Disability Resources & Forms

Information about Disability Benefits, Medi-Cal, FMLA and Financial Assistance Programs

Three government Disability Insurance programs have very similar names: SDI, SSDI, and SSI.

State Disability Insurance (SDI) is a state program that gives a cash benefit for one year or less to Californians who are disabled due to significant illness who worked before becoming disabled. SDI generally pays 55% of your wages for up to 52 weeks of disability.

Social Security Disability Insurance (SSDI) is a federal program that pays monthly cash benefits to people with long-term disabilities (due to significant illness) who qualify because they used to work or have qualifying family members who worked and paid Social Security taxes for a long enough time.

Supplemental Security Income (SSI) is a federal program that gives a monthly cash payment to people older than 18 but younger than 65, who are disabled and are not able to work. If you cannot work due to a significant illness, have no other sources of income, and have limited resources, you may be eligible for SSI. You do not need to have worked in the past to get SSI. In California, people who qualify for SSI also get Medi-CAL benefits automatically.

You may be able to qualify for more than one of these programs at the same time. For example, you might get SDI at first and later start getting SSDI. If you get SSDI and have low resources, you may qualify for SSI as well. Make sure you know which benefits you get and which you might qualify for if you applied.

Private Disability Insurance

Short-Term Disability (STD) is private insurance that replaces some of your income in an illness prevents you from working. While you are away from work it pays you a certain percentage of your income for a set period. Some employers provide group STD p o l i c i e s as part of their benefits packages. An STD policy can be purchased individually.

Long-Term Disability (LTD) insurance is private insurance that helps people who cannot work because of a disability. If you have LTD insurance, it will replace some of the income you lose when you can't work because of a disability or severe illness. Some people have LTD insurance from their employers. Others purchase it individually.

Economic Assistance

Medi-Cal is California's Medicaid program. This is a public health insurance program which provides needed health care services for low-income individuals and families, seniors, and persons with disabilities, including low-income people with specific diseases.

In-Home Supportive Services (IHSS) provides caregiving services to low-income seniors and people of any age who are disabled (due to significant illness) who need assistance to safely remain at home. You must be receiving Medi-CAL or SSI to be eligible for IHSS.

Long-Term Care Medi-CAL (LTC) is a state program that provides for custodial and skilled nursing care to low-income individuals and to nursing home residents who have used up their personal resources.

FMLA/PFL

Family and Medical Leave Act (FMLA) provides certain employees with up to 12 weeks of unpaid, job-protected leave per year. It also requires that their group health benefits be maintained during the leave of absence. There are no cash benefits associated with FMLA.

Paid Family Leave (PFL) provides short-term cash benefits to eligible California workers who have a full or partial loss of wages due to a need to care for a seriously ill family member. PFL is a component of the SDI program to provide partial wage replacement benefits.

Financial Assistance

Kaiser Permanente Medical Financial Assistance (MFA) Program offers financial help for medical services and prescriptions to all Kaiser Permanent patients who qualify.

Additional Financial Resources and community grants are available for patients diagnosed with   and undergoing cancer treatment. Please call the Oncology Social Worker for more information.

How To Apply For State Disability Insurance (SDI) Through Employment Development Department (EDD)

This is a benefit through the State of California that will pay you for up to 52 weeks, or 1 year, of disability while you undergo chemotherapy or other treatment for cancer. You can take part-time or full-time disability, depending on your oncologist's authorization.

Note: You cannot file for disability until the first day you stop working.

Step 1: Once you and your oncologist decide which date you will start treatment, including chemotherapy or surgery, request a doctor's note, i.e. a "Work Activity Status Form (WASF)" from your oncologist. Either Katrina Ouellette, Medical Assistant, at 707-393-4774 or Zoe Koehler, Oncology Social Worker at 707-393-3749 will be able to assist you. The date you start treatment will be the first date of your disability.

*It is your responsibility to keep track of the end date of your WASF and call us to request an extension if needed (Generally our oncologists write WASFs for 6 months at a time).

Step 2: On the first day of your disability, go to http://www.edd.ca.gov/Disability/ and select *SDI Online*. Choose *SDI Online Registration* and complete the questions. *Be sure to authorize Kaiser Permanente to disclose to EDD and not the other way around.*

Step 3: You will need the following information to file a claim:

- Date your disability began
- ✓ The very last day you worked your regular or customary hours (full duty)
- ✓ For California State government employees, bargaining unit number

- ✓ Sick, vacation, paid time off, annual or 'other' pay provided by your employer (if applicable)
- ✓ Driver's License number
- ✓ Last or current employer name, mailing address and phone number as found on W2 or paycheck stub

Document the receipt number that displays once your claim is submitted.

Step 4: After filing your claim form, please contact Kaiser Permanente Release of Medical Information:

Provide the following information

- ✓ Your Medical Record Number
- ✓ Receipt Number ("R"+15 digit number)

OR simply provide us your "Claimant's Statement" created upon online submission

By one of the methods below

- ▪ Email: SRO.ROI@kp.org
- ▪ Fax: 707-571-3767
- ▪ Phone: 707-571-3770
- ▪ In Person: 3558 Round Barn Blvd. #112 Santa Rosa, CA 95403

*In the case you have additional questions, you can contact EDD directly at 800-480-3287 or by going to their office at 606 Healdsburg Ave. Santa Rosa, CA 95401

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3. Log into your KP.org account.
4. Complete your request.

For Any questions please contact our Release of Medical Information Department
at (707) 571-3770 or SRO.ROI@kp.org

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