



## RESOURCES GUIDE

**2019 EDITION**

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*The Equestrian Aid Foundation assists people from all corners of the horse world within the United States who are coping with catastrophic injury or illness and financial crisis.*

*We help rebuild lives.*

## ABOUT THIS GUIDE

Dear Friend,

The Equestrian Aid Foundation is pleased to present you with this benefit, the Resources Guide. We created this guide to be a user-friendly source of information to assist you in seeking assistance for which you may be eligible while recovering from an injury or illness that affects your livelihood or life circumstances.

The Equestrian Aid Foundation's mission is to help horse people with demonstrated medical and financial need during a time of crisis and recovery. Many situations, however, extend beyond the support that we are able to provide. While this guide is not intended to be comprehensive, it highlights resources that you may want to explore in addition to or instead of an Equestrian Aid Foundation financial grant.

Please utilize this resource and share it with friends and family who are helping you to manage your injury or illness. We understand how challenging it can be to identify sources of potential support during difficult circumstances. Click directly through to the links in this document or print out this guide to have a variety of information about programs and resources that may help you at your fingertips.

We have made every effort to ensure that its content is accurate. We will update the guide periodically, but cannot guarantee the information provided as programs change without notice. Please rely directly on sources provided.

For more than 23 years, the Equestrian Aid Foundation has provided not only financial assistance but also compassionate care towards all of our grant recipients. This Resources Guide is another step in our commitment to support you as a fellow member of our equestrian community.

Sincerely,



Marilou Case      R. Scot Evans      Monique Keitz      Louise Riggio      Robert Ross

**Equestrian Aid Foundation Leadership Team**

info@equestrianaid.org

EquestrianAidFoundation.org

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## WHO WE ARE

### A GRASSROOTS INITIATIVE

The Equestrian Aid Foundation was founded in 1996 by a group of friends--Robert Dover, R. Scot Evans, Gene Mische, Mason Phelps Jr., Robert Ross, and Kim Tudor--whose common bond was a commitment to their community.

Initially incorporated as the Equestrian AIDS Foundation, the organization had one very simple purpose: to financially assist people in the horse industry who were stricken with AIDS--to let them know that their peers cared about them and wanted to help improve the quality of their lives.

### 2006 TO PRESENT: EXPANDING OUR MISSION

Some 10 years later, the Foundation's mission of providing grant-based support was broadened to include horse people suffering from catastrophic injuries or illness of all kinds.

Our commitment now is to help people of all ages and from all disciplines, occupations, and backgrounds by offering funding assistance for basic personal living expenses and medical and rehabilitative expenses. Our goal is to provide a helping hand that allows fellow equestrians to overcome adversity, focus on healing, and rebuild their lives.

Today, thanks to the compassion and support of friends and colleagues in the equestrian community, the Equestrian Aid Foundation continues to give direct aid to grant recipients throughout the United States of America.

Together, we are making a difference.



*Jane Savoie*

## WHAT WE DO

The Equestrian Aid Foundation provides emergency, lifesaving financial grants to horsemen and women coping with loss of income due to catastrophic injury, illness or other hardship. EAF invests in the future of its recipients, giving them the resources to recover and thrive in the face of adversity.

Our mission is to help people from all corners of the horse world in their time of need. We have provided grant support to riders, grooms, braiders, trainers, barn managers, judges, show officials, farriers, veterinarians, veterinary techs, equine chiropractors, breeders, and people with many other equestrian vocations and avocations.

Equestrian Aid Foundation grant applicants can be of any age and involved in the equestrian community as a professional or amateur in any discipline-- hunter/jumper, dressage, eventing, reining, western pleasure, polo, vaulting, and beyond. We also support equine-related service providers who are incapacitated by a catastrophic injury or illness and can no longer maintain their level of income. Our grant recipients have suffered from spine injuries, paraplegia/quadriplegia, traumatic brain injuries, broken bones and crush injuries, blindness, degenerative joint disease, cancer, HIV/AIDS, cardio and pulmonary disorders, and other serious health conditions.

The Equestrian Aid Foundation is here to assist horse people when they need it most.

For more information, please contact:

Jamie Summerside  
Program Coordinator  
[info@equestrianaid.org](mailto:info@equestrianaid.org)



*Debbie Atkinson (front) with a friend, Mary Phelps & Janise Gray*

## GENERAL

### GENERAL INTERNET RESEARCH SAFETY

It can be challenging to determine whether a website you're using is credible, but here are a few things to look for:

- **Author:** Information on the internet with a listed author is one indication of a credible site. The fact that the author is willing to stand behind the information presented (and in some cases, includes his or her contact information) is a good indication that the information is reliable.
- **Date:** The date of any research information is important, including information found on the Internet. By including a date, the website allows readers to make decisions about whether that information is recent enough for their purposes.
- **Sources:** Credible websites, like books and scholarly articles, should cite the source of the information presented.
- **Domain:** Some domains such as .com, .org, and .net can be purchased and used by any individual. However, the domain .edu is reserved for colleges and universities, while .gov denotes a government website. These two are usually credible sources for information (though occasionally a university will assign a .edu address to each of its students for personal use, in which case use caution when citing).
- **Site Design:** This can be very subjective, but a well-designed site can be an indication of more reliable information. Good design helps make information more easily accessible.
- **Writing Style:** Poor spelling and grammar are an indication that the site may not be credible. In an effort to make the information presented easy to understand, credible sites watch writing style closely.
- **Pop up advertisements:** Take caution and avoid clicking on pop advertisements.

### KEYS TO SUCCESSFUL SELF-ADVOCACY

- Understand your insurance benefits - Review the terms of each program and policy. Pay careful attention to co-pays, service limits, replacement, and equipment ownership. Understand your rights to appeal an insurance company's decision in the event of a denial.
- Seek help from others who have succeeded - Peer support is the greatest tool to an advocate. The information that you get from peers can be priceless. Learn from those who have done it before.
- Keep accurate notes - Include dates, all contact names, and phone numbers.
- Understand the process - Most agencies have waiting lists, processing periods, and paperwork to be done. This takes time.
- Follow up - Stay vigilant and work collaboratively with your service providers to meet your needs.
- Find out which federal and state resources are available to you and how you can apply. These sites have online questionnaires and will return a list of services for which you might be eligible.

## **BENEFITS.GOV**

The Benefits.Gov web site asks you to answer a series of simple questions about your personal circumstances. The system then provides you with a list of government benefits for which you may be eligible, along with information on how to apply. <https://www.benefits.gov/>

## **STATE BENEFITS CHECKER**

To browse the benefit finder by **state**:  
<https://www.benefits.gov/benefits/browse-by-state>

## **BENEFITSCHECKUP.ORG**

If you are disabled or a senior, this National Council on Aging site will help you identify benefits that are available to you. <https://www.benefitscheckup.org/>

## **MEDICAL**

### **PROTECTED HEALTH INFORMATION**

Information about your health is private, and it should remain private. That is why the Equestrian Aid Foundation is required by federal and state law to protect and maintain the privacy and security of your health information.

The legislation for federal privacy protection is called the **Health Insurance Portability and Accountability Act (HIPAA)**.

To learn more about your important rights under HIPAA and how your health information must be kept private and secure, visit: <https://www.hhs.gov/hipaa/for-individuals/index.html>

### **PRIVATE HEALTH INSURANCE**

You should always consult with your own private/personal health insurance provider to determine coverage and eligibility for any of your medical needs or expenses prior to applying for federal-state funded health insurance programs.

### **MEDICAID**

Medicaid is a jointly funded, federal-state health insurance program for low-income and disadvantaged people. If you are a senior, blind, and/or **disabled** you and your children may be eligible to receive federally assisted income maintenance payments. <https://www.ssa.gov/disabilityresearch/wi/medicaid.htm>



**To qualify for Medicaid, you must:**

- Have been eligible for a Supplemental Social Security Income (SSI) cash payment for at least one month; or
- Still be disabled; still meet all other eligibility rules; including the resources test; or
- Need Medicaid in order to work; and if you have gross earned income that is insufficient to replace SSI, Medicaid, and any publicly funded attendant care.

| <b>MEDICAID AT A GLANCE</b>   |   |
|---|---|
| <b>MEDICAID SERVICES MAY INCLUDE:</b>   |   |
| <ul style="list-style-type: none"><li>• Certified Nurse Practitioner/Clinical Nurse</li><li>• Specialist Services</li><li>• Chiropractic Services</li><li>• Dental Services</li><li>• Early and Periodic Screenings, Diagnosis, and Treatment (under age 21 only)</li><li>• Family Planning Services</li><li>• Health Start Maternity and Pediatric Care Services</li><li>• Home Care Services</li><li>• Hospice Services</li><li>• Inpatient and Outpatient Hospital Services</li><li>• Laboratory and Radiological Services</li></ul> | <ul style="list-style-type: none"><li>• Medical Day Care Services</li><li>• Medical Supplies and Equipment</li><li>• Nursing Facility Services</li><li>• Optometric Services and Optical Appliances</li><li>• Pharmaceutical Services</li><li>• Physician Services</li><li>• Podiatric Services</li><li>• Prosthetic and Orthotic Devices and Hearing Aids</li><li>• Psychological and Mental Health Services</li><li>• Rehabilitative Services</li><li>• Medical Transportation Services</li></ul> |

**HOW TO APPLY FOR MEDICAID:**

- Through the Health Insurance Marketplace:  
<https://www.healthcare.gov/create-account>
- Through your state Medicaid agency:  
<https://www.healthcare.gov/medicaid-chip/getting-medicaid-chip/>

The Center for Medicare and Medicaid Services <http://www.cms.hhs.gov> oversees state administration of Medicaid.

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**MEDICARE**

Medicare is our country's health insurance program for people age 65 or older. **Certain people younger than age 65 can qualify, too, including those with disabilities and those with permanent kidney failure.** Even though Social Security's full retirement age is no longer 65, you should sign up for Medicare three months before your 65th birthday if you are a senior.  
<https://www.ssa.gov/medicare/>

You are eligible for **Medicare Part A** at no cost at age 65 if:

- You receive or are eligible to receive Social Security benefits; or
- You receive or are eligible to receive railroad retirement benefits; or

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- Your spouse (living or deceased, including divorced spouses) receives or is eligible to receive Social Security or railroad retirement benefits; or
- You or your spouse worked long enough in a government job through which you paid Medicare taxes; or
- You are the dependent parent of a fully insured deceased child.

**Medicare Part B (medical insurance):** Anyone who is eligible for Medicare Part A at no cost can enroll in Medicare Part B by paying a monthly premium. Some people with higher incomes will pay a higher monthly Part B premium.

**Medicare Part C (Medicare Advantage plans):** If you receive your Part A and Part B benefits directly from the government, you have original Medicare. If you receive your benefits from a Medicare Advantage organization or other private company approved by Medicare, you have a Medicare Advantage plan. Many of these plans provide extra coverage and may lower your out-of-pocket costs.

**Medicare Part D (Medicare prescription drug coverage):** Anyone who has Medicare Part A or Part B is eligible for Part D. Part D benefits are available as a stand-alone plan or built into Medicare Advantage. The drug benefits work the same in either plan. Joining a Medicare prescription drug plan is voluntary, and you pay an extra monthly premium for the coverage.

If you don't enroll in a Medicare drug plan when you're first eligible, you may pay a late enrollment penalty if you join a plan later. You'll have to pay this penalty for as long as you have Medicare prescription drug coverage.



**HOW TO APPLY FOR MEDICARE:**

- To apply online: [MyMedicare.gov](https://www.mymedicare.gov)
- Visit your local Social Security Administration office: <https://secure.ssa.gov/ICON/main.jsp>
- Toll free assistance: 1-800-MEDICARE (1-800-633-4227)

| <b>Medicare Part A<br/>Hospital Insurance</b>   | <b>Medicare Part B<br/>Medical Insurance<br/>(Premium varies )</b>  | <b>Medicare Part C<br/>Medicare<br/>Advantage</b>  | <b>Medicare Part D<br/>Prescription Drug<br/>Coverage*</b> |
|---|---|--|--|
| Medically necessary care in hospitals, skilled nursing facilities, hospice, and some home health care | Doctor visits, preventive care, laboratory and x-ray services, durable medical equipment, hospital outpatient services, home health care, and ambulance service | Also known as Medicare Advantage, is a managed care option through which enrollees get Parts A, B and D benefits | Coverage for some medically approved pharmaceuticals       |

\*If you are eligible for Medicare, you can also get Medicare prescription drug coverage. If you have limited resources and income, you also may be able to get extra help to pay for the costs.

You may think Medicaid and Medicare are the same, but they're two different programs. Medicaid is a state-run program that provides hospital and medical coverage for people with low income. Each state has its own rules about who is eligible, and what Medicaid covers. Some people qualify for both Medicare and Medicaid. For more information about the Medicaid program, contact your local medical assistance agency or social services office.

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## **STATE HEALTH INSURANCE ASSISTANCE PROGRAMS (SHIPS)**

SHIPs offer local, personalized counseling and assistance to people with Medicare and their families. SHIPs can help you with things like:

- Your Medicare questions, including your benefits, coverage, premiums, deductibles, and coinsurance, complaints and appeals
- Joining or leaving a Medicare Advantage Plan (like an HMO or PPO), any other Medicare health plan, or Medicare Prescription Drug Plan (Part D)

To find contact information for your state's SHIP visit: <https://www.shiptacenter.org/>

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## **RESOURCES FOR MEDICAL CONDITIONS**

This information is not intended to be a substitute for professional medical advice. You should not use this information to diagnose or treat a health problem or disease without consulting with a qualified healthcare provider.

**Alcoholism:** Alcoholics Anonymous is an international fellowship of men and women who have had a problem with drinking alcohol. It is nonprofessional, self-supporting, multiracial, apolitical, and available almost everywhere. <https://www.aa.org/>

**Al-Anon:** Al-Anon is a mutual support program for people whose lives have been affected by someone else's drinking. By sharing common experiences and applying the Al-Anon principles, families and friends of alcoholics can bring positive changes to their individual situations, whether or not the alcoholic admits the existence of a drinking problem or seeks help. <https://al-anon.org/>

**Alzheimer's:** The Alzheimer's Association is the leading voluntary health organization in Alzheimer's care, support and research. <https://www.alz.org/>

**Breast Cancer:** Susan G. Komen is the only organization that addresses breast cancer on multiple fronts such as research, community health, global outreach and public policy initiatives in order to make the biggest impact against this disease. <https://www5.komen.org/>

**Cancer:** The American Cancer Society is a nationwide, community-based voluntary health organization dedicated to eliminating cancer as a major health problem. <https://www.cancer.org/>

If you would like to be in a **clinical trial**, start by asking your doctor if your clinic or hospital takes part in clinical trials. You can also call the clinical trials matching service at 1-800-303-5691 or go online at [www.cancer.org/clinicaltrials](http://www.cancer.org/clinicaltrials) to find studies near you.

**Chronic Pain:** MedlinePlus is the National Institutes of Health's Web site for patients and their families and friends. MedlinePlus offers reliable, up-to-date health information, anytime,

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anywhere, and for free. For specific research, resources, and clinical trials for chronic pain, visit: <https://medlineplus.gov/chronicpain.html>

**Diabetes:** The American Diabetes Association's mission is to prevent and cure diabetes and to improve the lives of all people affected by diabetes. <http://www.diabetes.org/>

**Drug abuse:** Narcotics Anonymous is a nonprofit fellowship or society of men and women for whom drugs had become a major problem. They are recovering addicts who meet regularly to help each other stay clean. This is a program of complete abstinence from all drugs. <https://www.na.org/>

**Eldercare Locator:** The Eldercare Locator is a nationwide service that connects older Americans and their caregivers with trustworthy local support resources. <http://www.eldercare.gov/eldercare.NET/Public/index.aspx>

**Gambling:** The National Council on Problem Gambling is the national advocate for programs and services to assist problem gamblers and their families. <http://www.ncpgambling.org/>

**Heart Disease/Stroke:** The American Heart Association is the nation's oldest and largest voluntary organization dedicated to fighting heart disease and stroke. [www.heart.org](http://www.heart.org)

**HIV/AIDS:** US Department of Health and Human Services offers information on HIV/AIDS treatment, prevention, and research. <https://aidsinfo.nih.gov/>

**Mental Health:** MentalHealth.gov provides one-stop access to U.S. government mental health and mental health problems information. <https://www.mentalhealth.gov/index.html>

**Multiple Sclerosis:** The National Multiple Sclerosis Society's mission is so people affected by Multiple Sclerosis can live their best lives, stop MS in its tracks, restore what has been lost and end MS forever. <https://www.nationalmssociety.org/>

**Nutrition:** Nutrition.gov is a USDA-sponsored website that offers credible information to help you make healthful eating choices. <https://www.nutrition.gov/>

**Spinal Cord Injuries/Disorders:** United Spinal Association is dedicated to enhancing the quality of life of all people living with spinal cord injuries and disorders (SCI/D), including veterans, and providing support and information to loved ones, care providers and professionals. <http://spinalcord.org/>

**Substance Abuse and Mental Health:** The Substance Abuse and Mental Health Services Administration (SAMHSA) is the agency within the U.S. Department of Health and Human Services that leads public health efforts to advance the behavioral health of the nation. SAMHSA's mission is to reduce the impact of substance abuse and mental illness on America's communities. <https://www.samhsa.gov/>

**Traumatic Brain Injury:** The leading Internet resource for education, advocacy, research and support for brain injury survivors, their families, and medical and rehabilitation professionals. <http://www.traumaticbraininjury.com/>

## **CAREGIVER RESOURCES**

As a caregiver for a parent or spouse, or for a child with special needs, you may feel overwhelmed and at times invisible. And you may develop caregiver fatigue. Use these resources and suggestions to help you find emotional and task support to ease your stress as a caregiver. <https://www.usa.gov/disability-caregiver>

## **SERVICE DOGS**

ADI is a coalition of not for profit assistance dog organizations. To find other service dog programs serving your area, use the “program search” available on their website at: <https://assistancedogsinternational.org/>

The objectives of Assistance Dogs International are to:

- Establish and promote standards of excellence in all areas of assistance dog acquisition, training and partnership
- Facilitate communication and learning among member programs
- Educate the public to the benefits of Assistance Dogs

## **INCOME**

### **BENEFITS ELIGIBILITY SCREENING TOOL (BEST)**

BEST helps determine if you can get benefits that Social Security administers. Based on your answers to questions, this tool will list benefits for which you might be eligible and tell you more information about how to qualify and apply while maintaining personal privacy. It takes only a few minutes to complete the online questionnaire. No identifying information is requested (such as your name or Social Security number) and all information is erased when you exit the site. <https://ssabest.benefits.gov/>

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### **SOCIAL SECURITY ADMINISTRATION**

Social Security is a federal insurance program that provides benefits to retired, unemployed, or disabled individuals. The Social Security Administration website includes information about retirement benefits, survivor’s benefits, and all aspects of Social Security benefits.

Social Security encourages you to apply for benefits right away if you are retired, unemployed, or disabled; even if you are not sure you are eligible.

Applying promptly will protect you against the loss or delay of any potential benefits.

**SOCIAL SECURITY HANDBOOK:** [https://www.ssa.gov/OP\\_Home/handbook/handbook.html](https://www.ssa.gov/OP_Home/handbook/handbook.html)

## **HOW TO APPLY FOR SOCIAL SECURITY BENEFITS\*:**

- To apply online: <https://www.ssa.gov/>
- Visit your local Social Security Administration office:  
<https://secure.ssa.gov/ICON/main.jsp>
- Toll free assistance: 1-800-772-1213 ; 1-800-325-0778 (TTY)

*\*Includes: Supplemental Security Income (SSI), Social Security Disability Insurance (SSDI), Spousal Benefits, Benefits for Children, and the Extra Help Program.*

The **Social Security** and **Supplemental Security Income (SSI)** disability programs are the largest of several federal programs that provide assistance to people with disabilities. While these two programs are different in many ways, both are administered by the Social Security Administration. Only if you have a disability *and* meet medical criteria may you qualify for benefits under either program.

## **SOME FACTS ABOUT SOCIAL SECURITY:**

**Disability** – If you become disabled before full retirement age, you can receive disability benefits after 6 months if you have:

- Enough credits from earnings (depending on your age, you must have earned 6 to 20 of your credits in the 3 to 10 years before you became disabled); and
- A physical or mental impairment that's expected to prevent you from doing "substantial" work for a year or more *or* result in death.



*Tara Celentano*

**Family** – If you're eligible for disability or retirement benefits, your current or divorced spouse, minor children, or adult children disabled before age 22 also may receive benefits. Each may qualify for up to about 50 percent of your benefit amount.

**Extra Help with Medicare** – If you know someone who is on Medicare and has limited resources and income, Extra Help is available for prescription drug costs. The Extra Help Program can help pay the monthly premiums, annual deductibles, and prescription co-payments.

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## **SUPPLEMENTAL SECURITY INCOME (SSI)**

SSI is a federal income supplement program funded by general tax revenues (not Social Security taxes): <https://www.ssa.gov/disabilityssi/ssi.html>

- SSI is designed to help you if you are a senior, blind, and disabled and have little or no income and resources
- SSI provides cash to meet basic needs for food, clothing, and shelter
- SSI benefits also are payable to you if you are 65 and older, without disabilities and meet the financial limits

If you have worked long enough, you may also be able to receive Social Security disability or retirement benefits as well as SSI.

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## **SOCIAL SECURITY DISABILITY INSURANCE (SSDI)**

Social Security pays disability benefits to you if you can't work because you have a medical condition that is expected to last at least one year or result in death.

<https://www.ssa.gov/planners/disability/dapply.html>

- SSDI is a long-term disability, federally run benefits program that provides aid to people who are unable to achieve gainful employment due to a permanent disabling condition.
  - If you qualify as disabled according to the definition provided by the Social Security Administration, and if you have paid Social Security taxes long enough to achieve sufficient work credits, you may be able to qualify for SSDI.
  - If you are not filing for Social Security Disability you may be eligible for Temporary Disability benefits.
- 

## **SPOUSAL BENEFITS**

Even if he or she has never worked under Social Security, your spouse may be able to get benefits if they are at least 62 years of age and you are receiving or eligible for retirement or disability benefits. Your spouse can also qualify for Medicare at age 65.

<https://www.ssa.gov/planners/retire/yourspouse.html>

## **SAME-SEX SPOUSAL BENEFITS**

Same-sex couples have a constitutional right to marry in all states and have their marriage recognized by other states. Therefore, same-sex couples and their families are eligible to benefit from Social Security programs. <https://www.ssa.gov/people/same-sexcouples/>

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## **BENEFITS FOR CHILDREN**

When you qualify for Social Security retirement benefits, your children may also qualify to receive benefits on your record. Your eligible child can be your biological child, adopted child, or stepchild. A dependent grandchild may also qualify.

<https://www.ssa.gov/planners/retire/yourchildren.html>

To receive benefits, the child must:

- be unmarried; and
- be under age 18; or
- be 18-19 years old and a full-time student (no higher than grade 12); or
- be 18 or older and disabled from a disability that started before age 22.

Benefits paid for your child will not decrease your retirement benefit. In fact, the value of the benefits your child may receive, added to your own may help you decide if taking your benefits sooner may be more advantageous.

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## MAXIMUM FAMILY BENEFITS

Within your family, each qualified child may receive a monthly payment up to one-half of your full retirement benefit amount. However, there is a limit to the amount Social Security can pay your family.

**Note:** If you have a divorced spouse who qualifies for benefits, it will not affect the amount of benefits you or your family may receive.

### **If Your Child Works:**

If a child on your record works while receiving benefits, the same earnings limits apply to them as apply to you.

**Note:** Your child's earnings affect only his or her own benefits. They do not affect your benefits or those of any other beneficiaries on your record.

## TICKET TO WORK

Ticket to Work is a free and voluntary self-sufficiency program that can help Social Security beneficiaries go to work, get a good job that may lead to a career, and become financially independent, all while they keep their Medicare or Medicaid. If you receive Social Security benefits because of a disability and are age 18 through 64, you probably already qualify for the program. <https://www.ssa.gov/work/>

The [www.yourtickettowork.com](http://www.yourtickettowork.com) website is for Employment Networks and state Vocational Rehabilitation agencies participating in the Social Security Administration Ticket to Work and Self Sufficiency Program.

**TICKET TO WORK HELPLINE:** 1- 866-968-7842

| TICKET TO WORK: SERVICE PROVIDERS  | TICKET TO WORK: SERVICES   |
|--|--|
| <ul style="list-style-type: none"> <li>● Employment Networks</li> <li>● Workforce Employment Networks</li> <li>● State Vocational Rehabilitation (VR) Agencies</li> <li>● Work Incentives Planning &amp; Assistance (WIPA) Projects</li> <li>● Protection and Advocacy for Beneficiaries of Social Security (PABSS)</li> </ul> | <ul style="list-style-type: none"> <li>● Benefits / Work Incentives Counseling</li> <li>● Career Planning / Counseling</li> <li>● Job Search and Placement</li> <li>● Employment Support &amp; Training</li> <li>● Special Programs for Veterans and Youth-in-Transition</li> <li>● Tuition Support for College Coursework</li> <li>● Rehabilitation Services</li> <li>● Legal Support and Advocacy</li> <li>● Assistance with Accommodations</li> </ul> |

## FOOD ASSISTANCE INFORMATION

Food Stamps (SNAP Food Benefits) Supplemental Nutrition Assistance Program (SNAP) is a federally funded benefit program formerly known as "food stamps."

The benefits you'll get from SNAP are loaded onto an Electronic Benefits Transfer (EBT) card, similar to a credit or debit card. <https://www.fns.usda.gov/snap/apply>



### HOW TO GET FOOD BENEFITS:

- To determine your eligibility, gather information showing your income, rent or mortgage, utility bills, child support, daycare expenses, medical bills, Supplemental Security Income (SSI), and Social Security or VA payments. You will need this information as part of the process of qualifying for your state's food benefit program.
- Find the online application for your state. You'll find local office addresses and phone numbers in the same place. You can also apply in person at a state or local office.
- If your state determines that you qualify, they will send you an EBT card.
- Purchase food items. You can use the card to purchase eligible food items at local retailers like grocery stores and at some farmers markets. You can use the card at a cash register like a credit or debit card to pay for food.

## EMPLOYMENT

### UNEMPLOYMENT

Unemployment insurance programs pay money to workers who become unemployed through no fault of their own. You must meet certain eligibility requirements as determined by your state.

Each state operates its own unemployment insurance program. Select your state from the map on the following website to find out how to apply. Many states require you to file for unemployment benefits online, and some provide toll-free numbers or other ways to get help filing. <https://www.careeronestop.org/LocalHelp/UnemploymentBenefits/unemployment-benefits.aspx>

### VOCATIONAL REHABILITATION

If you have a disability that makes employment hard for you, you may be eligible for services to help you prepare for, obtain, and maintain a job. Vocational Rehabilitation (VR) is a U.S. Department of Education funded program that provides these services in every state, territory, and many Indian Nations. Vocational Rehabilitation serves all disability groups, but some states have a separate program called State Services for the Blind that provides specialized services for individuals with legal blindness.

<https://www.careeronestop.org/ResourcesFor/WorkersWithDisabilities/vocational-rehabilitation.aspx>

## VOCATIONAL REHABILITATION AT A GLANCE

### CRITERIA

Any individual with a physical, mental, cognitive, or other form of disability that has a substantial impediment to employment may qualify for vocational rehabilitation services. Each consumer is evaluated individually for eligibility and needed assistance.

### SERVICES PROVIDED

- Diagnostic Evaluation
- Individual Vocational Counseling and Guidance
- Job Seeking Skills Training and Selective Job Placement
- Follow-Up Support Services
- Post-Employment Services
- Physical Restoration
- Job Coaching, Vocational, Professional, or On the Job Training

### FEE FOR SERVICE

Many of the services listed above are provided free of charge. Coverage of expenses for medical services, training, books and supplies, tools, and other equipment are based on an individual's ability to pay.

## HORSE-RELATED EMPLOYMENT SITES

Below are some examples of horse -related industry websites to assist you in your employment search.

- Yard and Groom: <https://www.yardandgroom.com/Jobs/USA/Florida>
- Equistaff: <http://www.equistaff.com/>
- Find My Horse Job: <https://www.facebook.com/myhorsejob/>
- Equ+: <https://www.facebook.com/groups/groomsriders/>

## HOUSING

If you are eligible, there are services and programs available to assist with:

- Mortgage relief
- Refinancing
- Homeless assistance
- Home loans
- Other services

How to apply for housing services and programs:  
<https://www.benefits.gov/benefits/browse-by-category/category/19>



## HOMEOWNERSHIP PRESERVATION

The Homeownership Preservation Foundation (HPF) is a nonprofit group that helps financially challenged homeowners navigate their budget problems and, whenever possible, helps them to

avoid mortgage foreclosure. The Home Ownership Preservation Effort (HOPE) Hotline provides advising services to distressed homeowners for free, 24 hours a day, 7 days a week, 365 days a year, in over 170 languages. HPF develops innovative and sustainable solutions to preserve and expand homeownership through consumer education and advising programs.

[www.995hope.org](http://www.995hope.org) or call 888-995-HOPE (4673).

## TRANSPORTATION

### **ACCESSIBLE PARKING PLACARD OR PLATES**

Accessible parking rights may be granted to individuals with both permanent and temporary mobility impairments.

#### ***Temporary Accessible Parking Placards:***

- May be granted for short-term mobility impairments
- Require written medical certification from a qualified practitioner.
- Are valid for six months
- Are renewable one time at the discretion of the issuing authority
- Are issued by the Chief of Police of each municipality.

#### ***Permanent Accessible Parking Placards or Plates:***

- Have lost the use of one or more limb
- Have a permanent disability and be unable to move without the use of an assistive device
- Have your mobility limited as certified by a physician
- Have a permanent sight impairment of both eyes

Note: Non-disabled drivers who are transporting persons who meet the criteria above may also use the Accessible parking privileges, but only when the person with the qualifying disability is in the car.

***Please call or visit your local Department of Motor Vehicles to apply for accessible parking permits.***

The National Aging and Disability Transportation Center's goal is to promote the availability and accessibility of transportation options to you if you are an older adult, are disabled, or for your caregivers. <http://www.nadtc.org/>

## ENERGY/UTILITIES

There are various Home Energy Assistance Programs which provide grants to local governments and nonprofit agencies to assist eligible low-income households in meeting the costs of home heating and cooling. The majority of the funds are used for utility payment assistance.

The Low Income Home Energy Assistance Programs can assist you in paying your home energy expenses. The program has three categories of assistance: home energy assistance, crisis assistance, and weather related or supply shortage energy crisis assistance with its own unique requirements. <https://www.benefits.gov/benefits/browse-by-category/category/27>

## ADDITIONAL SERVICES

### **DISASTER ASSISTANCE**

If you are a survivor of a disaster, the Disaster Assistance Improvement Program's (DAIP) mission is to provide you with information, support, services, and a means to access and apply for disaster assistance through joint data-sharing efforts between federal, tribal, state, local, and private sector partners. <https://www.disasterassistance.gov/>

### **DISASTER PREPAREDNESS**

Ready is a National public service campaign designed to educate and empower the American people to prepare for, respond to and mitigate emergencies, including natural and man-made disasters. The goal of the campaign is to promote preparedness through public involvement.

Ready includes resources to help individuals to do four key things: (1) stay informed about the different types of emergencies that could occur and their appropriate responses (2) make a family emergency plan and (3) build an emergency supply kit, and (4) get involved in your community by taking action to prepare for emergencies. <https://www.ready.gov/make-a-plan>

#### ***Disaster Preparedness Checklist for People with Disabilities***

The following list is intended to provide suggestions for disaster preparedness planning that may be taken by individuals with disabilities:

#### **Self-Networks**

- \_\_\_\_\_ Discuss your disability and needs with relatives and friends.
- \_\_\_\_\_ Develop a network of people who know your needs and location, who will be able to assist you or alert emergency personnel on your behalf. Do not depend on only one person.

#### **Medical Equipment and Supplies**

- \_\_\_\_\_ Evaluate equipment for repairs and obtain and keep spare parts.
- \_\_\_\_\_ Order the full allotment of supplies that your insurance allows, such as protective briefs, leg bags, suction tubing, hearing aid batteries, etc. Stockpile unused items.
- \_\_\_\_\_ Assemble a first aid kit. It should include: sterile adhesive bandages in assorted sizes, assorted sizes of safety pins, cleansing agents/soaps, latex gloves (2 pairs), 4-6 sterile gauze pads (2-inch and 4-inch), three triangular bandages, non-prescription drugs, three rolls each of 2 and 3 inch sterile roller bandages, scissors, tweezers, needle, moistened towelettes, antiseptic, thermometer, two tongue depressors, and a tube of petroleum jelly or other lubricant.

#### **Medications and Medical Needs**

- \_\_\_\_\_ Create a list of current prescriptions, names and dosages. Remember to update this list, as needed.
- \_\_\_\_\_ Keep a list of the names, addresses, and telephone numbers of doctors and pharmacists.
- \_\_\_\_\_ Prepare a detailed description of your medical regimen and personal care needs.
- \_\_\_\_\_ Order a full 30-day supply of necessary medications. Check with your insurance carrier.

### Telecommunications

- \_\_\_\_\_ Make sure your cell phone battery and any extra batteries are kept fully charged.
- \_\_\_\_\_ Pre-arrange alternative methods to reach family, friends, or personal care attendants if ordinary communications are disrupted.

### Personal Assistant Care

- \_\_\_\_\_ Consider checking into a nursing home or hospital if a disaster is anticipated. Staff will be available to meet personal care needs. Also, backup generators will be operating to assist people who use power wheelchairs and/or ventilators.
- \_\_\_\_\_ Contact your personal care attendant provider to discuss disaster preparedness and maintain a list of phone numbers of those who can assist in obtaining personal care for you.

### Food and Water

- \_\_\_\_\_ Two quarts of water per person are needed for drinking daily.
- \_\_\_\_\_ Two quarts of water per person are needed for food preparation and sanitation daily.
- \_\_\_\_\_ Keep a supply of canned, dehydrated, and no-cook foods.
- \_\_\_\_\_ Keep cases of nutrients available for tube feeding.
- \_\_\_\_\_ Keep foods for special dietary needs, such as diabetic and high caloric diets.

### Service Dog

- \_\_\_\_\_ The animal always should wear an identification tag with all necessary contact information.
- \_\_\_\_\_ Keep shots and medical records current and service animal ID numbers available.
- \_\_\_\_\_ Your animal will need plenty of food and water, kept in sturdy storage containers.
- \_\_\_\_\_ Consider large capacity self-feeders and water dispensers.
- \_\_\_\_\_ Keep contact information on your service animal's veterinarian available.
- \_\_\_\_\_ Check with your local emergency management officials for companion animal procedures in emergency shelters.

### Power

- \_\_\_\_\_ Extended power outages may affect ventilators, heating and/or cooling units, which may be a matter of life or death for some people with disabilities.
- \_\_\_\_\_ Investigate emergency contingency plans in your building/community/municipality.
- \_\_\_\_\_ Explore care facilities, especially if you use a ventilator or have other complex medical needs.
- \_\_\_\_\_ Consider staying with friends or family out of your area if you anticipate possible power outages, especially if you have medical equipment that is dependent upon power.
- \_\_\_\_\_ Contact your local fire department and Red Cross for information and registries of people with disabilities.

### Oxygen

- \_\_\_\_\_ Buildings where oxygen is kept must display an "Oxygen in Use" emblem.
- \_\_\_\_\_ Oxygen must be kept in containers specifically manufactured for that purpose.
- \_\_\_\_\_ Alert emergency response staff to the use of oxygen.
- \_\_\_\_\_ Oxygen is flammable, so avoid sparks and flame. Demand that people not smoke near an oxygen container.

### **Miscellaneous**

- \_\_\_\_\_ Keep battery-operated flashlights and/or lanterns with lots of extra batteries.
- \_\_\_\_\_ Blankets and warm clothes should be packed in an emergency.
- \_\_\_\_\_ Keep the gas tank in your car full.
- \_\_\_\_\_ Have a battery-powered radio and extra batteries on hand.
- \_\_\_\_\_ Keep ample cash on-hand. ATMs and banks may not function during power outages.
- \_\_\_\_\_ Have a non-electric can opener.
- \_\_\_\_\_ Keep a supply of assorted plastic bags.

### **NATIONAL EQUINE EVACUATION DIRECTORY**

In our equine evacuation and other work with horses during natural disasters, Fleet of Angels' team members realized that people who are desperate for help don't have time to scroll through hundreds of social media posts or various pages, looking for someone who can help them evacuate their horses, provide temporary stabling, or help solve other urgent needs when natural disasters are threatening their lives and the lives of their horses.

[https://www.nationalequineevacuationdirectory.com/?blm\\_aid=1625092](https://www.nationalequineevacuationdirectory.com/?blm_aid=1625092)

### **FLEET OF ANGELS**

Our free Directory of Angels serves as an online staging area where people with trailers (Transport Angels) can be contacted by rescuers of at-risk equines when transportation challenges arise.

FOA members are also on call to assist in emergency equine evacuations. We are always ready to rally our network of angels to move endangered equines away from nature-related emergencies like fires, droughts, hurricanes, tornados, floods, and earthquakes.

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



### **FINANCIAL PLANNING**

The Foundation for Financial Planning (FFP) is the nation's only 501(c) (3) nonprofit charity solely devoted to supporting the delivery of pro bono financial planning. FFP can connect you with a volunteer financial planner if you need free, quality advice to reorganize or improve your finances and life due to your illness or injury. <http://foundationforfinancialplanning.org/>

### **LIFE COACHING**

CoachMeFree is an international directory of Life Coaches, Career Coaches, and Business Coaches who are offering free coaching sessions face to face or via phone/Skype. If you need to consider a career change due to illness or injury, this organization may be able to share their time, resources, and knowledge with you, at no cost to you. <https://coachmefree.com>

## **LEGAL AID**

The purpose of the Legal Services Corporation is to promote equal access to justice to provide high quality civil legal assistance to low-income persons. <https://www.lsc.gov/> (202) 295-1500

**Legal assistance** is necessary to address many issues that affect low-income individuals and families, including: Family Law. Housing and Foreclosure Cases, Consumer Issue: Lenders, bankruptcy, debt management, Employment and Income Maintenance: assistance with private employers, obtaining and retaining government benefits such as disability, veterans, and unemployment compensation and Helping Military Families.



*\*Many of the services listed in the previous pages of the Resources Guide are controlled by government agencies and regulations. However, when seeking the services of a financial planner, attorney, or other entities within the private sector, be aware that all providers are not under the same governing control as the public sector. Therefore, take care in selecting a professional with the appropriate credentials and integrity to act in your best interest.*

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**Disclaimer:**

The Equestrian Aid Foundation Resources Guide is maintained to enhance public access to information about various resources available to its grant recipients and the equestrian community. While every effort is made to ensure the accuracy of the information, we make no guarantees. The inclusion of an organization or service does not imply an endorsement of the organization or service, nor does exclusion imply disapproval.

Under no circumstances shall the Equestrian Aid Foundation or its staff and board members be liable for any direct, indirect, incidental, special, punitive, or consequential damages which may result in any way from your use of the information included in the Resources Guide.

## COMMON HEALTH INSURANCE TERMS AND DEFINITIONS

Understanding the basics of health insurance can be important in determining the amount and quality of care that you receive when coping with an injury or illness. But the language of health insurance can be hard to understand.

Below are definitions for the most common health and insurance terms. We hope this information will help you understand your eligibility and ask informed questions to clarify benefits and requirements for your medical/health insurance.

**Allowable charge:** —sometimes known as the "allowed amount," "maximum allowable," and "usual, customary, and reasonable (UCR)" charge, this is the dollar amount considered by a health insurance company to be a reasonable charge for medical services or supplies based on the rates in your area.

**Benefit**—the amount payable by the insurance company to a plan member for medical costs.

**Benefit level**—the maximum amount that a health insurance company has agreed to pay for a covered benefit.

**Benefit year**—the 12-month period for which health insurance benefits are calculated, not necessarily coinciding with the calendar year. Health insurance companies may update plan benefits and rates at the beginning of the benefit year.

**Claim**—a request by a plan member, or a plan member's healthcare provider, for the insurance company to pay for medical services.

**Coinsurance**—the amount you pay to share the cost of covered services after your deductible has been paid. The coinsurance rate is usually a percentage. For example, if the insurance company pays 80% of the claim, you pay 20%.

**Coordination of benefits**—a system used in group health plans to eliminate duplication of benefits when you are covered under more than one group plan. Benefits under the two plans usually are limited to no more than 100% of the claim.

**Copayment**—one of the ways you share in your medical costs. You pay a flat fee for certain medical expenses (e.g., \$10 for every visit to the doctor), while your insurance company pays the rest.

**Deductible**—the amount of money you must pay each year to cover eligible medical expenses before your insurance policy starts paying.

**Dependent**—any individual, either spouse or child, that is covered by the primary insured member's plan.

**Disability** – the law defines disability as the inability to engage in any substantial gainful activity (work) by reason of any medically determinable physical or mental impairment(s), which can be expected to result in death or which has lasted or can be expected to last for a continuous period of at least 12 months.

**Drug formulary**—a list of prescription medications covered by your plan.

**Effective date**—the date on which a policyholder's coverage begins.

**Exclusion or limitation**—any specific situation, condition, or treatment that a health insurance plan does not cover.

**Explanation of benefits**—the health insurance company's written explanation of how a medical claim was paid. It contains detailed information about what the company paid and what portion of the costs you are responsible for.

**Group health insurance**—a coverage plan offered by an employer or other organization that covers the individuals in that group and their dependents under a single policy.

**Health maintenance organization (HMO)** — a healthcare financing and delivery system that provides comprehensive healthcare services for enrollees in a particular geographic area. HMOs require the use of specific, in-network plan providers.

**Health savings account (HSA)**—a personal savings account that allows participants to pay for medical expenses with pre-tax dollars. HSAs are designed to complement a special type of health insurance called an HSA-qualified high-deductible health plan (HDHP). HDHPs typically offer lower monthly premiums than traditional health plans. With an HSA-qualified HDHP, members can take the money they save on premiums and invest it in the HSA to pay for future qualified medical expenses.

**In-network provider**—a healthcare professional, hospital, or pharmacy that is part of a health plan's network of preferred providers. You will generally pay less for services received from in-network providers because they have negotiated a discount for their services in exchange for the insurance company sending more patients their way.

**Individual health insurance**—health insurance plans purchased by individuals to cover themselves and their families. Different from group plans, which are offered by employers to cover all of their employees.

**Medicaid**—a health insurance program created in 1965 that provides health benefits to low-income individuals who cannot afford Medicare or other commercial plans. Medicaid is funded by the federal and state governments, and managed by the states.

**Medicare**—the federal health insurance program that provides health benefits to Americans age 65 and older. Signed into law on July 30, 1965, the program was first available to beneficiaries on July 1, 1966 and later expanded to include **disabled** people under 65 and people with certain medical conditions. Medicare has two parts; Part A, which covers hospital services, and Part B, which covers doctor services.

**Medicare supplement plans**—plans offered by private insurance companies to help fill the "gaps" in Medicare coverage.

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**Network**—the group of doctors, hospitals, and other healthcare providers that insurance companies contract with to provide services at discounted rates. You will generally pay less for services received from providers in your network.

**Out-of-network provider**—a healthcare professional, hospital, or pharmacy that is not part of a health plan's network of preferred providers. You will generally pay more for services received from out-of-network providers.

**Out-of-pocket maximum**—the most money you will pay during a year for coverage. It includes deductibles, copayments, and coinsurance, but is in addition to your regular premiums. Beyond this amount, the insurance company will pay all expenses for the remainder of the year.

**Payer**—the health insurance company whose plan pays to help cover the cost of your care. Also known as a carrier.

**Pre-existing condition**—a health problem that has been diagnosed, or for which you have been treated, before buying a health insurance plan.

**Preferred provider organization (PPO)**—a health insurance plan that offers greater freedom of choice than HMO (health maintenance organization) plans. Members of PPOs are free to receive care from both in-network or out-of-network (non-preferred) providers, but will receive the highest level of benefits when they use providers inside the network.

**Premium**—the amount you or your employer pays each month in exchange for insurance coverage.

**Provider**—any person (i.e., doctor, nurse, dentist) or institution (i.e., hospital or clinic) that provides medical care.

**Rider**—coverage options that enable you to expand your basic insurance plan for an additional premium. A common example is a maternity rider.

**Underwriting**—the process by which health insurance companies determine whether to extend coverage to an applicant and/or set the policy's premium.

**Waiting period**—the period of time that an employer makes a new employee wait before he or she becomes eligible for coverage under the company's health plan. Also, the period of time beginning with a policy's effective date during which a health plan may not pay benefits for certain pre-existing conditions.

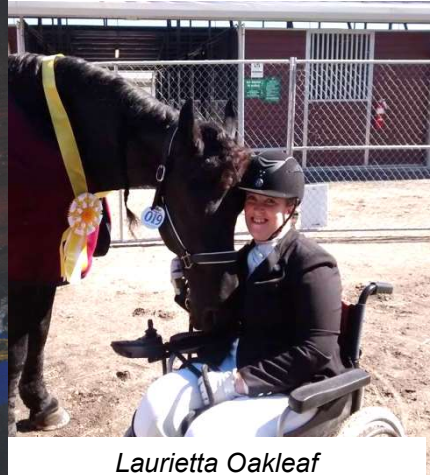
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*Milton Hopkins*



*Carolyn Sprague Davey*



*Laurietta Oakleaf*

**OTHER SOURCES:**

U.S. Dept. of Health & Human Services: [Healthinsurance.org](https://www.healthinsurance.org)

Wisconsin Office of the Commissioner of Insurance: <https://oci.wi.gov/Pages/Homepage.aspx>

Social Security Administration: <https://www.ssa.gov>

NJ Department of Human Services Division of Disability Services <https://nj.gov/humanservices/dds/home/>