The insurance system is so confusing, but after I finally figured it out, I was able to get the services I needed and I sometimes help other people who are struggling like I did.

— SHANE R., a musician and a person in recovery from depression and opioid use disorder
The Stress-Vulnerability Model
of Mental Illnesses and Substance Use Disorders

**Recovery Skills**
- Pursuit of goals
- Knowledge of mental illness and substance use
- Healthy lifestyle
- A plan for staying well and preventing relapses

**Coping Skills**
*for stress and symptoms*

**Social Support**

**Stress**

**Biological Vulnerability**

**Medication**

**Skills for not using substances**

**Mental Illness**
*and relapse of symptoms*

**Substance Use Disorder**
*and relapse of using alcohol or drugs*
Questions to get us started:

What services are there for my medical needs?

Are substance use services different from mental health services?

What are “integrated” services for mental health and substance use?

How can you work with your care providers and get your questions answered?

How can you advocate for yourself and get the services available to you?

You will have the opportunity to discuss these questions and more in this module about getting your needs met in the health care system.

We will cover **5 topics** in this Module:

**Topic 1:**
Getting Services through the Health Care System

**Topic 2:**
Getting Services through the Mental Health System

**Topic 3:**
Getting Services through the Substance Use Disorder Treatment System

**Topic 4:**
Understanding Health Insurance and Financial Benefits

**Topic 5:**
Advocating for Yourself

Reminder, set an Agenda:

Here is the format of each Enhanced IMR session:

1. Review the last session
2. Check in on
   - home practice
   - goals
   - substance use
   - symptoms
3. Learn information about a new topic
4. Summarize session and decide on home practice
Engaging in health care services is an important part of achieving and maintaining a healthy life. Health care is a term that can include physical health care, mental health care, and care for substance use disorders. Often these services are offered in different ways and in different places, but in some cases a person can receive care for all three in an integrated way. This module explores all three types of care systems, starting with medical care services in this topic.

When accessing services in the health care system, the difficulties people encounter generally fall into these three categories:

- Being able to pay for the care they need (or have insurance cover it)
- Having access to a location that provides primary care
- Finding a doctor who is easy to engage with

In this session, we will discuss two important subjects for helping you get services through the medical health care system:

- Identifying common medical health care services
- Understanding why primary care services are so important

Let’s Talk About It

Have you ever been confused about how to get health care services?

Who has helped you answer questions in the past?

What questions do you have now about health care services and the health care system?
Common health care services

The list below describes some commonly available services for people with physical health problems:

**Primary care services:** are provided by physicians trained in comprehensive initial assessment and continuing care. They often take place in a primary health care clinic with doctors and supportive health care professionals. Examples of primary care include routine health check-ups, screenings, and treating illnesses that are not emergencies.

**Emergency care:** is for people who have an injury or condition that needs immediate medical attention, when delaying care would be life threatening or life altering.

**Specialty care:** is for advanced or complicated conditions that need more complex care than can be provided with primary care services. Examples of specialty care are oncology for cancer, or orthopedics for bones. People usually receive specialty care after being referred by their primary care doctor.

**Urgent care:** is a convenient option to receive care for medical problems when you are not experiencing a medical emergency and your primary care physician is not available, such as on a weekend, or when your doctor does not have appointments available.

**Dental services:** are focused on oral care, most frequently for teeth. Dental care is an important part of overall health and dental clinics are widely available in the United States. Health insurance usually covers dental services separately from other medical services.

**Mobile clinics:** provide services in neighborhoods with limited access to medical services. These clinics are usually large vehicles like buses or semi-trailers that have been fitted with the features of a doctor’s office.

**Walk-in clinics:** often called “minute clinics,” these clinics provide medical care without an appointment. This can include urgent care facilities, clinics located in stores and pharmacies, and free clinics or community health care clinics.

**Integrated care:** often refers to services that integrate primary care and behavioral health care including mental health and substance use. These services can be provided in a specialty behavioral health clinic or medical clinic.
Nurse line: is provided by phone and is sometimes called a health information line. These lines exist to help answer health questions and provide advice like whether or not to go to the emergency room, or how to manage a fever in the middle of the night. These lines are staffed by licensed nurses and are usually available 24 hours per day.

In-home health services: are provided in the home by licensed health care providers, or other professionals. They offer a range of services to assist in daily living activities for people who benefit from help with those tasks. Services may be performed by nurses, home health aides, physical therapists, respiratory therapists, and other medical professionals.

Pharmacies: are retail or medical facilities where people obtain medications. A pharmacist, or an expert in drug therapy oversees prescription medications. A pharmacist can be an excellent source of information and guidance regarding medications.
Make It Your Own

Medical Health Care Services Checklist

The medical health care system offers a variety of services. This checklist is an opportunity to explore the types of services you have received, or are interested in getting.

<table>
<thead>
<tr>
<th>Service</th>
<th>I have received this service</th>
<th>I am interested in getting this service</th>
</tr>
</thead>
<tbody>
<tr>
<td>Primary Care</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Emergency care</td>
<td></td>
<td></td>
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<tr>
<td>Specialty care</td>
<td></td>
<td></td>
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<tr>
<td>Urgent care</td>
<td></td>
<td></td>
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<tr>
<td>Dental services</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mobile clinics</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Walk-in clinics (Minute clinics)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Integrated care</td>
<td></td>
<td></td>
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<tr>
<td>Nurse line</td>
<td></td>
<td></td>
</tr>
<tr>
<td>In-home health services</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pharmacies</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Let’s Talk About It

Which services are you currently receiving?
Which services would you like to receive?
Do you know if the services you would like are available in your community?
Choose one of the following options to practice or make one up.

**OPTION 1:**
Do an Internet search or talk with a trusted person about a health care service you would like to know more about.

**OPTION 2:**
Find out what kind of health care coverage you have and what costs are associated with attending an office visit with a primary care provider.

Make a plan for home practice this week:

- What I will do
- When
- Where
- With whom

Looking at your goal tracking sheet, which step will you work on this week?

To complete this step, I will use the following plan:

- When
- Where
- With whom
KEY POINTS • Topic 1

Getting Services through the Health Care System

There are many different types of services for medical needs.

Primary care is important in helping people prevent and manage medical issues.
Topic 2
Getting Services through the Mental Health System

It can be difficult to navigate the mental health system and get the services you need. Even though integrated care that treats co-occurring disorders at the same time is most effective, the mental health and substance use disorder systems often operate differently. This makes it especially difficult to find out what your options are, and to choose the right ones for you.

In this session, we will discuss two important subjects for helping you get the care you need:

💡 Which mental health services can you get?

💡 What are “integrated” services for mental health and substance use disorders?

Here are a few helpful things to know about mental health services:

- Most people in the United States receive services at a community mental health center.
- Some states allow people to choose which mental health center they want to receive services from, while others limit choices based on where people live.
- Your health insurance coverage determines where you can get care.
- Your health insurance can be public (like Medicare and Medicaid), or private (like Blue Cross/Blue Shield or Cigna).

Let's Talk About It

Have you ever been confused about how to get mental health services?

What questions do you have now about the mental health system?

Who has helped you answer questions in the past?
Which mental health services can you get?

The list below describes commonly available services that can be helpful for people with mental health needs.

**Mental Health Evaluations** focus on identifying people’s strengths, needs and diagnoses, and identifying barriers to recovery.

**Case Management services** help people access and coordinate the healthcare services they need. They also provide assistance in other areas, such as housing, daily living skills, and transportation for appointments. In some places case managers provide other services as well, such as teaching skills for illness self-management.

**Medication Management services** are usually provided by doctors or nurses. They identify the most effective medications and dosages for treating mental health symptoms and preventing relapses. They also monitor the therapeutic effects and side effects of prescribed medications.

**Individual Therapy** involves meeting one-on-one with a therapist or counselor to work on things like achieving goals, managing symptoms, and improving relationships.

**Group Therapy** is similar to individual therapy, but is conducted with a group of individuals working together, and supporting one another. There are many different kinds of groups, such as support groups, skill-building groups, goals groups, recovery groups and psychoeducational groups. There are also groups with a specific focus, such as dealing with trauma or abuse (such as Seeking Safety groups), or learning how to regulate one’s emotions (such as Dialectical Behavioral Therapy (DBT) groups).

**Peer Support or Peer Mentoring** involves meeting with people who have personal experience living with mental illness, and who have received specialized training in providing peer support.

**Social Skills (or Interpersonal Skills) Training** focuses on learning skills for improving relationships with other people, such as how to have rewarding conversations. Skills training is often conducted in groups, but may be done on an individual basis as well.

**Occupational Therapy** helps people improve basic living skills like cooking and budgeting. Recreational Therapy helps people find fun ways to spend free time.

**Family Services** can educate and support family members and friends so they are better able to support individuals with mental illnesses.

*Continued on next page...*
Day Treatment or Partial Hospitalization programs provide groups, activities, and other services for people living in the community. These programs usually provide several hours of services per day (such as 4–7 hours a day), for several days per week (such as 3–5 days a week), and are intended for people who need more intensive services.

Crisis Services are typically available 24 hours a day by making a telephone call. Sometimes called “hotlines,” they help people whose stress or symptoms seem out of control, or who feel suicidal or like they want to hurt themselves or others. This may involve a team that goes out into the community, or an on-call support person that might meet an individual at the Emergency Room. Sometimes crisis services are available at a general hospital.

Supported Housing services provide practical support to help individuals live independently in their own homes in the community. This support may include things like money management, shopping, and apartment upkeep.

Supported Employment and other Vocational Rehabilitation services help individuals who want to find a job or enroll in school. They also help people keep jobs, and succeed in achieving their educational goals.

Assertive Community Treatment (ACT) is a team-based approach to providing a wide range of services, mostly in the community instead of at the mental health center. ACT services are provided by a special team of mental health professionals, including case managers, nurses, clinicians, and psychiatrists, who work closely to help meet all of the person’s mental health and daily living needs. ACT teams are usually reserved for people who have recently had two or more psychiatric hospitalizations, a long inpatient stay at a psychiatric hospital (such as over 6 months), or problems related to homelessness.
Make It Your Own

Mental Health Services Checklist

Most community mental health programs offer many of the services listed earlier. This checklist is an opportunity to explore the types of services you have gotten, or are interested in getting.

<table>
<thead>
<tr>
<th>Service</th>
<th>I have received this service</th>
<th>I am interested in getting this service</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mental Health Assessment and Diagnosis</td>
<td></td>
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<tr>
<td>Case Management</td>
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<tr>
<td>Medication Management</td>
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<td>Individual Therapy</td>
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<tr>
<td>Group Therapy</td>
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<tr>
<td>Peer Support</td>
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<tr>
<td>Social Skills Training</td>
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<tr>
<td>Occupational Therapy</td>
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<tr>
<td>Family Services</td>
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<tr>
<td>Day Treatment or Partial Hospitalization</td>
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<tr>
<td>Crisis Services</td>
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<tr>
<td>Supported Housing Services</td>
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<tr>
<td>Supported Employment Services</td>
<td></td>
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<tr>
<td>Assertive Community Treatment (ACT) Teams</td>
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</tbody>
</table>

Let’s Talk About It

Look at the services you checked on the Mental Health Services Checklist.

Which services are you currently receiving?
Which services would you like to learn more about and possibly receive?

Do you know if the services you would like are available at your local mental health center?

**KEY POINT**
There are many different kinds of mental health services.
What are “integrated” services for mental health and substance use disorder?

When someone has both mental illness and substance use disorder, we say they have “co-occurring” or “dual” disorders. Integrated Treatment for Dual Disorders (IDDT) treats mental illness and substance use disorder at the same time. In the past, people with co-occurring mental health and substance use disorders couldn’t get mental health treatment because of their substance use disorder. Likewise, they couldn’t get treatment for substance use disorder because of their mental health symptoms. That meant they often did not get the help they need. Integrated Dual Disorder Treatment (IDDT) is multidisciplinary. This means specialists from different fields work together to provide care. Different treatment strategies are also combined, including pharmacological (medication), psychological, educational, and social interventions.

Research shows that integrated services are best for co-occurring disorders. Integrated programs for mental health and substance use problems provide:

- Time unlimited services
- Client-centered goals and treatment that allow people to actively participate in their own treatment
- Shared decision-making between the client and the care provider
- Outreach that allows people to be treated in their own environment
- Help reducing the negative consequences of substance use
- Motivational enhancement to encourage clients to set their own goals and get support from care providers in achieving those goals

Let’s Talk About It

Review the list above describing services provided by integrated programs for mental health and substance use.

Which services does your mental health system provide?

How integrated are the services you receive? (Do you think your mental health and substance use problems are both being addressed? Are they being addressed at the same time?)
Home Practice

Getting Services through the Mental Health System

Choose one of the following options to practice or make one up.

**OPTION 1:** Explore a mental health service you are interested in getting. Ask your current provider, search online, or call another program to see if they offer it.

**OPTION 2:** Share your Mental Health Services Checklist with someone involved in your treatment. Describe what you do and don’t like and find sources for additional services.

Make a plan for home practice this week:

<table>
<thead>
<tr>
<th>What I will do</th>
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<tbody>
<tr>
<td>When</td>
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<tr>
<td>Where</td>
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<tr>
<td>With whom</td>
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</tbody>
</table>

Goal Tracking

Looking at your goal tracking sheet, which step will you work on this week?

To complete this step, I will use the following plan:

<table>
<thead>
<tr>
<th>When</th>
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<tbody>
<tr>
<td>Where</td>
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</table>

The step I will work on

With whom
KEY POINTS • Topic 2

Getting Services through the Mental Health System

There are many different kinds of mental health services

Integrated services help people receive services for all the issues they experience in one system.
Topic 3
Getting Services through the Substance Use Disorder Treatment System

Just like in the mental health system, getting the services you need in the substance use disorder treatment system can be challenging. Integrated care at substance use disorder agencies is equally important for people who have co-occurring disorders. Although the mental health and substance use disorder systems operate differently in many ways, some things are the same.

Here are a few similarities between systems:

- In order to receive care, you must attend an interview (often called a diagnostic assessment or evaluation) to identify your most important needs and receive a diagnosis.
- Payment for services usually happens through a third-party payer like, Medicaid, Medicare, or private insurance.
- A diagnosis is needed for payers to agree to fund services.
- Providers (such as doctors or counselors) need to complete a number of forms and paperwork.

Let’s Talk About It

Have you ever been confused about how to get services for substance use problems?

Who has helped you answer questions in the past?

What questions do you have now about the substance use disorder treatment system?
Common substance use disorder treatment services

The list below describes some commonly available services for people with substance use problems:

**Detoxification** (detox) is the first step in treating substance use disorder for many people. Detox is the process of getting alcohol and drugs out of people’s systems and getting them physically stable. It is best done under medical supervision. Detox lasts about 3 to 10 days, and is meant to help with the physical symptoms of substance dependence, such as withdrawal symptoms. Detox services are usually provided at specialized centers or hospitals, with medications used to reduce the unpleasant effects of stopping the use of alcohol or drugs. Detox may also take place at a regular hospital. Even though hospitals don’t advertise detox services, they are required to provide them to those in need.

**Inpatient services** are provided in a hospital or hospital-like setting, and include detox as well as individual and group work focused on developing sobriety. Inpatient programs usually last about 30 days. They can be very helpful because they provide daily programming, and they give individuals time to develop new attitudes and skills in a substance-free environment.

Inpatient care is also a helpful option for people who have complex medical conditions, which can be addressed by the medical staff. However, in some areas inpatient programs are limited.

**Residential treatment services** are delivered in a structured living environment where people have little or no access to alcohol or drugs, and they receive extensive support to stop using them. People may live in a residential treatment setting for 30 to 90 days, or longer. Residential treatment is limited in some areas, but is usually more available than inpatient programs.

**Outpatient programs** include group and individual sessions three or more days per week.

**Recovery maintenance programs** offer ongoing support once people have achieved a significant period of recovery, and provide less frequent sessions than outpatient programs.

**Sober housing** is special housing for people in early stages of sobriety. It is often provided in a home or apartment for a group of people in recovery. Sober housing offers different levels of oversight, ranging from minimum to intensive. Sobriety is usually required to live in sober housing programs.

**Housing First programs** are different from sober housing because they focus first on getting people into their...
own housing, regardless of substance use problems. There’s good evidence that this approach is effective, and it helps many people take their first step towards getting treatment for substance use disorders.

Medication-assisted treatment (MAT) involves medications that can be prescribed to help with cravings for substances. It is often helpful for people stopping substances such as alcohol and heroin (or other opioids, such as prescription painkillers). Methadone and Suboxone are examples of medications commonly used to treat heroin use. Medications can be used for a short period of time, or for long-term maintenance.

Recovery coaches are people in recovery from substance use problems who have received specialized training to support the recovery of others. They are also known as “peer specialists,” and may work at inpatient or outpatient treatment programs.

Self-help groups are run by people with first-hand life experience, rather than trained professionals. There are many different kinds of groups, including Alcoholics Anonymous, Dual Recovery, SMART recovery, LifeRing, and Rational Recovery. These groups are free, and are generally not part of the substance use treatment system, although they may be offered in some treatment settings. Almost every community has one or more free self-help groups for individuals with substance use problems.

Driving education programs are often required for people who have been charged with driving under the influence. These programs teach people about the problems associated with substance use, and the effect substances have on people’s ability to drive safely. They also teach people about laws related to driving safety.

Substance use problems and the legal system (diversion programs)

Many counties in the U.S. offer special programs for people facing drug charges so they can receive treatment in the community instead of going to jail. They are often called “diversion programs” because they divert people from incarceration and get them into treatment instead. One type of diversion program, known as “Drug Court,” uses a team approach. Drug court teams include a judge, social worker, probation agent, public defender, psychologist, and substance use specialist. Together, the team focuses on getting people help for their substance use problems, which are often at the root of their legal trouble.
### Make It Your Own

**Substance Use Disorder Treatment Checklist**

The substance use disorder treatment community offers a variety of services. This checklist is an opportunity to explore the types of services you have received, or are interested in getting.

<table>
<thead>
<tr>
<th>Service</th>
<th>I have received this service</th>
<th>I am interested in getting this service</th>
</tr>
</thead>
<tbody>
<tr>
<td>Detoxification</td>
<td></td>
<td></td>
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<tr>
<td>Inpatient Treatment</td>
<td></td>
<td></td>
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<tr>
<td>Residential Treatment</td>
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<tr>
<td>Outpatient Treatment</td>
<td></td>
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<tr>
<td>Recovery Maintenance Programs</td>
<td></td>
<td></td>
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<tr>
<td>Sober Housing</td>
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<td></td>
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<tr>
<td>Housing First</td>
<td></td>
<td></td>
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<tr>
<td>Medication-Assisted Therapy</td>
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<tr>
<td>Recovery Coaching or Peer Support</td>
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<tr>
<td>Self-Help Groups</td>
<td></td>
<td></td>
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<tr>
<td>Driving Education</td>
<td></td>
<td></td>
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<tr>
<td>Jail Diversion Programs or Drug Court</td>
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<td></td>
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</tbody>
</table>

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### Let’s Talk About It

Look at the services you checked on the Substance Use Disorder Treatment Checklist.

Which services are you currently receiving? Which services would you like to receive? Do you know if the services you would like are available at your local mental health center, at a substance use treatment facility, or in the community?
**Home Practice**

Getting Services through the Substance Use Disorder Treatment

Choose one of the following options to practice or make one up.

**OPTION 1:** Explore a substance use disorder treatment service you are interested in receiving. Ask your current provider, search online, or call another program to see if they offer it.

**OPTION 2:** Share your Substance Use Disorder Treatment Checklist with someone involved in your treatment. Describe what you do and don’t like and find sources for additional services.

**Make a plan for home practice this week:**

- **What I will do**
- **When**
- **Where**
- **With whom**

**Goal Tracking**

Looking at your goal tracking sheet, which step will you work on this week?

- **The step I will work on**
- **When**
- **Where**
- **With whom**
There are many different services for treating substance use disorders.
Topic 4
Understanding Health Insurance and Financial Benefits

The cost of medical, mental health, and substance use care can be very high. That’s why most people use health insurance. Many people without private insurance qualify for insurance through the County, State, or Federal Government.

Financial assistance can also help with living expenses. To find out if you qualify for some of the benefits described in this topic, it might be helpful to speak with a benefits counselor, case manager, or therapist.

Understanding your benefits can help you get the most out of them. In this session, we will discuss four important subjects to help you understand your health insurance and financial benefits:

- Health insurance programs
- Financial benefits
- Applying for financial benefits
- Appealing when benefits applications are denied

Health insurance programs

The list below contains the most commonly available insurance programs:

**Medicare** is the federal health insurance program for people 65 or older, and for people who have a disability and who have a significant work history. Generally, if people are approved for Social Security Disability Insurance (SSDI), they are eligible to receive Medicare.

**Medicaid** is a medical insurance program designed to assist in funding medical care for people who have a low income. The federal and state governments provide support for Medicaid. In most states people receiving Supplemental Security Income (SSI) automatically qualify for Medicaid.

**Private health insurance** companies require their customers to pay monthly premiums. These costs are paid for either by you, or your employer if you are working and insurance is part of your benefits. These plans vary in the services they will or will not cover. It is important to learn about these details if you are choosing a private plan. Blue Cross and Blue Shield, United Health, and Cigna are examples of private health insurance companies you might recognize.
Mental Health Parity and Addiction Equity Act

It is important to know that in 1996 Congress enacted the Mental Health Parity Act, and then in 2008 they enacted the Mental Health Parity and Addiction Equity Act. These two laws state that mental health and substance use disorder treatment will be covered at the same level as medical and surgical benefits by private insurance plans. In 2009, these rulings were extended to Medicaid and Children’s Health Insurance.

**Make It Your Own**

Health Insurance Checklist

Use the checklist below to identify the types of insurance programs you have used in the past, or are interested in getting now.

<table>
<thead>
<tr>
<th>Insurance Program</th>
<th>I have used this program</th>
<th>I am interested in this program</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medicare</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Medicaid</td>
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<td></td>
</tr>
<tr>
<td>Private Health Insurance</td>
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</tbody>
</table>

**Let’s Talk About It**

Review the services you checked on the Health Insurance Checklist.

Which type of health insurance do you currently have?

Do you think you might be eligible for a different, or an additional kind of insurance?
Financial benefits

The list below describes some commonly available financial benefits:

**Social Security Disability Income (SSDI)** is a federal program that allows workers who become disabled to receive their Social Security benefits early. In order for you to apply for SSDI, you need to have enough work credits based on taxable employment to be covered for Social Security purposes.

**Supplemental Security Income (SSI)** is a federal program with benefits awarded on the basis of financial need to adults and children who are disabled, blind, or have limited income and resources. When you file an SSI disable claim, make sure you can show the case reviewer that you have very few financial resources or assets and a low income.

**Public Assistance** is financial assistance provided by many states for individuals who have little or no income and cannot work. One common public assistance program is called Temporary Aid for Needy Families or TANF. Public assistance programs vary from state to state and have specific requirements. They are also often time-limited.

**Supplemental Nutrition Assistance Program (SNAP)** used to be known as the Food Stamp Program. SNAP is for people with little or no income. Eligible people receive SNAP vouchers to use when buying food at a grocery store or supermarket. Sometimes the vouchers are in the form of an “electronic” account. This system is called electronic benefits transfer or “EBT,” and eligible households receive a plastic card, which they can use to buy food.

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### Make It Your Own

**Financial Benefits**

This checklist is an opportunity to identify the types of financial benefits you have gotten or are interested in getting.

<table>
<thead>
<tr>
<th>Benefit</th>
<th>I have received this benefit</th>
<th>I am interested in this benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Social Security Disability Income (SSDI)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Supplemental Security Income (SSI)</td>
<td></td>
<td></td>
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<tr>
<td>Public Assistance (like TANF)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Supplemental Nutrition Assistance Program (SNAP)</td>
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</tbody>
</table>

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### Let’s Talk About It

Which financial benefits do you currently get?

Do you think you might be eligible for another kind of financial benefit?
Applying for financial benefits

As mentioned earlier in this topic, speaking with a benefits counselor, case manager, or therapist may help you find out if you qualify for specific benefits. You can also look online for information about eligibility and how to apply for financial benefit programs.

**Supplemental Security Income (SSI)** and Social Security Disability Income (SSDI) are federal programs. For SSI, you can schedule an appointment to file an application by calling 1-800-772-1213, or contact your local Social Security Office. You can also file an application online.

For SSDI, you can apply for benefits, or start the application process by calling 800-772-1213. A representative can make an appointment to take your application over the telephone, or at a local Social Security Office.

**Public Assistance and the Supplemental Nutrition Assistance Program (SNAP)** are administered by individual states. The application process can be different depending on which state and which county you are in. You should start by contacting your local Department of Social Services (DSS). They should provide you with information on how to apply in your county.

Though Public Assistance is separate from SNAP and Medicaid, you may be able to apply for all three programs at the same time. (You don’t have to apply for all three unless you want to.) Your local DSS should tell you about your rights and duties as someone receiving Public Assistance. Normally, you are given an appointment as part of your application process.
Appealing when benefits applications are denied

Most people have to apply for financial assistance more than once. If you are turned down for any benefits that are a part of a state or federal program, and you feel you are eligible, you may be able to appeal the decision. For federal programs, such as SSI and SSDI, you can find information about how to appeal online at SocialSecurity.gov, or talk to someone at your local Social Security Office.

SNAP, the Supplemental Nutrition Assistance Program, is the program formerly known as food stamps. It is a federal nutrition program that helps you stretch your food budget and buy healthy food.

SNAP benefits can be used to purchase food at grocery stores, convenience stores, and some farmers’ markets and co-op food programs.

SNAP is a federal entitlement program. This means anyone who is eligible will receive benefits. You will not be taking away benefits from someone else if you apply.

The United States Department of Agriculture (USDA) oversees SNAP at the federal level, you apply for benefits at the local agency that provides social services.

For state provided or administered programs such as SNAP and Public Assistance you should receive a written notice telling you if your application was denied. The notice should say why you were denied. You should read the notice carefully. If you still have questions about why you were denied, you should contact your local DSS. If you believe that the denial was incorrect, you can ask DSS for a Fair Hearing.

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**Important Contacts for Financial Benefits**

**Supplemental Security Income (SSI)**

ssa.gov
1-800-772-1213
Contact your local Social Security Office at:

___________________________

**Social Security Disability Income (SSDI)**

ssa.gov/disabilityssi
1-800-772-1213
Contact your local Social Security Office at:

___________________________

**Public Assistance or Supplemental Nutrition Assistance Program (SNAP)**

Contact your local Department of Social Services (DSS) at:

___________________________
Home Practice

Understanding Health Insurance and Financial Benefits

Choose one of the following options to practice or make one up.

**OPTION 1:** Explore a health insurance or financial benefit you are interested in receiving. Ask a benefits counselor, your current provider, search online, or call a program.

**OPTION 2:** Share your Health Insurance or Financial Benefits Checklist with someone involved in your treatment. Describe what you do and don’t like. Find sources for additional services, and how to apply.

Make a plan for home practice this week:

- **What I will do**
- **When**
- **Where**
- **With whom**

Goal Tracking

Looking at your goal tracking sheet, which step will you work on this week?

To complete this step, I will use the following plan:

- **When**
- **Where**
- **With whom**
KEY POINTS • Topic 4
Understanding Health Insurance and Financial Benefits

There are options for both public and private health coverage.

There are many public programs available to help people financially.
Topic 5
Advocating for Yourself

Sometimes people experience difficulties getting the mental health or substance use services they need. This may happen when the services are simply not available in their local area. Other times the services are available, but people need to advocate for themselves in order to get them. To advocate for yourself means to be assertive and speak up to get your needs met. Learning how to advocate for yourself can help you get the services that are available to you.

Here are some real-life examples of problems that could be improved by being a good self-advocate:

“When serious symptoms of depression came back, it took me over a month to get an appointment with a psychiatrist.”

“I don’t work well with my case manager, but they won’t give me someone new.”

“My mental health program won’t treat me for my alcohol problem because they say I need to work on my bipolar disorder first.”

Let’s Talk About It

Do any of these problems sound like one you’ve experienced?

Do you have a different problem that you would like to discuss?

Advocating for yourself

Many problems can be solved by speaking up for yourself. Here are some ideas that may help:

- Consider using peer support. Many mental health and substance use agencies include peer support services. Peer support specialists, or recovery coaches, can help guide people through the systems to get their needs met. Some programs even have “navigators” to help clients figure out how to get their needs met, and to support them in the process.

- Talk about your problem in a calm tone of voice. People may listen better and take you more seriously if you can discuss your issue in a calm, clear manner.

- Keep a record of the problems you experienced. Keeping track of
problems you have experienced may make it easier for someone to help address them with you. It may help to keep these notes in a special place, such as a spiral notebook or on your phone. Include notes about who you talked to and when, and what you did to follow up.

- Talk to someone you have worked well with in the past. If you have a good relationship with a staff member at the agency, tell them about your problem and see if they can help. If they can’t help, ask if they know someone that may be able to assist you.

- Be an active participant in seeking a solution. If you have talked to someone about your problem and they asked you try something on your own, do your best to follow through with it. This will help if your problem was not solved and you need to go back to that person.

- If you have a co-occurring mental illness and substance use problem, you can ask to receive services for both in the same program. If your treatment provider asks you to go to another program to receive treatment for one of your illnesses, you can let them know you would like to receive integrated treatment for both illnesses at one facility. Ask the provider if they could learn about integrated care for co-occurring disorders. You could show them Topic 1 in this module and highlight the section on integrated treatment.

- Don’t get discouraged if your problem is not resolved right away. If the first person you talk to isn’t able to help you, ask who may be able to. Try, and try again—and you most likely will succeed.

- Thank people for their help. Being appreciated for their effort is something that makes everyone feel good. When you thank people for help they give you, they will be more likely to try harder to help you again the next time you need something.

Let’s Talk About It

Have you advocated for yourself in the past?
Did you use any of the suggestions above?
Was there something else you tried that was successful?
Are there any suggestions you would like to try, but want to practice first?
Try It Out

Asking for What You Need

Practicing can make you feel more confident, and it can help you be more effective in your life.

**STEP 1**
*Review the steps of the skill:*
- Tell the person that you are having a problem with your services.
- Identify the services that you are having a problem with.
- Explain what the problems you have been experiencing are.
- State what you would like to have happen with your services.
- Ask for help getting what you need.

**STEP 2**
*Watch a demonstration of the skill*
Your E-IMR practitioner will demonstrate how to use the steps of this skill.

**STEP 3**
*Review the demonstration*
Your E-IMR practitioner will ask for feedback about the demonstration. The practitioner will ask questions like: Did I follow the steps? How effective do you think I was?

**STEP 4**
*Try it out*
Now is your chance to try out the skill. Describe with whom, when, and where you would use the skill. Your E-IMR practitioner will play the part of the other person.

**STEP 5**
*Get feedback*
After you try it out, your E-IMR practitioner will guide a discussion about: what you did well, how effective your performance was, and (possibly) how you could do it even better.

**STEP 6**
*Continue practice and feedback*
Your E-IMR practitioner will help set up more situations to try it out if needed. After each practice, your practitioner will guide a review.

**STEP 7**
*Try it out on your own*
Plan with whom, when, and where you could practice this skill on your own.
I HAVE BIPOLAR DISORDER, and a few years ago I also had a drug and alcohol problem. I would use cocaine to pick me up, and then alcohol and pot to even things out when I hadn’t slept in awhile. I lived in an apartment with a couple of guys, and when I wanted to sleep they were blasting the stereo, and when I wanted to party they would get mad. I decided I needed my own place, but to do that I needed a job. I started looking at ads in the paper and on the Internet, but when I looked at the applications online they all asked for a drug test when you applied. I knew I couldn’t pass a drug test, and felt pretty discouraged. I told my therapist and he told me about the supported employment program at the center.

I made an appointment and met with a supported employment counselor and told him my problem. He helped me find a job that didn’t require a drug test. I started out working 10 hours a week, and I only worked at times I hadn’t used substances. I really liked the job and as time went on, I drank less and used fewer drugs. I also worked more hours. Then, I learned about a supported housing program at the center, which helps people find and keep their own apartments. Now, I’m completely sober, working full-time, and I just got my own apartment. I’m so glad I learned about these programs at my center. I feel proud to have come so far in my recovery.

— Greg
Home Practice

Advocating for Yourself

Choose one of the following options to practice or make one up.

**OPTION 1:** Share this module with someone involved in your treatment. Ask them to help you practice using the suggestions to help you advocate for yourself.

**OPTION 2:** Think of an example in the past where you needed to advocate for yourself. What went well? What didn’t? Write down what you might do differently.

Make a plan for home practice this week:

- What I will do
- When
- Where
- With whom

Goal Tracking

Looking at your goal tracking sheet, which step will you work on this week?

To complete this step, I will use the following plan:

- When
- Where
- With whom
KEY POINT • Topic 5

Advocating for Yourself

Advocating for your needs can help you get services that will support your recovery.