

# Health Insurance for ALS

Health insurance options are different for everyone. Insurance usually covers the majority of medical expenses—including equipment—for people who have been diagnosed with ALS. Though the process and paperwork can be confusing, it is well worth the effort to learn about and apply for the benefits you are entitled to receive.

If you have questions after reading this or would like further guidance, talk with the social worker at your ALS clinic or your Care Coordinator with ALS United NC. They should be able to answer your questions, make recommendations, and connect you with the right resources.



## Medicare and Social Security Disability Insurance

Most people living with ALS qualify for Medicare and Social Security Disability Insurance—regardless of age. Medicare can cover the bulk of your healthcare costs and SSDI provides a monthly income.

Social Security Disability Insurance (SSDI) is a program that provides monthly income for people who become unable to work due to a disability. The amount you receive each month depends on how much you earned and paid into Social Security over the years. Medicare is a national health insurance program for seniors and some disabled people. It covers most medical and equipment expenses for most people living with ALS. SSDI and Medicare are two separate programs, but you apply for them together. You only have to apply for SSDI—and if you qualify, you will automatically receive Medicare disability benefits, too.

If you have worked at least five of the last ten years and have paid taxes for a total of 40 quarters (ten years) or more, you should qualify for SSDI and Medicare. There are a number of variables, such as when you worked, how much you worked, and at what age you were diagnosed. When you apply with an ALS diagnosis, your application will be fast-tracked and you should begin receiving your benefits right away.

Medicare will cover many of your expenses, but you will still need to pay out of pocket for monthly premiums, deductibles, and co-pays. Medicare Part B covers 80% of services and equipment that are considered “medically necessary.” The remaining 20% will need to be covered by Medicaid, supplemental insurance, private insurance, or direct payment from you.

You can apply for Social Security Disability Insurance online, in person, or over the phone. You can schedule an appointment at your local Social Security Administration office or call 1 (800) 772-1213. If you have questions about how to proceed, The ALS Medicare Resource Line at 1 (844) 244-1306 provides free individualized case management assistance for people living with ALS, their family members, and caregivers.

## Medicaid

Medicaid provides health insurance to low-income adults and children. The primary criteria for Medicaid eligibility is financial, including income and assets. Every state's eligibility formula is different. All state Medicaid programs are required to provide certain mandatory benefits, such as inpatient and outpatient hospital services, home health services, physician services, durable medical equipment, and transportation to medical care. Other benefits are considered optional, which means that some states cover them and others don't.

## Private Insurance

If you stop working due to ALS and get covered by Medicare, your family members may need to purchase health insurance from a private company. Plans, costs, coverage, and options vary by state and other factors. If you or your family cannot afford private health insurance, you may be able to qualify for Medicaid.

You can learn about your health insurance options and shop for plans by visiting [www.healthcare.gov](http://www.healthcare.gov). You can also call the Marketplace Call Center at 1 (800) 318-2596 to ask questions, compare plans, and get help with applications. Or you can seek local help from agents, brokers, and others in your community.

## Employment and Insurance

It is important to meet with your ALS clinic social worker or Care Services Coordinator with ALS United NC to discuss how changes in your employment may affect insurance coverage for you and your family.

### Get Local Support



**ALS United North Carolina**  
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