

Welcome to Silver Linings Foundation very first Tip of the Week! Many of us have questions year round about health coverage, disability benefits, SSDI, and SSI. Being that it is open enrollment season these questions are probably at the top of your list. Check out the following links to shed some light on the process.

According to HealthCare.gov below are the coverage options for people with disabilities:

"If you have a disability, you have a number of options for health coverage. If you currently have Medicaid or Medicare, you're considered covered under the health care law and don't need a Marketplace plan. If you don't have health coverage, you can fill out a Marketplace application to find out if you qualify for savings on a private health plan or for coverage through Medicaid."

Visit these pages to find information on the following topics:

- SSDI & Medicare coverage:
<https://www.healthcare.gov/people-with-disabilities/ssdi-and-medicare/>
- SSI Disability & Medicaid coverage:
<https://www.healthcare.gov/people-with-disabilities/ssi-and-medicare/>
- Waiting for a decision on disability status:
<https://www.healthcare.gov/people-with-disabilities/waiting-for-disability-decision/>
- No disability benefits or health coverage
<https://www.healthcare.gov/people-with-disabilities/no-disability-benefits-no-coverage/>
- More information about health care for people with disabilities
<https://www.healthcare.gov/people-with-disabilities/more-information/>

"Under the health care law, plans must cover treatment for pre-existing conditions from the first day of coverage. This applies to coverage through private health plans in the Marketplace, Medicaid, and Medicare. Marketplace plans can't put annual or lifetime limits on your coverage."

- Learn more about your rights and protections under the health care law.
<https://www.healthcare.gov/health-care-law-protections/>
- Learn about the benefits that Marketplace health plans must cover.
<https://www.healthcare.gov/coverage/>

For more information visit:

<https://www.healthcare.gov/people-with-disabilities/coverage-options/>