

# LEGAL RIGHTS OF PERSONS WITH DISABILITIES

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## BENEFITS AND SERVICES FOR PEOPLE WITH DISABILITIES



**CALIFORNIA OFFICE OF THE ATTORNEY GENERAL**

**PUBLIC RIGHTS DIVISION**

CIVIL RIGHTS ENFORCEMENT SECTION | *DISABILITY RIGHTS BUREAU*



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# BENEFITS AND SERVICES FOR PEOPLE WITH DISABILITIES

This publication highlights some state and federal benefits, programs, and services that are designed to assist people with disabilities.

This publication is provided for informational purposes only and is based on the law at the time of publication. Laws are subject to and regularly do change. The facts of each individual case may also result in differing applications of the law. Eligibility and enrollment rules, as well as procedural rights and protections for applicants and beneficiaries, are complex. Accordingly, the information in this publication must not be considered definitive, comprehensive, or legal advice for any purpose, and does not create an attorney-client relationship with the California Department of Justice. For more information, individuals may contact the federal, state, or local agency responsible for administration of particular programs. Individuals should also independently check for updates in the law that may be applicable in any given situation.

If you disagree with an agency's decision, you may be able to pursue an appeal with the agency. Each agency may have its own appeals process, not all of which are covered in this publication. You may also be able to challenge the agency's decision in court. Please be aware that there may be strict timeframes for agency appeals, court filings, and other requirements that apply. It is best to consult with a lawyer as soon as possible.

## I. CASH AND FOOD ASSISTANCE FOR PEOPLE WITH DISABILITIES

### A. Social Security Disability Insurance, Supplemental Security Income, and State Supplementary Payment Program

Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI) are federal programs that provide monthly income benefits for individuals with disabilities. (42 U.S.C. § 401 et seq. [SSDI]; 42 U.S.C. § 1381 et seq. [SSI].) The State Supplementary Payment Program (SSP) is the state program that augments SSI by adding money to the federal payment. (Welf. & Inst. Code, § 12000 et seq.) These programs are administered by the Social Security Administration (SSA), a federal agency. Although the eligibility requirements differ for each program, the definitions, regulations, and application procedures are similar. Some of the more important aspects of these programs are described below.

Additional information regarding these programs is also available in [SSA's Social Security Handbook](#), which contains information regarding SSI and SSDI, and SSA's [Program Operations Manual System \(POMS\)](#), which contains the rules SSA uses for processing claims. For more information about SSI and SSP, visit the [Supplemental Security Income/State Supplementary Payment](#) page on the California Department of Social Services' website.

#### 1. Eligibility for SSDI

Individuals are eligible for SSDI before they reach full retirement age if:

- They have been employed for a required length of time and have had Social Security taxes withheld from their paycheck and
- Are blind or have a disability as defined by SSA

(20 C.F.R. § 404.315; see also 20 C.F.R. § 404.130.)

For the purpose of determining eligibility for SSDI, a person must have a disability which is defined as the "inability to do any substantial gainful activity by reason of any medically determinable physical or mental impairment which can be expected to result in death or which has lasted or can be expected to

last for a continuous period of not less than 12 months.” (20 C.F.R. § 404.1505.) If an individual continues to work, they may still be eligible for disability benefits if they are unable to engage in “substantial gainful activity” (SGA). (20 C.F.R. §§ 404.1505, 404.1572.) "Substantial gainful activity" means significant and productive physical or mental duties done or intended to be done for pay. (20 C.F.R. §§ 404.1510, 404.1572.) A person earning more than a certain monthly amount is ordinarily considered to be engaging in SGA. (20 C.F.R. §§ 404.1574; 404.1576.) Additional information regarding how SSA defines “disability” for purposes of eligibility for SSDI benefits is available on the [SSA’s website](#). (See also [Who can get Disability](#) Soc. Sec. Admin. [as of November 18, 2024].)

An individual is considered blind if their vision cannot be corrected to better than 20/200 in their better eye. (20 C.F.R. § 404.1581.) An individual can also be considered blind if their visual field is 20 degrees or less in their better eye for a period that lasted or is expected to last at least 12 months. (20 C.F.R. § 404.1581; 20 C.F.R. § 404.1509; [If You’re Blind or Have Low Vision – How We Can Help](#) (May 2024) Soc. Sec. Admin. [as of November 19, 2024].)

The amount of monthly benefits a person receives is based on their previous earnings and varies between individual recipients. (20 C.F.R. § 404.204.) Benefits do not begin until the end of a five-month waiting period after the onset of disability. (20 C.F.R. § 404.315(a)(4).) However, no waiting period is required in certain situations. (See 20 C.F.R. § 404.315(a)(4)(i)-(ii).)

In some situations, the individual's family may also receive benefits. (20 C.F.R. §§ 404.330-404.374 [familial benefits], 404.390-404.392 [lump-sum death payments].) Additional information regarding [survivor benefits](#) and [SSDI benefits for children with disabilities](#) is available at SSA’s website.

Additional information regarding SSDI is also available at [SSA's SSDI website](#) and their [Disability Benefits Publication No. 05-10029](#).

## 2. Eligibility for SSI and SSP

A person is eligible for SSI if they are:

- Age 65 or older or
- Blind or
- Have a disability as defined by SSA

And if they:

- Have limited income
- Have limited resources
- Are a citizen of the United States or a noncitizen U.S. resident who has been lawfully admitted for permanent residence and meet certain special conditions
- Reside in the United States, the District of Columbia, or Northern Mariana Islands
- Are not absent from the 50 States, the District of Columbia, or the Northern Mariana Islands for a full calendar month or for 30 consecutive days or more (20 C.F.R. § 416.1327; but see [SI 00501.411 SSI Eligibility for Students Temporarily Abroad - Overview](#) (Dec. 27, 2023) Soc. Sec. Admin. [as of November 19, 2024] [eligibility for students temporarily abroad].)
- Do not reside in a public institution, subject to some exceptions
- Apply for benefits from all other programs for which they may qualify

(20 C.F.R. §§ 416.202, 416.210, 416.211, 416.1100.)

A child under age 18 with a disability may also receive SSI benefits depending on income eligibility. (20 C.F.R. §§ 416.415, 416.1851.) A child has a disability if they have physical or mental impairments that cause marked and severe functional limitations, and that can be expected to cause death or have lasted or can be expected to last more than 12 months. (20 C.F.R. § 416.906.) For additional information regarding the income and resource limitations for SSI, visit the [SSA's SSI website](#).

Like with SSDI, an individual is considered to have a disability for purposes of SSI benefits if they are unable to engage in any "substantial gainful activity" because of a medically determinable physical or mental impairment that is either expected to result in death, or has lasted or is expected to last for a continuous period of at least 12 months. (20 C.F.R. § 416.905; see also 20 C.F.R. § 416.906 [definition of disability for children].) If an individual's disability is merely temporary and is not expected to last 12 months or to result in death, they cannot receive SSI benefits on the basis of disability. (20 C.F.R. § 416.909.) SSI also defines "blindness" in the same manner as SSDI, except SSI does not require an individual to be considered blind for a period of 12 months or more to be eligible. (20 C.F.R. § 416.981 [providing no time requirement].)

It is not necessary to have worked or paid Social Security taxes to qualify for SSI. (See 20 C.F.R. § 416.202.) But before becoming eligible for SSI, individuals must apply for any other benefits to which they may be entitled such as pensions, workers' compensation, SSDI, or veteran's allowances. (20 C.F.R. § 416.210(a)-(b).)

If an individual qualifies for SSI, they may also qualify for California's State Supplementary Program or SSP. (Welf. & Inst. Code, § 12150.) The payment an SSI recipient receives at the beginning of each month includes the federal SSI payment and the supplemental payment from SSP. (See 20 C.F.R. § 416.2090(a).)

SSI recipients may also be eligible for Medi-Cal (including In-Home Supportive Services (IHSS)), and CalFresh food benefits. Further information on IHSS, Medi-Cal, and CalFresh is provided below. In addition, while waiting for a determination on their SSI application, applicants may be eligible for General Assistance/General Relief which provides assistance to indigent adults. Further information on General Assistance/General Relief is provided below.

### **3. SSI/SSP and SSDI Application Procedures**

To apply for SSDI or SSI/SSP benefits, an individual or their representative must file an application on the [SSA website](#), or call SSA's toll-free number 1-800-772-1213 (TTY 1-800-325-0778)<sup>1</sup> to make an appointment to file the application in-person or by telephone.

The applicant must furnish medical and other evidence of disability as part of the application process. (20 C.F.R. §§ 404.1512 [SSDI], 416.912 [SSI].)

An applicant has the right to be represented by an attorney or other qualified person of their choice during the application process or during any other interaction with the SSA. (20 C.F.R. §§ 404.1700 [SSDI], 404.1705, 404.1710, 416.1500 [SSI], 416.1505, 416.1510.) In most situations, the representative cannot charge or collect a fee from the applicant for this service without first getting approval from the SSA. (20 C.F.R. §§ 404.1720 [SSDI], 416.1520 [SSI].)

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<sup>1</sup> Phone numbers and mailing addresses in this publication are current as of the date of publication. Individuals should verify online current contact information.

#### 4. The Appeals Process

If an individual is denied SSDI or SSI/SSP they may appeal. (20 C.F.R. §§ 404.900 et seq. [SSDI], 416.1400 et seq. [SSI].) To initiate the administrative review process, the applicant must file a “request for reconsideration” with the SSA within 60 days of receiving notice of the denial of SSDI or SSI benefits. (20 C.F.R. §§ 404.909 [SSDI], 416.1409 [SSI].)

A reconsideration may be requested several ways:

- [Online](#)
- By mailing or faxing a [Request for Reconsideration Form](#) to the [local SSA office](#)
- By phone: 1-800-772-1213, TTY 1-800-325-0778

If the applicant remains dissatisfied after exhausting the available administrative process, they may file a lawsuit in federal district court. (20 C.F.R. §§ 404.981 [SSDI], 416.1481 [SSI].)

The administrative review process contains several steps and important deadlines, so an individual should consult with a lawyer as soon as possible if they are denied SSDI or SSI benefits because their claims may be subject to strict deadlines and other requirements.

#### 5. Review and Termination of Disability Benefits

SSA periodically reviews eligibility for SSDI and SSI benefits to determine if a recipient continues to have a disability. (20 C.F.R. §§ 404.1588 et seq., [SSDI], 416.988 et seq. [SSI].) This is called a “continuing disability review.” (20 C.F.R. §§ 404.1589 [SSDI], 416.989 [SSI].) SSA may terminate a recipient’s SSDI or SSI benefits if the agency makes a finding that the disability upon which the benefits were based has ceased, does not exist, or is not disabling. (20 C.F.R. §§ 404.1594 [SSDI], 404.1596, 416.994 [SSI], 416.994a.) For more information on a continuing disability review, visit the [SSA’s website](#).

##### B. Cash Assistance Program for Immigrants

The Cash Assistance Program for Immigrants (CAPI) is a state-funded program that provides monthly cash benefits to people who are over 65 years of age, are blind, or have a disability, but are ineligible for SSI/SSP due to their immigration status. (See Welf. & Inst. Code, § 18937 et seq.) The CAPI payment amount will depend on an individual’s marital status, living arrangement, and income, and is equivalent to the benefits provided under SSI/SSP. (See Welf. & Inst. Code, § 18941.)

Additional information on CAPI is available at the [California Department of Social Services \(CDSS\) website](#).

##### 1. Eligibility for CAPI

To be eligible for CAPI, an individual must meet all the following requirements:

- Be a resident of California
- Be age 65 or over, blind, or have a disability as defined under SSI (See 20 C.F.R. § 416.202.)
- Be a non-citizen and meet the immigration status provisions described in the CDSS Manual of Policies and Procedures (MPP) Section 49-020 (See also Welf. & Inst. Code, § 18938.)
- Be ineligible for SSI/SSP because of immigration status. An applicant must therefore apply for SSI/SSP or submit other proof of ineligibility from the SSA (See Welf. & Inst. Code, § 18939.)
- Have limited income and resources. To view current income and resources limits visit CDSS’s website

## 2. Application Procedure

To apply for CAPI benefits, an applicant should contact their [local county social services agency](#).

CAPI participants may also be eligible for Medi-Cal (including IHSS), and/or CalFresh benefits, but will need to apply for these benefits separately.

## 3. The Appeals Process

If an individual is denied CAPI benefits or wishes to challenge an action regarding their benefits, they may ask for a hearing. (Welf. & Inst. Code, § 10950; [MPP, supra, § 22-001.](#))

An individual can request a hearing several ways:

- Online at [ACMS.dss.ca.gov](https://ACMS.dss.ca.gov)
- By phone: 1-800-743-8525; TDD 1-800-952-8349
- In writing, by completing the “Request for State Hearing” located on the back of any Notice of Action received, and submitting it to the local county social services agency
- By mail: California Department of Social Services, State Hearings Division, PO Box 944243, Mail Station 9-17-442 Sacramento, CA 94244-2430

### C. CalWORKs

The California Work Opportunity and Responsibility to Kids Program (CalWORKs) is a public assistance program that provides cash aid and services to families with minor children whose income and property are below state maximum limits for their family size. (Welf. & Inst. Code, §§ 11200 et seq., 11450 et seq.) The amount a family receives depends on a number of factors, including the number of people who are eligible and the special needs of any of those family members. (Welf. & Inst. Code, § 11450 et seq.)

CalWORKs is intended to be a temporary program, with time limits on eligibility and work requirements. (Welf. & Inst. Code, §§ 11454, 11320.3.) However, if the household includes an individual with disabilities and the disability is expected to last at least 30 days and the disability significantly impairs the individual’s ability to be regularly employed or to participate in self-sufficiency activities, an exemption to the program’s time limitations may apply. (Welf. & Inst. Code, §11454.5, subd. (a)(1).)

The CalWORKs program also provides supportive services and programs to assist a household to move toward self-sufficiency, including childcare, transportation, and housing assistance. (Welf. & Inst. Code, §§ 11323.2, 11330.5.) Information regarding the [CalWORKs Housing Support Program](#) and the [CalWORKs Homeless Assistance Program](#) is available online.

An overview of CalWORKs is provided below. Additional information on CalWORKs and these supportive services and programs is available at [CDSS’s website](#).

### 1. Eligibility for CalWORKs

To be eligible for CalWORKs, generally an individual must:

- Be pregnant, or have a child or children in the home who have been deprived of parental support or care because of:
  - The death, disability, or incarceration of a parent
  - The unemployment of a parent or parents or

- Continued absence of a parent from the home due to divorce, separation, desertion, or any other reason.

(Welf. & Inst. Code, §§ 11250, 11254; see also [MPP, supra, §§ 41-400, 41-401, 41-430.](#))

In addition, the applicant must have:

- Qualified immigrant status (45 C.F.R. § 233.50.); and
- Be unemployed or underemployed and have low or very low income and resources. (Welf. & Inst. Code, § 11450.)

Information on additional eligibility requirements, including current income limits is available at [CDSS's website.](#)

## 2. Application Procedure

An individual may apply for CalWORKs benefits [online](#), or by contacting their [local county social services agency](#).

If an applicant is approved for CalWORKs benefits they will generally receive notification within 45 calendar days from the date they applied. ([MPP, supra, § 40-126.](#)) Immediate benefits may be available for applicants in emergency situations such as lack of housing or utility shutoff. ([Id., § 40-129.](#))

Once an applicant is approved for CalWORKs benefits, the local county social services agency will periodically re-determine eligibility for the program. ([MPP, supra, § 40-181.](#))

## 3. The Appeals Process

If an applicant is denied CalWORKs benefits, the applicant has the right to a fair hearing. (Welf. & Inst. Code, § 10950; [MPP, supra, § 40-107\(e\).](#))

There are several ways to request a hearing:

- Online at [ACMS.dss.ca.gov](https://acms.dss.ca.gov)
- By phone: (800) 743-8525; TDD 1-800-952-8349
- In writing, by completing the “Request for State Hearing” located on the back of any Notice of Action received, and submitting it to the [local county social services agency](#)
- [By mail](#): California Department of Social Services, State Hearings Division, P.O. Box 944243, Mail Station 9-17-442, Sacramento, California 94244-2430

## D. General Relief/General Assistance

The General Relief/General Assistance (GA/GR) Program provides interim assistance for indigent individuals that do not have any other source of support. (Welf. & Inst. Code, § 17000 et seq.) It is mandated by the state but is paid for and administered by California counties. (*Ibid.*) Benefits, payment levels, and eligibility requirements vary among each of California’s 58 counties. (Welf. & Inst. Code, §§ 17000.5, 17001.) In general, to be eligible for GR/GA an individual must:

- Be a resident of the county they are seeking assistance from
- Meet that county’s income and asset limits and
- Not qualify for any other cash aid public benefit

(Welf. & Inst. Code, §§ 17000, 17000.5, 17001.5.)

An individual may also be required to work unless they are “incapacitated by reason of age, disease, or accident, as a condition of relief.” (Welf. & Inst. Code, § 17200.)

Most recipients of GA/GR are also eligible for the CalFresh program and Medi-Cal (see further information provided below).

Additional information about the GA/GR Program, including application and eligibility requirements as well as information specific to individuals with disabilities, is available at the [local county social services agency](#).

## **E. CalFresh**

CalFresh is the state version of the federal Supplemental Nutrition Assistance Program (SNAP), previously known as the food stamp program. (Welf. & Inst. Code, § 18900 et seq.) The program provides monthly food benefits to individuals and families with low income. (7 C.F.R. §§ 271.1, 273.1, 274.2.) The amount of benefits a household receives will depend on household size, income, and monthly expenses. (7 C.F.R. § 273.10.)

Households receive monthly benefits on an Electronic Benefit Transfer ([EBT](#)) card, which they can use to purchase food at any grocery store or farmer’s market that accepts EBT. ([MPP, supra, § 16-001 et seq.](#)) In addition, adults aged 60 or older, people with disabilities, unhoused people, and the spouses of these individuals may use their CalFresh benefits to purchase pre-prepared meals at participating restaurants, which can be found on the EBT website’s [online restaurant locator](#). (Welf. & Inst. Code, § 18919; [Restaurant Meals Program](#) Cal. Dept. of Social Services [as of Dec. 13, 2024].)

CalFresh is not a cash benefit and there are limits on how CalFresh benefits can be used. For example, benefits cannot be used to purchase medications, or non-food items such as toilet paper and diapers. (7 U.S.C. § 2013; 7 C.F.R. § 271.2; [MPP, supra, § 63-102\(e\)\(2\)](#); see also [What Can SNAP Buy?](#) U.S. Dept. of Agriculture Food and Nutrition Service [as of Dec. 17, 2024].)

An overview of the CalFresh program is provided below. For additional information regarding CalFresh, visit the [CDSS’s website](#).

### **1. Eligibility for CalFresh**

To be eligible for CalFresh, an individual must:

- Be a California resident and
- Have an annual household income that is below a certain amount

(7 C.F.R. §§ 273.3, 273.4, 273.9.)

SSI/SSP recipients may be eligible for CalFresh benefits. (Welf. & Inst. Code, § 18900.5; see also [Are You Currently Receiving SSI Benefits?](#) Cal. Dept. of Social Services [as of July 26, 2024].)

Special rules apply if there is anyone in the household who has a disability or is over the age of 60. (7 C.F.R. § 273.2.) If a household includes a person with a disability, or someone over the age of 60, eligibility is based on net income. (7 C.F.R. § 273.9.) In addition, households with at least one person who either has a disability or is over 60 years old may deduct certain medical expenses for purposes of calculating their income for the program. (7 C.F.R. § 273.9(d)(3); [MPP, supra, § 63-502.33](#).) For purposes of the medical expense deduction, having a disability means receiving certain disability benefits, such as

SSI or SSDI, government agency retirement disability benefits, disability-based general assistance, disability based Medi-Cal, veterans' disability benefits, or other interim disability benefits pending SSI approval. (7 C.F.R. § 271.2; [MPP, supra, § 63-102\(e\)\(1\)\(B\).](#))

Certain noncitizens may be eligible for CalFresh benefits. ([MPP, supra, §§ 63-102\(c\)\(2\), 63-405.](#)) Noncitizens who are ineligible for federal CalFresh benefits solely due to their immigration status may be eligible for state-funded CalFresh through the [California Food Assistance Program](#). ([MPP, supra, § 63.403.1.](#))

For further information regarding eligibility requirements for CalFresh benefits, including information on income limitations, visit [CDSS's website](#).

## **2. Application Procedure**

An individual may apply for CalFresh benefits in person by visiting their local [CalFresh County Office](#), online at the [CalFresh website](#), or by calling the CalFresh Info Line at 1-877-847-3663 (for speech and/or hearing assistance call 711 Relay).

Counties have 30 days to process CalFresh applications. (Welf. & Inst. Code, § 18911; [MPP, supra, § 63-301.1.](#)) However, in certain situations an individual may be eligible for expedited or emergency CalFresh benefits, which requires a county to provide benefits within three calendar days of applying. (Welf. & Inst. Code, § 18914; [MPP, supra, § 63-301.5.](#))

Once the county confirms eligibility, a household will be “certified” for a certain number of months. (7 C.F.R. § 273.10(f); [MPP, supra, § 63-504.1.](#)) If everyone in the household is 60 years of age or older, or has a disability, certification can be for as long as two years. (7 C.F.R. § 273.10(f)(1); [MPP, supra, § 63-504.142.](#))

## **3. The Appeals Process**

If a county is going to take action on a household's CalFresh benefits, such as denying a CalFresh application or terminating benefits, the county must issue a notice. (7 C.F.R. §§ 273.2(g)(3), 273.13.) A notice to terminate or reduce benefits should include:

- The proposed action
- The reason for the proposed action
- The household's right to request a fair hearing
- The telephone number of the issuing office and, if possible, the name of the person to contact for additional information
- The availability of continued benefits
- The liability of the household for any overissuances received while awaiting a fair hearing if the hearing official's decision is adverse to the household
- Information regarding free legal representation, if available

(7 C.F.R. § 273.13(a)(2).)

A household may request a hearing to contest any proposed action on their benefits. (Welf. & Inst. Code, §§ 10950, 10951.) Requests for hearings are subject to strict deadlines. An individual should consult with a lawyer to confirm what deadlines are applicable to their case.

There are several ways to request a hearing:

- Online at [ACMS.dss.ca.gov](https://acms.dss.ca.gov)
- By phone: (800) 743-8525; TDD 1-800-952-8349
- In writing, by completing the “Request for State Hearing” located on the back of any Notice of Action received, and submitting it to the [local county social services agency](#)
- **By mail:** California Department of Social Services, State Hearings Division, P.O. Box 944243, Mail Station 9-17-442, Sacramento, California 94244-2430

## **F. State Disability Insurance**

California has a disability insurance program, which provides for short-term Disability Insurance (DI) to protect against loss of wages by workers with disabilities. (Unemp. Ins. Code, § 2601 et seq.) Benefits vary among individuals and depend on the amount of previous earnings. (Unemp. Ins. Code, §§ 2627, 2652-2658.) Benefits can be received for up to 52 weeks. (Unemp. Ins. Code, § 2653.)

In some cases, an individual can receive DI and federal SSDI benefits at the same time. (Unemp. Ins. Code, § 2629.) However, SSA may reduce the amount the individual receives for DI. (*Ibid.*; 20 C.F.R. § 404.408.)

An overview of the State Disability Insurance Program is provided below. For additional information about Disability Insurance and Paid Family Leave, which also provides benefits to eligible workers who need time off work, visit the [Employment Development Department’s \(EDD\) website](#).

### **1. Eligibility for State Disability Insurance**

To be eligible for state disability insurance, an individual must be unable to perform "regular or customary work" because of a disability, which is defined to include:

- Illness or injury, including any illness or injury resulting from pregnancy, childbirth, or related medical condition
- A written order from a state or local officer to an individual infected with, or suspected of being infected with, a communicable disease
- Acute alcoholism being medically treated or resident status in an alcoholic recovery home
- Acute drug-induced illness being medically treated, or resident status in a drug-free residential facility

(Unemp. Ins. Code, § 2626.)

The illness or injury does not have to be work-related. (Unemp. Ins. Code, § 2626.) A worker must have received at least \$300 in wages in the year prior to the beginning of the disability. (Unemp. Ins. Code, §§ 2610-12, 2652.) Workers must provide medical certification of their qualifying condition. (Unemp. Ins. Code, § 2708.)

Disability insurance does not provide job protection, only monetary benefits. Additional information on the job protections available for workers who have a disability is available at the [California Civil Rights Department’s website](#).

## 2. Application Procedure

To apply for state disability insurance, an applicant should file a claim with the EDD either [by mail](#) or [online](#). Forms must be filed within a specified period of time, therefore it is important to file forms promptly. (Unemp. Ins. Code, § 2706.1.) The applicant must complete a seven-day unpaid waiting period before receiving benefits. (Unemp. Ins. Code, § 2627, subd. (b).)

## 3. The Appeals Process

An applicant may appeal a denial of disability insurance benefits. (Unemp. Ins. Code, § 2707.2.) For additional information on how to file an appeal, including deadlines to file an appeal, visit [EDD's website](#).

### G. Assistance Dog Special Allowance Program

People who own guide dogs are entitled to a monthly allowance of \$50 to help pay the costs of food, grooming, and healthcare for the dog under the Assistance Dog Special Allowance (ADSA) program. (Welf. & Inst. Code, §§ 12553, 12554.) To be eligible for the ADSA program, an individual must meet four criteria:

- Live in California
- Be blind, deaf or hard of hearing, or have a disability
- Use the services of a trained guide, signal, or service dog and
- Receive benefits from: SSDI, SSI, SSP, IHSS, or CAPI

(Welf. & Inst. Code, §§ 12553, 12554; [MPP, supra, § 46-430](#).)

Applications and additional information are available at [CDSS's website](#).

### H. Workers' Compensation

#### 1. Eligibility

California's workers' compensation system requires an employer to pay their employees for all injuries that occur in the course of employment. (Lab. Code, § 3600.) Injury includes any injury or disease arising out of the employment, including injuries to artificial members (such as a prosthetic arm), dentures, hearing aids, eyeglasses, and medical braces of all types. (Lab. Code, § 3208; see also Lab. Code, §§ 3208.05-3208.4.) However, the program does not compensate damage to hearing aids or eyeglasses unless that damage occurs in connection with an injury that causes disability. (Lab. Code, § 3208.)

Workers' compensation benefits may include: (1) medical care that the employer pays for to help the employee recover from an injury or illness caused by work, (2) temporary or permanent disability benefits, (3) supplemental job displacement benefits, or (4) death benefits. (Lab. Code, §§ 4600, 4650-4664, 4700-4709.)

In most cases, an individual may not receive workers' compensation and DI benefits at the same time. (Lab. Code, § 4903.) If an individual receives DI while a workers' compensation is pending, the state will file a lien to recover those benefits when the workers' compensation is settled. (Lab. Code, §§ 4903-4904.1.)

#### 2. Application Procedure

To receive workers' compensation benefits, an individual must generally notify their employer of their injury within a specified period of time. (Lab. Code, § 5400.)

An employer must then provide the injured individual with a workers' compensation claim form within one working day of learning about the employee's injury or illness. (Lab. Code, § 5401, subd. (a).) If the

employer does not provide the claim form, the employee may download it from the Department of Industrial Relations, Division of Workers' Compensation (DWC) website. (See [Forms](#) Cal. Dept. of Industrial Relations [as of Dec. 18, 2024].) The DWC monitors the administration of workers' compensation claims and provides administrative and judicial services to assist in resolving disputes that arise in connection with claims for workers' compensation benefits. (Lab. Code, § 5450.)

The employee must then return the claim form to the employer in person or by mail, and the employer must then forward the completed form to their insurance company. (Lab. Code, § 5401, subd. (c).) After the employee files a claim form, the employer must authorize appropriate medical treatment. (Lab. Code, § 5402, subd. (c).)

A claim for compensation must be filed by a worker within the statutory timeframe. (Lab. Code, §§ 5401, subd. (d), 5405.)

### **3. The Appeals Process**

An individual has the right to challenge a denial of a workers' compensation claim. (See Lab. Code, §§ 5300, subd. (a), 5401, subd. (b)(9)(A), 5500-5507.)

To object to the denial of a claim, an individual must follow the process set forth in the Labor Code. (Lab. Code, § 5501 et seq.) If a person wishes to challenge the denial of a claim, they should consult with a lawyer as soon as possible because their claims may be subject to strict deadlines and other requirements.

For additional information on challenging a denial of a workers' compensation claim, visit [DWC's website](#).

#### **I. Benefits for Veterans with Disabilities**

The U.S. Department of Veterans Affairs (VA) offers various benefits for veterans, including specific benefit programs for veterans with disabilities. If an individual has served in the military, they should contact the [Veterans Benefits Administration](#) or a veterans' organization to determine if they are eligible for benefits. For additional information on VA disability compensation, visit the [VA's website](#).

## **II. HEALTHCARE BENEFITS**

### **A. Medi-Cal**

Medi-Cal is a state and federal-sponsored program that provides free or low-cost healthcare services for low-income individuals. (Welf. & Inst. Code, § 14000.) It is a comprehensive program which pays for both hospitalization and outpatient medical services and treatment. (Welf. & Inst. Code, § 14132.) It includes coverage of the cost of nursing home care, x-rays, certain prescription medications, emergency and essential dental services, certain medical transportation, home health services, eyeglasses, hearing aids, orthopedic devices, durable medical equipment and supplies, adult day healthcare, pregnancy-related care, and mental health services. (Ibid.)

The California Department of Health Services (DHCS) oversees the Medi-Cal program. Additional information regarding Medi-Cal is available online at [DHCS's website](#) or by contacting the [local county social services office](#).

## 1. Eligibility For Medi-Cal

There are several ways to qualify for Medi-Cal, but in general, a person must:

- Live in the state of California and
- Meet certain income requirements

(Welf. & Inst. Code, §§ 14000, 14007; Cal. Code Regs., tit. 22, §§ 50201, 50320.)

A person receiving SSI or other public assistance may be automatically eligible for Medi-Cal benefits. (Welf. & Inst. Code, § 14013.3; Cal. Code Regs., tit. 22, § 50201; [Supplemental Security Income \(SSI\) in California](#) (Jan. 2024) Social Security Administration [as of Dec. 18, 2024]; [My Medi-Cal](#) Cal. Dept. of Health Care Services [as of Dec. 18, 2024].) Certain “medically needy” individuals may also be eligible for Medi-Cal. (Welf. & Inst. Code, § 14005.7.) Among other things, a medically needy person includes a person who meets the definition of “aged, blind, disabled” under SSI and whose income is insufficient to provide for the costs of healthcare. (Welf. & Inst. Code, §§ 14051; Cal. Code Regs., tit. 22, §§ 50219, 50221, 50223.)

As of January 1, 2024, there is no age or immigration status limitation to be eligible for full Medi-Cal benefits. (Welf. & Inst. Code, § 14007.8.)

The information described above is not a complete list of all eligibility requirements for Medi-Cal. For additional information regarding eligibility requirements for Medi-Cal, visit [DHCS’s website](#).

## 2. Application Procedure

An individual can apply for Medi-Cal by submitting a completed application by [mail](#), in person at their [local county social services office](#), or online at [Covered California’s website](#).

Additional information about the application procedure, including the application in different languages, is available at [DHCS’s website](#).

## 3. The Appeals Process

An individual may appeal a denial or termination of Medi-Cal benefits, but must do so within a specified timeframe. (Welf. & Inst. Code, §§ 10950-10967; Cal. Code Regs., tit. 22, § 50951.)

There are several ways to request a State Hearing:

- Online at [ACMS.dss.ca.gov](#)
- By phone: (800) 743-8525; TDD 1-800-952-8349
- In writing, by completing the “Request for State Hearing” located on the back of any Notice of Action received, and submitting to the local county social services agency
- By mail: California Department of Social Services, State Hearings Division, P.O. Box 944243, Mail Station 9-17-442, Sacramento, California 94244-2430

For additional information about requesting a hearing for a denial or termination of Medi-Cal, visit [DHCS’s website](#). There are other ways an individual can file an appeal or grievance for issues related to their Medi-Cal benefits. For more information, individuals should contact the local county social services agency or their plan’s membership services if they receive Medi-Cal benefits through a health plan.

## B. Medicare

Medicare is a federal health insurance program that provides assistance with the cost of medical and hospital care to eligible and enrolled seniors and people with disabilities who are citizens or permanent residents of the United States. (42 U.S.C. §§ 426 et seq., 1395 et seq.)

Medicare consists of four parts. Part A provides hospital insurance benefits which pay part of the cost of hospital care, related post-hospital care, home health services, and hospice care. (42 U.S.C. §§ 1395c-1395d.) Part A is free to most individuals provided they meet certain eligibility requirements. (42 C.F.R. § 406.5.) Part B provides medical insurance which pays for part of the cost of physician fees and outpatient medical services. (42 U.S.C. §§ 1395j-1395l.) The exact premium for Part B depends on the individual's income level and eligibility for other programs. (Ibid.; see also [Premiums: Rules for Higher-Income Beneficiaries](#) Social Security Administration [as of Dec. 18, 2024].)

Medicare Advantage, also known as Part C, is alternative insurance an individual can buy from a private company that helps pay for services that would otherwise be obtained through Medicare Part A and B. It bundles several coverage types, including Parts A, B, and usually D. (42 U.S.C. §§ 1395w-21 et seq; 42 C.F.R. § 422.1 et seq.; see also [What is Medicare Part C?](#) U.S. Dept. of Health and Human Services [as of Dec. 18, 2024].)

Lastly, Part D helps cover the cost of prescription drugs. An individual can get Part D by joining a Medicare drug plan or joining a Medicare Advantage Plan with drug coverage. (42 U.S.C. § 1395w-101 et seq.)

Additional information is available on the [Medicare website](#).

### 1. Eligibility

There are several ways of becoming eligible for Medicare. Most individuals become entitled to Medicare Part A benefits when they reach the age of 65 and are eligible to receive Social Security benefits or railroad retirement benefits. (42 U.S.C. §§ 426, 1395c; 42 C.F.R. § 406.10.) Many retired employees of the federal government may also qualify. (42 U.S.C. §§ 426, 1395c; 42 C.F.R. §§ 406.10; 406.15.)

A person under the age of 65 may be eligible for Medicare if:

- They have a disability and
- They have been receiving SSDI or railroad retirement disability benefits for at least 24 months

(42 U.S.C. § 1395c; 42 C.F.R. § 406.12.)

There are two diagnoses in which a person under the age of 65 is not subject to the 24 months requirement:

- If an individual has Amyotrophic Lateral Sclerosis (ALS) (also called Lou Gehrig's disease), they are deemed eligible immediately upon collecting SSDI benefits or
- If an individual has End-Stage Renal Disease (ESRD), they may become eligible up to two months prior to receiving a kidney transplant or on the first day of the third month after a course of regular dialysis begins

(42 U.S.C. § 426(h); 42 C.F.R. § 406.13.)

For additional information regarding eligibility requirements visit the [Medicare website](#). For information regarding eligibility for a Medicare Savings Program to assist with Medicare premiums and other costs, visit [DHCS's website](#).

## 2. Application Procedure

An individual can sign up for Part A and Part B Medicare through the Social Security Office, [online](#), or by telephone at 1-800-772-1213 (TTY 1-800-325-0778). An individual can sign up for Part D or Medicare Advantage on [www.medicare.gov](http://www.medicare.gov). Railroad retirees can contact the [Railroad Retirement Board](#) to enroll.

Medicare has very strict guidelines on when an individual can enroll for Medicare. Therefore, it is important to sign up at the correct time to avoid gaps in coverage or late enrollment penalties. (42 C.F.R. § 406.20 et seq.) Some individuals may get Medicare Part A and Part B without having to sign up for it if they are approved for or are receiving retirement or disability benefits from SSA. (42 C.F.R. § 406.6.) For additional information on enrollment periods, visit [SSA's website](#).

## 3. The Appeals Process

An individual may appeal a decision on their Medicare benefits. (42 C.F.R. § 405.940-405.942.) Additional information on submitting an appeal can be found on the [Medicare website](#).

### C. California Children's Services (CCS)

California Children's Services (CCS) is a state program that provides medical services to children under the age of 21 with certain diseases or chronic health problems. (Health & Saf. Code, § 123800 et seq; Cal. Code Regs., tit. 17, §§ 2931, 6500.3.) Services include, but are not limited to, medical treatment, surgical treatment, hospital care, screening of newborns and infants for hearing loss and payment for bone marrow transplants for the treatment of cancer under certain conditions. (Health & Saf. Code, §§ 123840, 123975, 123985.)

Eligibility for the program is determined by the family's income and, in some cases, by the cost of care for the child. (Health & Saf. Code, § 123870.) Applicants to the program who may be eligible for cash grant assistance or Medi-Cal benefits are required to apply for Medi-Cal. (Health & Saf. Code, § 123995.)

Applications can be made at the [CCS office](#) in the county where the child resides. Additional information on the program is available at [DHCS's website](#).

### D. Genetically Handicapped Persons Program

The Genetically Handicapped Persons Program (GHPP) is a healthcare program for adults with specific genetic diseases, such as cystic fibrosis, hemophilia, sickle cell disease, and Huntington's disease. (Health & Saf. Code, § 125125 et seq.; Cal. Code Regs., tit. 17, § 2932; [GHPP Eligible Medical Conditions](#) Cal. Dept. of Health Care Services [as of December 4, 2024.]) Services include diagnostic evaluation, cost of blood transfusions, rehabilitation services, medical treatment, physical and speech therapy, appliances, transportation, respite care, and genetic and long-term psychological counseling. (Health & Saf. Code, § 125140.)

To be eligible for the program an individual must:

- Be diagnosed with a genetic condition that is covered by GHPP
- Be a resident of California and
- Be 21 years of age or older

(Health & Saf. Code, § 125130; Cal. Code Regs., tit. 17, § 2931; [Find out if I Qualify](#) Cal. Dept. of Health Care Services [as of Dec. 4, 2024].)

Individuals who are under 21 years of age may apply if they are financially ineligible for the California Children's Services program. (See [Find out if I Qualify](#) Cal. Dept. of Health Care Services [as of Dec. 4, 2024].)

Although there is no income limit for GHPP eligibility, some program participants may be required to pay an income-based annual enrollment fee to GHPP. (Health & Saf. Code, § 125166.) In addition, an applicant may be required to apply for Medi-Cal. (Health & Saf. Code, § 125180.)

To apply for GHPP, an individual must complete an application form which is available [online](#). The completed application form can be emailed to [GHPPeligibility@dhcs.ca.gov](mailto:GHPPeligibility@dhcs.ca.gov), or faxed to (916) 440-5762, or [mailed](#) to Genetically Handicapped Persons Program MS 4507, P.O. Box 997413, Sacramento, California 95899-7413.

Additional information on GHPP can be found online at [DHCS's website](#) or by calling (916) 440-5762.

### III. TAX AND BUSINESS BENEFITS

#### A. Tax Benefits

Several income, property, and sales tax provisions may benefit people with disabilities. Some of the tax benefits that may potentially apply include:

- Higher standard deduction for taxpayers who are blind (See About Publication 501, Dependents, Standard Deduction, and Filing Information Internal Revenue Service [as of Dec. 4, 2024].)
- Deductions for medical expenses such as purchase and maintenance of wheelchairs and other necessary equipment, medical treatment, prescription drugs, and training and care of service animals (See About Publication 502, Medical and Dental Expenses Internal Revenue Service [as of Dec. 4, 2024].)
- Deductions for the cost of certain special education for children with mental or physical disabilities (See About Publication 502, Medical and Dental Expenses Internal Revenue Service [as of Dec. 6, 2024].)
- A tax credit for dependent care expenses for a spouse or child with a disability paid so that the taxpayer can work or look for work (See Publication 503, Child and Dependent Care Expenses Internal Revenue Service [as of Dec. 6, 2024].)
- A tax credit for certain people who retired on disability (See About Publication 907, Tax Highlights for Persons with Disabilities Internal Revenue Service [as of July 26, 2024].)
- Credits or deductions for providing access to or removing architectural and transportation barriers to the mobility of people with disabilities (See Tax benefits of making a business accessible to workers and customers with disabilities Internal Revenue Service [as of Dec. 6, 2024].)
- Tax credits and exclusions for expenses related to the adoption of a child with a disability (See Topic no. 607, Adoption credit and adoption assistance programs Internal Revenue Service [as of Dec. 6, 2024].)
- Property tax postponement for some homeowners who are blind or have a disability (for additional information, visit the State Controller's website) and

- Exemptions from sales tax obligations on a variety of healthcare purchases including prescribed medications, hemodialysis products, wheelchairs and replacement parts, oxygen equipment, parts and materials used to modify a vehicle for use by people with physical disabilities, and other medical devices and supplies. (Rev. & Tax. Code, §§ 6369-6369.5; see also Sales and Use Taxes: Tax Expenditures (Dec. 2022) Cal. Dept. of Tax and Fee Administration [as of Dec. 6, 2024].) For further information, visit the California Department of Tax and Fee Administration’s website

Tax laws are complex and change frequently. To take advantage of these laws, contact a tax advisor.

### **B. Business Loans for People with Disabilities**

The United States Small Business Administration may make business loans to assist people with disabilities when no other financial assistance is available on reasonable terms. (15 U.S.C. § 636(h).)

People with disabilities who wish to establish, acquire, or operate a small business may be eligible for these loans. (15 U.S.C. § 636(h).) Any public or private organization that operates in the interest of people with disabilities and employs people with disabilities may also be eligible. (*Ibid.*) Contact the [United States Small Business Administration](#) for more information.

In addition, people who are blind and who are licensed to operate vending facilities have priority to operate such facilities on any property owned, leased, rented, or otherwise controlled by any state or federal agency or department. (20 U.S.C. § 107; Welf. & Inst. Code, § 19625 et seq.)

## **IV. PROGRAMS AND SERVICES FOR PEOPLE WITH DISABILITIES**

### **A. In-Home Supportive Services**

In-Home Supportive Services (IHSS) is a program that allows eligible older adults and people with disabilities who are unable to perform activities of daily living themselves to receive in-home care and enables them to remain safely and independently in their homes. (Welf. & Inst. Code, § 12300 et seq.; [In-Home Supportive Services \(IHSS\) Program](#) Cal. Dept. of Social Services [as of Dec. 6, 2024].)

Supportive services include cleaning, cooking, shopping, laundry, paramedical services, personal care services (e.g., bowel and bladder care, bathing, and grooming), accompaniment to medical appointments, teaching and demonstration directed at reducing need for other supportive services, and protective supervision. (Welf. & Inst. Code, §§ 12300, subd. (b); 12300.1.) A person’s care provider may be family members, friends, neighbors, or registered providers through the county public authority. ([IHSS Provider Resources](#) Cal. Dept. of Social Services [as of Dec. 6, 2024].)

To be eligible for IHSS, an individual must:

- Be over 65 years or older, be blind, or have a disability
- Be a California resident
- Have a Medi-Cal eligibility determination
- Live at home or a place of their own choosing (not an acute care hospital, long-term care facility, or licensed community care facility; these are not considered your “own home”)
- Submit a completed Health Care Certification form

(Welf. & Inst. Code, §§ 12050, 12300; [In Home Supportive Services](#) Cal. Dept. of Health Care Services [as of Dec. 6, 2024].)

Applications can be made through the applicant’s county IHSS office. ([In Home Supportive Services](#) Cal. Dept. of Social Services [as of Dec. 6, 2024].)

If a person’s claim for IHSS is denied, they may appeal by asking for a hearing on this denial. For information regarding the appeals process, see the California Department of Social Services [Hearing Requests](#) webpage.

## **B. Rehabilitation Services**

The California Department of Rehabilitation (DOR) is the state agency tasked with providing vocational rehabilitation services to people with disabilities to aid in their employment. (See Welf. & Inst. Code, § 19000; [What We Do](#) Cal. Dept. of Rehabilitation [as of Dec. 6, 2024].) Vocational rehabilitation services include job search assistance and coaching services, auxiliary aide services such as reader services for people with visual impairments and interpreter services for people with hearing impairments, occupational licenses, equipment, and supplies, and physical and mental restoration services such as corrective surgery. (Welf. & Inst. Code, § 19150.)

### **1. Eligibility for Services**

Vocational rehabilitation services are available to individuals with disabilities who need these services to prepare for, engage in, or retain gainful employment. (Welf. & Inst. Code, § 19103.) A person with a disability is defined as someone with a mental or physical impairment that constitutes or results in a substantial impediment to employment and who can benefit from vocational rehabilitation services. (Welf. & Inst. Code, § 19151.) Financial need must be considered when determining eligibility for these services. (Welf. & Inst. Code, § 19018.)

### **2. Application Procedures**

Individuals may apply for services online at the [DOR website](#), or fill out a [Vocational Rehabilitation Services Application \(form DR 222\)](#) and return it to their local DOR office. A list of local offices may be found at the DOR’s [Contact Us](#) webpage.

### **3. DOR Rehabilitation Services Appeals Process**

If a person has applied for services and has been found to be ineligible, or has had services discontinued, they may seek review of this action. (Welf. & Inst. Code, § 19704; [Administrative Review](#) Cal. Dept. of Rehabilitation [as of Dec. 6, 2024].) For information on how to do this, see [Resolving Disputes and Complaints](#).

## **C. Independent Living Centers**

Independent living centers are designed to assist people with disabilities in living fuller and freer lives outside of institutions. (Welf. & Inst. Code, § 19801.) Independent living centers are private, nonprofit organizations run by boards whose majority is composed of individuals with disabilities. (*Ibid.*; [Independent Living](#) Cal. Dept. of Rehabilitation [as of Dec. 6, 2024].) The staff are trained to assist people with disabilities in achieving economic and social independence. (Welf. & Inst. Code, § 19801.) Services provided by independent living centers include peer counseling, advocacy, attendant referral, housing assistance, and information and referral. (*Ibid.*) Other services, such as transportation, job development, equipment maintenance, training in independent living skills, assistive technology assistance, and mobility and communication assistance may also be available. (*Ibid.*)

Individuals with disabilities who are interested in independent living services may contact their nearest center for information regarding how to receive services. For more information regarding independent living centers, including a list of all independent living centers in California, see DOR's webpage on [Independent Living](#).

#### **D. Regional Centers**

California serves people with developmental disabilities through a statewide network of community-based non-profit agencies known as regional centers. (See Welf. & Inst. Code, § 4620; see also [Information About Regional Centers](#) Cal. Dept. of Developmental Services[as of Dec. 9, 2024].) Regional centers assist people with developmental disabilities and their families in securing services and supports which maximize opportunities and choices for living, working, learning and recreating in the community. (Welf. & Inst. Code, § 4640.7.) Some of the services and supports include counseling, early intervention services for at risk infants and their families, planning, placement, and monitoring for 24-hour out-of-home care, training and educational opportunities, and outreach. ([Information About Regional Centers](#) Cal. Dept. of Developmental Services [as of Dec. 9, 2024].)

For purposes of regional center eligibility, a developmental disability is one that begins before an individual is 18 years old, continues, or can be expected to continue, indefinitely, and constitutes a substantial disability for the individual. (Welf. & Inst. Code, § 4512, subd. (a)(1).) Intellectual disabilities, cerebral palsy, epilepsy, and autism are all considered developmental disabilities. (*Ibid.*) This term also includes conditions found to be closely related to intellectual disability or to require treatment similar to that required for individuals with an intellectual disability, but does not include other disabling conditions that are solely physical in nature, solely psychiatric, or solely learning disabilities. (*Ibid.*; Cal. Code Regs., tit. 17, § 54000, subd. (c)(2).)

Individuals believed to have a developmental disability and people believed to have a high risk of parenting a child with a developmental disability are eligible for initial intake and assessment services in these regional centers. (Welf. & Inst. Code, § 4642.) Infants and toddlers with a high risk of having a developmental disability may also be eligible for initial intake and assessment services in these regional centers. (*Ibid.*)

For additional information regarding regional centers, including how to apply for services, individuals may contact the nearest center through [Regional Center Listings](#).

If an individual is denied services at a regional center, they may seek review of this denial. For information on how to do this, see [Lanterman Act Eligibility & Service Appeals](#).

#### **E. Community Mental Health Services**

Some services for individuals with mental health disabilities are provided through county community mental health programs. Every county must adopt a plan for community mental health services. To receive services, an individual should contact the community mental health service in the county where he or she resides. (Welf. & Inst. Code, § 5600 et seq.)

Community mental health services include programs for people who are institutionalized because of mental disabilities, outpatient mental health services, and preventive programs. Each community mental health program has an advisory board, which includes people or families of people receiving mental health services, and other types of individuals as specified by law. (Welf. & Inst. Code, § 5604; also see [County Mental Health Plan Information](#) Cal. Dept. of Health Care Services [as of Jan. 15, 2024].)

## F. California Achieving a Better Life Experience Program (CalABLE)

The California Achieving a Better Life Experience Program (CalABLE) is a savings and investment plan offered by the state to individuals with disabilities that allows them to save up to \$100,000 without the amount counting against eligibility for state public benefit programs. (26 U.S.C. § 529A [establishing qualified ABLE programs for federal law purposes]; Welf. & Inst. Code, §§ 4875, 4880.) Earnings and withdrawals used to pay for qualified expenses may be exempt from taxes. (26 U.S.C. § 529A; Welf. & Inst. Code, §§ 4879, 4875, subd. (m); [Do I have to pay taxes on my account?](#) CalABLE [as of Jan. 16, 2025].)

Individuals are eligible if they:

- Have a disability or blindness that occurred before age 26. Beginning January 1, 2026, the age limit for when an eligible individual's blindness or disability occurred will increase from age 26 to age 46
- Meet the eligibility criteria for disability benefits like SSI and/or SSDI for blindness or disability that occurred before age 26 (or, as of January 1, 2026, before age 46)

(Welf. & Inst. Code, § 4875; [Who is eligible?](#) CalABLE [as of Jan. 16, 2025].)

For further information on the program and to open an account online, visit the [CalABLE's website](#). For information on a special needs trust, which allows for a person with disability to maintain their eligibility for public assistance benefits, despite having assets that would otherwise make the person ineligible for those benefits, individuals should consult with an attorney. (See also, [Special Needs Trust](#), Cal. Dept. of Health Care Services [as of Dec. 9, 2024].)

## G. Services and Programs for People Who are Deaf or Hard of Hearing

The Deaf Access Program (DAP) provides services to ensure that California's public programs are adapted to meet the communication needs of deaf and hard of hearing individuals. (Welf. & Inst. Code, §§ 10620-10629.) For example, these services include communication services, job development and placement, counseling, and independent living skills instruction. (Welf. & Inst. Code, § 10621.) Services are provided by eight contracted private non-profit organizations. ([Deaf Access Program](#) Cal. Dept. of Social Services [as of Dec. 9, 2024]; see generally Welf. & Inst. Code, § 10623.) The DAP has no eligibility requirements other than a demonstrated need for services. ([Deaf Access Program](#) Cal. Dept. of Social Services [as of Dec. 9, 2024]; see also Welf. & Inst. Code, § 10624.) For additional information, contact the closest [DAP Service Provider](#).

California Connect, or the Deaf and Disabled Telecommunications Program (DDTP), is a program that distributes specialized telecommunications equipment to people with disabilities. (Pub. Util. Code, § 2881; [Deaf and Disabled Telecommunication Program](#) Cal. Public Utilities Com. [as of Jan. 15, 2025].) The program also provides a dual-party relay system called California Relay Service and supplies assistance for speech generating devices. (Ibid.) For additional information regarding the DDTP, including information on how to apply for an accessible phone, TTY, or other specialized communications equipment, visit the [California Connect website](#) or call 1-800-806-1191.

## H. Housing and Disability Advocacy Program

The Housing and Disability Advocacy Program (HDAP) is a state-funded program that assists individuals with disabilities who may be experiencing homelessness by providing outreach, case management, disability benefits advocacy, and housing assistance. (Welf. & Inst. Code, § 18999.) Housing-related financial assistance and services provided by HDAP include rental assistance, security deposits, utility payments, moving costs, and legal services. (See [Housing and Disability Advocacy Program](#) Cal. Dept. of Social

Services [as of Jan. 16, 2025].) For more information on the program, including a list of participating counties, please visit the [HDAP webpage](#).

### **I. Decreased Energy Rates**

People with disabilities who rely on life-support equipment in their homes are entitled to an increase in the amount of gas and electricity payable at lower baseline rates through the Medical Baseline program. (Pub. Util. Code, § 739; [Medical Baseline](#) Cal. Public Utilities Com. [as of Jan. 15, 2025].) Life-support equipment includes all types of respirators, iron lungs, hemodialysis machines, suction machines, electric nerve simulators, pressure pads and pumps, aerosol tents, electrostatic and ultrasonic nebulizers, compressors, IPPB (intermittent positive pressure breathing) machines, and motorized wheelchairs. (Pub. Util. Code, § 739, subd. (c)(2).) People who are paraplegic or quadriplegic or have multiple sclerosis or scleroderma, are also entitled to these lower utility rates. (Pub. Util. Code, § 739, subd. (c)(3)-(5).) In addition, people who are being treated for a life-threatening illness or have a compromised immune system may also be entitled to a higher energy allowance at the lower rates. (Pub. Util. Code, § 739, subd. (c)(6).) Eligibility is based on medical conditions or need, not on income. (See Pub. Util. Code, § 739.)

The Medical Baseline program is available through [Pacific Gas and Electric Company](#), [Southern California Edison](#), [San Diego Gas & Electric Company](#), and [Southern California Gas Company](#). For more information or to enroll in the program, an individual should contact their utility company.

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For questions or comments about this publication, please contact the California Department of Justice's Disability Rights Bureau within the Civil Rights Enforcement Section at [DisabilityRights@doj.ca.gov](mailto:DisabilityRights@doj.ca.gov).

Please note that the California Department of Justice only pursues systemic violations by local governmental entities or companies directly impacting the general public or large groups of individuals. It does not handle individual complaints or inquiries. It also does not represent individuals, provide legal advice, or provide updates about its investigations and/or litigation, even to individuals who provided information about those matters. It also does not handle cases involving isolated violations of law, matters against state-level public entities, or out-of-state conduct.

For information on filing a discrimination complaint with regards to CalWORKs, CAPI, CalFresh, IHSS, Medi-Cal, the Service Animal Allowance, and other California benefit programs, see [CDSS's pamphlet on filing a complaint](#).

To report a complaint to the California Department of Justice regarding systemic violations of law by local governmental entities or companies, please contact the Public Inquiry Unit (PIU). PIU staff may not respond to every inquiry, cannot answer legal questions or give legal advice, and cannot act as a personal lawyer for individuals who report a complaint. Complaints may be referred to a more appropriate agency.

For more information about reporting a complaint against a business or company to PIU, visit the [Consumer Complaint webpage](#).

For more information about reporting a complaint against another entity to PIU, visit the [General Comment, Question or Complaint webpage](#).