

At Disability Law Group, we know that accessing medical treatment is essential for both your health and the success of your disability claim. However, we understand that many of our clients face significant barriers that make it difficult to get the care they need. Whether it's a lack of insurance, transportation issues, financial strain, or even bigger challenges like homelessness or utility shut-offs, we want you to know that you're not alone. We are here to help you overcome these obstacles and connect you with the resources you need to move forward.

Insurance Solutions:

One of the most common hurdles is the lack of medical insurance. Without coverage, it's hard to maintain the ongoing treatment that's important for your health and for your disability case. Here are some ways to secure or maintain insurance coverage:

- **Medicaid Expansion:** Michigan's Medicaid expansion under the Affordable Care Act offers coverage to many low-income individuals. You can apply through the MI Bridges website (michigan.gov).
- **Marketplace Insurance Plans:** If Medicaid isn't an option, consider affordable coverage through the Health Insurance Marketplace.
- **Employer-Related Coverage:** If you have access to employer-based insurance, COBRA, or coverage through a spouse, this may be worth exploring. While COBRA can be expensive, it's an option for immediate coverage.

Transportation Resources:

We understand that getting to medical appointments can be difficult. Here are a few ways to overcome transportation barriers:

- **Local Non-Profits:** Contact **United Way** by dialing 2-1-1 for information on local organizations that may offer free transportation to medical appointments.
- **Medicaid Transportation Services:** If you're eligible for Medicaid, they often provide non-emergency transportation. Call the number on your insurance card to request this service.
- **Public Transportation:** Depending on your location, public transit may be available, with discounted fare programs for people with disabilities. [SMART Bus](#) is one example that offers ADA service.

Managing Medical Costs:

Even with insurance, medical costs such as co-pays and prescriptions can add up. Here are strategies to manage those expenses:

- **Prescription Assistance Programs:** Many pharmaceutical companies offer assistance programs for medications. Talk to your provider about available programs, or use tools like **GoodRX** for discounts on prescriptions.
- **Generic Medications:** Switching to generic medications can save a lot of money. Talk to your doctor about whether this is an option for you.

Strengthening Your Relationship with Your Doctor:

Maintaining a good relationship with your healthcare provider is important for both your health and your disability case. We encourage you to:

- **Communicate Openly:** Share your financial or transportation challenges with your doctor. Many providers offer sliding scale fees or financial counseling services to help.
- **Follow-Up Appointments:** Attending follow-up appointments not only helps your health but also provides ongoing medical evidence to support your claim.

Homelessness Resources:

If you're facing housing instability or homelessness, there are organizations that can help:

- **HUD's Housing Assistance:** You may qualify for housing programs that provide vouchers or subsidized housing through HUD. Visit hud.gov for more information.
- **Local Shelters and Support:** **United Way** (dial 2-1-1) and local shelters can offer housing options and other services like financial assistance.
- **Legal Aid for Eviction:** Michigan's **Legal Aid** services can help prevent eviction or guide you through your rights as a tenant.

Utility Shut-Off Assistance:

Facing a utility shut-off can be overwhelming, but there are resources available:

- **LIHEAP (Low Income Home Energy Assistance Program):** This federal program helps cover heating and energy costs. You can apply through michigan.gov.
- **Utility Company Programs:** Many utility providers offer financial assistance programs for customers struggling to pay their bills. Reach out to your provider to inquire about payment plans or assistance.

Mental Health Resources:

If you're struggling with mental health challenges, there are options to access free or low-cost services:

- **Disability Law Group's Interactive Mental Health Map:** Use our [interactive map](#) to find free and low-cost mental health services in your Michigan county.
- **Community Mental Health Services (CMH):** Michigan's CMH services offer affordable or free mental health treatment. You can find local services at michigan.gov.
- **SAMHSA's National Helpline:** For mental health or substance use crises, SAMHSA offers a confidential helpline at 1-800-662-HELP (4357).

Food Assistance:

If you're struggling with food security, there are programs available to help:

- **SNAP (Supplemental Nutrition Assistance Program):** SNAP provides financial assistance for groceries. You can apply through MI Bridges.
- **Local Food Banks: Feeding America** and other local food banks offer free groceries and prepared meals for those in need. Contact **United Way** (2-1-1) to locate your nearest food bank.
- **The Emergency Food Assistance Program (TEFAP):** TEFAP provides free food to low-income individuals. You can find local distribution centers at michigan.gov.
- **Meals on Wheels:** This program delivers free or low-cost meals to older adults and people with disabilities who cannot easily access food. Find more information at mealsonwheelsamerica.org.

Financial and Employment Support:

If you're seeking financial stability or employment, these resources may be helpful:

- **Michigan Works!:** This program offers job training, career counseling, and other services. You can find a local Michigan Works! office at michiganworks.org.
- **Temporary Assistance for Needy Families (TANF):** This program provides cash assistance for families facing financial hardship. Apply through MI Bridges.

Breaking Down Barriers Together:

At Disability Law Group, we are committed to helping you not just with your claim but with the barriers that may be affecting your life. Whether you need help finding insurance, transportation, housing, or mental health support, we're here to help. Please don't hesitate to reach out if you need support or additional resources.

Sincerely,
Disability Law Group