or rent.

The website lists funding sources, which vary by state, but you can find funding information at your Housing Finance Agency, Office of Disability, Rehabilitation Commission, and your Department of Veteran's Affairs. American Ramp Systems®, 202 West First Street, Boston, MA 02127-1110; (800)649.5215, Fax: (617)268.3701; email: info@americanramp.com

Easter Seal Society

Some chapters of the Easter Seals Society provide free wheelchairs and other equipment like walkers, commodes, bathtub rails, crutches, transfer benches, electric wheelchairs and scooters on a short or long-term basis. Contact your local chapter or the national office.

Easter Seals, 230 West Monroe Street, Suite 1800, Chicago, IL 60606 (800)221.6827, www.easterseals.org

Other Resources

Eldercare Locator

This national organization helps senior citizens find necessary and convenient community services and

Reader Hints:

"Check for places that sell used and repaired devices—you might be able to save 50% or more."

"Some churches will take on a project to obtain assistive devices and fix them up and give them away. A lot of the bigger churches are looking for outreach programs and by contacting them and asking if this would be an avenue of out reach you may get some good response. We asked for used walkers, canes, wheelchairs and even potty chairs and we are a small country church."

"Advertise in the newspaper— lot of folks have these sitting around after a loved one dies."

"I am employed as a case manager for a hospital in my community, and I frequently find myself looking for walkers, wheelchairs, commodes, etc. In my community there are two resources. Our local chapter of the American Red Cross collects the equipment from families that no longer have a use for it, and then when someone in need calls, they provide it. By the same token, our local Sheriff's Posse carries out the same duties as a community service."

resources, including

- Local home and community-based care services, such as meal delivery, transportation assistance and chore services
- Housing options
- Community senior centers
- Adult day care and respite from daily caregiving responsibilities
- Financial, legal services, and elder abuse prevention programs
- Specialized services for older individuals with Alzheimer's disease, cancer, heart disease, and other illnesses.

Eldercare Locator, National Association of Area Agencies on Aging, 112 16th St., NW, Washington, DC 20024, (800)677-1116, <http://www.eldercare.gov>

HEALTH SERVICES

Health Care

Health Assistance Partnership

This organization provides assistance and resources in the areas of Medicaid, Medicare, Private Insurance, and The Uninsured. This not-for-profit organization has a wealth of information, including a Free Care Resource Manual available on its website. Go to http://www.healthassistancepartnership.org/site/DocServer/Free_Care_Manual_Final_.pdf?docID=701

This manual includes databases on free clinics and health centers, <http://www.freeclinic.net/>, healthcare service deliver sites <http://ask.hrsa.gov/pc/>, or (888)275-4772 and other services for people with low income.

Hospital Care

Part of the Health Resources and Services Administration (HRSA) are administered by the Department of Health and Human Services, The Hill-Burton program offers free or low-cost health care in select hospitals around the country. In addition, many health facilities are required to give health care to some people who cannot afford to pay.

The Hill-Burton program has a toll-free hotline— calls are primarily received from individuals who have incurred medical bills that they are unable to pay or who are currently in need of medical services for which they are unable to pay. In addition, the hotline receives calls from hospitals and other health care providers, voluntary organizations, state and local government agencies, the news media and others.

The Hotline can be reached 24 hours-a-day, at (800)638-0742, or (800)492-0359 for Maryland residents.

<http://www.hrsa.gov/osp/dfcr/obtain/freecare.pdf>

For general information regarding the program, contact the Division of Facilities Compliance and Recovery at (800)638-0742 or visit their website <http://www.hrsa.gov/osp/dfcr/>.

Dental Care

ToothWoman.Net

This online dental care resource offers contact information for low-cost or free dental clinics of providers. Many dental or optometry schools offer reduced fee services for dental or vision care. A list of clinics and providers is on their website, www.toothwoman.net/er/index.html

Bureau of Primary Health Care Service Delivery Site

This group provides a searchable database of low-cost and free health centers, including dental providers. Go to <http://ask.hrsa.gov/pc/>.

Dental School Training Programs

Many schools have clinics that provide care at a reduced or no cost. To locate a school near you, contact the American Dental Education Association, 1625 Massachusetts Ave., NW, Suite. 600, Washington, DC 20036-2212; (202)667-9433 www.adea.org. To search schools by state, go to <http://www.nidr.nih.gov/health/findingDentalCare.asp>

National Foundation of Dentistry for the Handicapped

This organization provides donated dental services to help disabled, elderly, and low income people. The foundation matches them with volunteer dentists in their geographical area. For more information, go to www.nfdh.org or call (303)534-5360.

Vision Care

National Eye Care Project

Sponsored by the Foundation for the American Academy of Ophthalmology and the Knights Templar Eye Foundation Inc., for US citizens, aged 65 or older, who do not belong to a HMO and have not seen an ophthalmologist in three years. Volunteer ophthalmologists will accept Medicare or other insurance; if you are uninsured, the eyecare is free. For more information, call (800)222-3937.

Vision USA

Sponsored by the American Optometric Association

(AOA) for low-income working Americans, the program provides basic eye care and vision care services free of charge. Visit the website at <http://www.aoa.org/eweb/DynamicPage.aspx?site=AOAstage&WebCode=VISIONUSA> or call (800)766-4466.

TRANSPORTATION

The ADA and Transportation

The transportation provisions of The Americans with Disabilities Act (ADA) guarantee individuals equal access to the same services and programs that are available to the general public, in both public and private transportation services. In 1998, the Department of Transportation issued ADA regulations for the motor coach industry that require the accessibility of new motor coaches and motor coach service to people with disabilities. Regulations (effective October 2002) require companies to provide service in an accessible coach to a passenger who requests it and gives 48 hours' notice. Small companies may provide equivalent service in an alternate vehicle (for example, a van), provided that the service allows passengers to travel in their own wheelchairs. Persons who use wheelchairs must be assisted in getting on and off non-accessible coaches and boarding assistance must be provided at rest stops. In addition, all motor coach company employees are required to be trained in the technical operation of accessibility equipment and to meet the human services needs of customers with disabilities.

Non-Emergency Transportation

Non-emergency medical transportation (NEMT) is often considered the most critical link to healthcare access. Not all federal medical programs fund non-emergency transportation. Medicare, for example, funds ambulance trips only. Medicaid, however, began funding NEMT in the 1970s. Medicaid is a partnership between the federal and state governments. While the federal regulations are part of the

Social Security Act, the legislation gives states wide latitude in how they administer this program. Therefore, each state provides Medicaid services and related NEMT differently. A valuable resource is your state's Medicaid transportation representative who can explain your state's specific information.

Transportation Resources

The Access Board is a federal agency "committed to accessible design." This site offers informational links to government, transportation, and technology resources in addition to links to disability-related organizations.

<http://www.access-board.gov/indexes/linksindex.htm>

American Public Transit Association (APTA) is the trade association of the public transit industry. This international membership organization has been representing the transit industry since 1882. APTA members serve the public interest by providing safe, efficient, and economical transit services, and by improving those services to meet national energy, environmental, and financial concerns. APTA members carry over 90% of passengers using transit in the U.S. and Canada. <http://www.apta.com> Mailing Address 1666 K Street, N.W. Suite 1100 Washington, DC 20006, Tel: (202)496-4800

The Community Transportation Association of America (CTAA) is a trade association of providers of community transportation, including paratransit services for individuals with disabilities. CTAA embarked on a Medical Transportation Initiative (a project funded by the U.S. Department of Health and Human Services) to assist medical organizations with non-emergency transportation responsibilities. They also assist transportation providers in working with State Medicaid offices and managed care organizations. The website offers current news and information regarding medical transportation issues.

The **Medical Transportation Toolkit** is a superb resource. It can be downloaded in PDF format online from the organization's website. Or contact the National Transit Resource Center (an activity of the CTAA, funded in part by the U.S. Department of Transportation, the U.S. Department of Health and Human Services) at (800)527-8279, ext. 147. The National Transit Resource offers both the medical and transportation industries information and technical assistance, including publications and regional conferences.

Their **Medical Transportation Interactive Peer Network** facilitates an email listserv focusing on

medical transportation issues. Another online publication is *Medicaid Transportation: A Primer for States, Health Plans, Providers and Advocates* by David Raphael. This report is a Guide to Non-Emergency Medicaid Transportation (NEMT), including profiles of state Medicaid programs, descriptions of transportation benefits under Medicaid managed care programs, the State Children's Health Insurance Program (CHIP) and Home and Community Based Services (HCBS) programs, and presentation of best practice models demonstrating innovative approaches to managing access to care. Check their web pages for current news and information regarding medical transportation issues. 1341 G St., N.W., Suite 600, Washington, D.C. 20005, (800)527-8279; Fax (202)737-9197, <http://www.ctaa.org>

Directory of Transportation Resources site contains many links to information about all types of transportation. <http://www.njtide.org/links/index.html>

Hope Network has more than 190 locations throughout Michigan. Many Hope Network affiliates offer transportation services such as contracted rides and specialized individual and group transportation. For information, call (800)695 4843, (616)243-0876, (616)248-5186. <http://www.hopenetwork.org>

Project ACTION (Accessible Community Transportation in Our Nation) is a resource of Easter Seals in cooperation with the Federal Transit Administration and the U.S. Department of Transportation. Their products are designed to help implement ADA transportation regulations for public and private transportation operators, including human services agencies, paratransit, small urban and rural transit providers. Project ACTION offers technical assistance, videos, and training materials free of charge for the transportation industry. Project ACTION has established a database of accessible transportation throughout the nation.

The Project ACTION Accessible Traveler's Database includes urban public transit operators, rural public transit operators, accessible van rental companies, private bus/tour companies with accessible vehicles, accessible taxis, airport transportation, hotel-motel shuttles, and national toll-free numbers for domestic airlines, Greyhound Intercity Services, Amtrak, and accessible car rentals. Call (800)659-6428 or (202)347-3066; Fax (202)347-4157. <http://www.projectaction.org>

U. S. Department of Transportation Federal Transit Administration Office of Civil Rights has a toll-free assistance line for questions about public transportation for persons with disabilities The ADA assistance line is (888)446-4511. <http://www.fta.dot.gov/index/>

The U.S. Department of Transportation (DOT) Disability Hot Line, (800)778-4838, is the vehicle within the Aviation Consumer Protection Division for airline disability-related problems, including infractions of your rights to travel, where you believe that you have been discriminated against, etc. This is a hot line for travelers with disabilities and for those with disabilities who are traveling with their guide dogs, hearing dogs, and service dogs. Other resources for the guide, hearing, and service dog advocacy is the **Assistance Dogs International, Inc.**, Lakewood, CO 80215-0217 (303)234-9512; Wilson Hulley c/o DISCON, Chevy Chase, MD 20815 (301)951-3549

Transportation Security Agency (TSA) (866)289-9673; a hot line to answer any questions that you might have regarding travel and security issues.

Airline Resources

Angel Flight America uses all known donated or reduced-rate airline ticket programs available to low income patients who need to travel for specialized medical evaluation, diagnosis, or treatment. The National Patient Travel Center, a charitable program operated by Mercy Medical Airlift on behalf of Angel Flight America, provides patients access to appropriate programs. An increasing number of these programs are being administered in the National Patient Travel Center on behalf of various airlines. Contact the National Patient Travel HELPLINE at (800)296-1217. It is available 24 hours a day, seven days a week.

Mercy Medical Airlift, 4620 Haygood Road, Suite 1, Virginia Beach, Virginia 23455; (888)675-1405; Local phone: (757)318-9175; Fax:(757)318-9107, <http://www.mercymedical.org/>

Away from Home Guest Housing

Hundreds of Hospital Hospitality Guest Houses provide assistance to patients and families. For a helpline and housing directory assistance, go to the National Association of Hospital Hospitality Houses www.nahhh.org. National Association of Hospital

CLINICAL TRIALS

Long before a new drug is brought to market, a series of research studies or clinical trials are conducted to make sure the medication is safe for patients and effective for the disease state it is designed to treat. Clinical trials are organized tests of medicines and new treatment options and rely on patient volunteers who try the new or changed treatment. Clinical trials can study medicines that have not been approved by the US Food and Drug Administration (FDA) for sale in the US, or drugs that are on the market but are being tested for different dosages or even a new disease state.

Generally, pharmaceutical or biotechnology companies sponsor clinical trials, although some health-related government agencies can also provide funding and other resources.

Why Participate in a Clinical Trial?

You might have access to a medicine that is not available on the market for prescription that might improve your condition

The drug being studied may present you with an alternative course of treatment

The process of collecting information in the study will allow your physician to find out more about your disease and the effects it has on you. You may benefit from better treatment after the trial.

You may receive free laboratory and medical testing.

Even if the trial may not benefit you directly, the information gathered may be of help to other patients with the same condition. Many patients want to be part of the effort to potentially reduce the suffering of others.

Are Clinical Trials Safe?

Clinical trials are conducted in a healthcare setting (a hospital or clinic) and are typically monitored by a trained healthcare professional.

The FDA develops strict policies and guidelines for all medical research, regardless of manufacturer, study phase, or drug type, and also reviews clinical trials. Independent Institutional Review Boards (IRB), a committee made up of doctors, ethicists, and members of the general public and administrators, also review and approve all study-related documents, such as protocols, informed consent forms, physician credentials and eligibility, and patient recruitment materials, including advertisements and public service announcements. The IRB is held responsible for

determining that a trial does not represent an unreasonable risk to patients who are participating.

Are You Eligible?

Your personal physician is responsible for your healthcare and is the best person to help you decide whether or not you are eligible to participate in a trial.

The Clinical Trial Process

A drug under investigation must pass through three phases of study before it can be approved by the FDA and possibly a fourth phase after being approved.

Phase I: The manufacturer wants to find out how the drug works in healthy study participants. Phase I studies are primarily concerned with assessing the drug's safety. This initial Phase of testing in humans is done in a small number of healthy volunteers (20 to 100), who are usually paid for participating in the study. The study is designed to determine what happens to the drug in the human body (how it is absorbed, metabolized, and excreted). A Phase I study will investigate side effects that occur as dosage levels are increased. This initial Phase of testing typically takes several months; about 70 percent of experimental drugs pass this initial Phase of testing.

Phase II: Once a drug has been shown to be safe, it must be tested for effectiveness. This second phase of testing may last from several months to two years and involves up to several hundred patients. Most Phase II studies are randomized trials. One group of patients will receive the experimental drug while a second "control" group will receive a standard treatment or placebo. Often these studies are "blinded"—neither the patients nor the researchers know who is getting the experimental drug. In this manner, the study can provide the pharmaceutical company and the FDA with comparative information about the safety and effectiveness of the new drug. Only about one-third of experimental drugs successfully complete both Phase I and Phase II studies. Safety continues to be evaluated.

Phase III: Now the study group is even larger and the trial uses advanced rating scales and clinical measures. In a Phase III study, a drug is tested in several hundred to several thousand patients. This large-scale testing provides the pharmaceutical company and the FDA with a more thorough understanding of the drug's safety, effectiveness, benefits, and the range of possible adverse reactions. In recent years, there has been a growing industry trend to

not only measure clinical effectiveness at this phase, but also measure quality-of-life results.

Most Phase III studies are randomized and blinded trials and typically last several years. Between 70 and 90 percent of drugs in Phase III studies successfully complete this phase of testing and move to the FDA for marketing approval. Most drugs that reach Phase III will at least be considered for approval by an FDA advisory board.

Phase IV: These studies identify an additional use for an already approved drug, or gather additional safety information from a larger group of patients. In some cases, Phase IV studies are implemented to establish effectiveness in a subgroup of patients, for example, patients over age 65.

After the Study

When the clinical trials are complete, the FDA rules whether to continue or halt the drug's development. If it remains in development, the manufacturer may build in a "compassionate use" (also called "expanded access") extension for the study. This allows patients to receive drugs that have not yet been approved by the FDA.

Usually an investigational drug can be considered for compassionate use when the patient will benefit from the use of the drug; there is no drug commercially available to successfully treat the patient's disease state; the patient currently does not meet eligibility requirements to be treated on an investigational protocol using this drug; no investigational protocol exists; or the patient does not have access to a physician participating in such a protocol. Often, patients requesting compassionate access may include those who are too sick to participate in the controlled studies.

The FDA has no formal regulations covering such programs. However, for each compassionate access program, companies make a proposal to the FDA showing that the program fulfills minimum requirements for scientific and ethical merit and targets a population with the disease that was included in previous trials. At their own expense, drug companies provide drugs free to patients and analyze and present data on their treatment to the FDA. The drugs involved are usually in Phase III of the drug approval process.

Questions to Ask Before You Enter a Clinical Trial

- How long will the trial last?
- Will medications prescribed by my regular physician

interfere with the study?

- What are the risks?
- Are there any tests requiring painful shots or blood samples?
- What should I do if I want a friend/relative to join a study?
- Will I be paid?
- Will I be reimbursed for transportation expenses?
- What kinds of medical problems would prevent participation in the clinical trial?
- Do I have to talk to my health insurance company before enrolling in a study?
- What if I miss a dose?
- Can I drop out at any time?
- Are there placebos involved?

Terms Used in Clinical Trials

Baseline — A patient's initial vital signs and clinical symptoms are documented. The patient's response is compared back to baseline over time.

Clinical Trial Site — The facility where the trial is being conducted. It can be a physician's private practice, a center dedicated solely to clinical research, or a hospital setting.

Contract Research Organization (CRO) — A clinical services company involved with various steps in the clinical trial process from study design to trial execution and data management.

Double-blind Trial — Many clinical trials are double blind in design. This means that neither patients nor investigators/doctors know whether an individual participant is on an active drug or a placebo.

FDA (US Food and Drug Administration) — The US Food and Drug Administration is the federal agency responsible for ensuring that drugs, biological products, and medical devices are safe and effective for the general public. The FDA reviews and oversees the manufacturing specifications of these products, as well as the execution of clinical trials in which these products are evaluated. The agency also ensures that these products, once made commercially available, are represented to the public in an accurate and informative manner.

Inclusion/Exclusion Criteria — Inclusion/Exclusion Criteria is an actual section of a clinical trial protocol that lists specific medications, conditions, and relevant medical information that may, or may not, be

allowable during a trial. Age, blood pressure, and previously taken medications are a few examples of patient-specific information that would be compared to the inclusion/exclusion criteria of a protocol to determine a patient's eligibility.

Informed Consent Form — A form that outlines a patient's rights during participation in a clinical trial. It also discusses the potential risks and benefits associated with participation. An Informed Consent form must be signed by the patient or authorized caregiver before entrance into a study.

Institutional Review Board — An Institutional Review Board (IRB) is an independent committee, comprised of individuals with diverse medical and non-medical backgrounds, that reviews and approves all study-related documents. An IRB approves protocols, Informed Consent forms, physician credentials and eligibility, and patient recruitment materials, such as print advertisements and public service announcements. IRBs work closely with the FDA to ensure patient safety in a clinical trial.

Open-label Trial — Later-phase studies (phases III to IV) often have an open-label design, meaning that all patients receive active study medication— no placebo is dispensed.

Placebo — A substance containing no active ingredients and having no pharmacological effects. Clinical trials often compare an investigational medication to a placebo as a way to differentiate patient response.

Principal Investigator (PI)— The lead doctor in charge of the clinical management of a clinical trial. As part of the site selection process, the PI's academic credentials and area(s) of expertise are evaluated.

Protocol — A set of guidelines that must be followed during a clinical trial. This includes information such as patient eligibility, data to be collected during patient visits, and included and excluded medical conditions and medications.

Randomization — The assignment of individuals to treatment groups in such a way that each individual in a clinical trial has an equal chance to be assigned to each treatment group. (Also see Double-Blind Trial)

Study Coordinator — A key member of the clinical team who works directly for the principal investigator. Responsibilities usually include maintaining accurate patient documentation, dispensing medication, and corresponding with patients.

Source: www.acurian.com; www.clinicaltrials.com; www.centerwatch.com

Notes

APPENDIX 1: ABOUT RSD

Reflex Sympathetic Dystrophy Syndrome (RSD), also known as Complex Regional Pain Syndrome is disabling. This under-diagnosed and under-treated neurological syndrome is characterized by intense and chronic pain that generally results from some kind of trauma; however, the consequent pain is disproportionate to the injury. Our research shows that patients see between 4 and 5 physicians before being appropriately diagnosed.

RSD/CRPS affects between 1.2 and 6 million people—more than the combined populations with multiple sclerosis (MS), breast cancer, and HIV/AIDS. Successful treatment of RSD depends on early and accurate diagnosis, yet many health care professionals and consumers are unaware of its signs and symptoms.

APPENDIX 2: ABOUT RSDSA

The Reflex Sympathetic Dystrophy Association of America (RSDSA) is a national not-for-profit organization that promotes greater public and professional awareness of Reflex Sympathetic Dystrophy Syndrome (RSD), also known as Complex Regional Pain Syndrome (CRPS)

Mission Statement

Our mission is to promote public and professional awareness of RSD/CRPS and to educate those afflicted with the syndrome, their families, friends, insurance and healthcare providers on the disabling pain it causes. We encourage individuals with RSD/CRPS to offer each other emotional support within affiliate groups. And finally, we are committed to raising funds for research into the cause and cure of RSD/CRPS. How do we meet our mission?

We talk to people with RSD/CRPS. Every year, we help thousands of people find treatment through physician referral services and via support groups. Although RSDSA cannot recommend specific treatment for patients, we do provide information on clinical practice guidelines and we are in constant contact with patients, to provide information and, most of all, offer hope and support.

Board members Mary Beth Kenny Ludington, Linda Lang, Idamarie Scimeca Duffy, and Wilson Hulley, along with executive director Jim Broatch, answer countless emails, letters, and phone calls. Patients are concerned with medical treatment and research, but also want information on dealing with insurance companies, managing the financial devastation that accompanies becoming disabled, negotiating the myriad government services, and more. In addition, we publish brochures, newsletters, directories, and maintain a website that is visited by more than 20,000 people each month.

We educate physicians and other healthcare professionals. We exhibit at national medical conferences every year, such as: the American Physical Therapy Association, American Pain Society, National Athletic Trainers Association, American Academy of Physical Medicine and Rehabilitation, American Public Health Association, National Workers Compensation and Occupational Medicine Seminar, and the National Chronic Pain Society Meeting.

We raise awareness of RSD/CRPS through special events. Our annual Bounty of Hope awards dinner, held every November in New York City, is an opportunity to honor individuals who have made a difference to the RSD/CRPS community.

We are fundraisers. In addition to special events, Jim Broatch works with foundations, corporations and individuals to make sure our projects are funded. Currently, 28% of our income comes from these sources.

We fund research. RSDSA is the only national organization that actively funds research for RSD/CRPS. In 2002-2003, we funded four major university-based research studies, a total of \$101,265 in research support.

For more information, please see the RSDSA 2003 Annual Report on the RSDSA website, www.rsd.org

Appendix 3: 2004 HHS Poverty Guidelines

Size of Family	48 Contiguous states and DC	Alaska	Hawaii
1	\$ 9,310	\$11,630	\$10,700
2	\$12,490	\$15,610	\$14,360
3	\$15,670	\$19,590	\$18,020
4	\$18,850	\$23,570	\$21,680
5	\$22,030	\$27,550	\$25,340
6	\$25,210	\$31,530	\$29,000
7	\$28,390	\$35,510	\$32,660
8	\$31,570	\$39,490	\$36,320
Each additional person	\$3,180	\$3,980	\$3,660

The separate poverty guidelines for Alaska and Hawaii reflect Office of Economic Opportunity administrative practice beginning in the 1966-1970 period. Note that the poverty thresholds - the original version of the poverty measure - have never had separate figures for Alaska and Hawaii. The poverty guidelines are not defined for Puerto Rico, the U.S. Virgin Islands, American Samoa, Guam, the Republic of the Marshall Islands, the Federated States of Micronesia, the Commonwealth of the Northern Mariana Islands, and Palau. In cases in which a Federal program using the poverty guidelines serves any of those jurisdictions, the Federal office which administers the program is responsible for deciding whether to use the contiguous-states-and-DC guidelines for those jurisdictions or to follow some other procedure.

The poverty guidelines apply to both aged and non-aged units. The guidelines have never had an aged/non-aged distinction; only the Census Bureau (statistical) poverty thresholds have separate figures for aged and non-aged one-person and two-person units.

SOURCE: Federal Register, Vol. 69, No. 30, February 13, 2004, pp. 7336-7338.



Raising awareness of reflex sympathetic dystrophy (RSD) and
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