

## SECTION 8

# FINANCIAL AND RESIDENTIAL RESOURCES



# Financial Resources

## [TN Family Support Program](#)

The program is funded by state dollars and designed to assist individuals with severe disabilities and their families to remain together in their homes and communities. Family Support is not a substitute for more comprehensive services provided under other programs, including the Medicaid HCBS Waiver, TennCare, Medicare, or private insurance.

## [Vista Points, Inc.](#)

Located across TN, "Vista Points, Inc. is dedicated to raising awareness about Special Needs Trusts."

## **TN Criminal Injuries Compensation Fund for victims of a violent crimes committed in Tennessee.**

**NOTE:** There are eligibility requirements and applicants must apply for compensation WITHIN ONE YEAR after injury:

- [Criminal Injuries Compensation \(tn.gov\)](#)
- [Criminal Injuries Compensation Resource Guide](#)
- [Criminal Injuries Compensation Resource Guide en Español](#)

## [HelpHopeLive.org](#)

"We support community-based fundraising for people with unmet medical expenses and related costs due to cell and organ transplants or catastrophic injuries and illnesses."

## [Healing Heads Foundation](#)

Healing Heads Foundation's mission is to provide match- grant funding to eligible **Middle Tennessee** brain injury survivors so that they can participate in rehabilitation.




We want to hear from you!  
Complete our short survey to let us know how we're doing.



# Criminal Injuries Compensation

*Hope in your time of need.*

A program of the Tennessee Department of Treasury

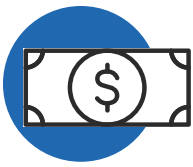


**Are you  
an innocent  
victim of  
violent crime  
in Tennessee?**

**There may be help.**

David H. Lillard, Jr., State Treasurer





## A RESOURCE FOR VICTIMS

If you or someone you know has been an innocent victim of violent crime in Tennessee, the Criminal Injuries Compensation Fund may be a financial resource for you.

The Criminal Injuries Compensation Fund was established as a fund of last resort to financially assist innocent victims of violent crime in Tennessee that results in personal injury. In the case of death, dependent relatives may be eligible for compensation. The program has paid out more than \$325 million in claims to victims and their families since 1982.

The mission of the Tennessee Department of Treasury is to invest in the **well-being** of Tennesseans. The Criminal Injuries Compensation Fund is one way we hope to do so.

Victims and claimants who meet eligibility requirements may be reimbursed for medical expenses, loss of wages, funeral expenses and other unforeseen costs related to the crime.

This brochure contains general information, and is not intended to be used as a sole source. Please visit [treasury.tn.gov/injury](https://treasury.tn.gov/injury) for more information on the Criminal Injuries Compensation Program.



more  
than

**\$325**  
**million**

paid to victims since 1982





## WHO IS ELIGIBLE?

Individuals may be eligible for financial assistance if they are:

### The Victim

- The victim of the crime (the individual who received personal injury)

### Relatives

- A dependent relative of a deceased victim
- The relative of a homicide victim who received mental health counseling
- A relative responsible for funeral/burial costs
- A sibling or parent of a victim of child sexual abuse who has received counseling
- A victim's child who witnessed domestic violence against the parent and received counseling

### Administrator

- The administrator of a deceased victim's estate

### Preventing Crime

- Someone who was injured trying to prevent a crime or apprehend a criminal

**Additionally, a victim must meet the following conditions to be eligible for compensation:**

- The crime must be reported to authorities within 48 hours unless victim is a minor or there is good cause.
- The crime must have happened in Tennessee.
- The victim's actions cannot contribute to the crime.
- The victim/claimant must fully cooperate with police and efforts to prosecute.
- A claim must be filed within one year of the crime unless there is good cause. Beginning January 1, 2022, the time frame will extend to within two years of the crime.



# ELIGIBLE VERSUS INELIGIBLE

## CRIMINAL INJURIES COMPENSATION FUND

 Covered

 Not Covered



Medical Bills



Lost Wages



Funeral and Burial  
Expenses



Loss of Financial Support  
to Dependents



Pain and Suffering



Moving Expenses

Deposits, Rent, and  
Utility Bills



Travel to Doctor  
Appointments



Costs from Identity  
Theft or Fraud



Lost, Stolen or  
Damaged Property



**Costs  
Covered  
By:**

- Health Insurance
- Auto Insurance
- Life/Burial Insurance
- Sick/Vacation Pay
- Workers' Comp
- Court-Ordered Restitution
- Donations
- Home-Owner's Insurance
- ANY other public or private resource

Based on state law, some restrictions apply.  
Visit [treasury.tn.gov/injury](https://treasury.tn.gov/injury) or call (866) 960-6039 for  
a full list of eligible and ineligible expenses.



## FREQUENTLY ASKED QUESTIONS

Help is available to you at any point in this process. Contact our **Customer Service Representative** with any **questions, comments, or concerns.**



### What is the maximum compensation?

The maximum benefit of combined expenses for a victim and/or other eligible persons is \$32,000.

### Should I file a claim if my bills have been paid by insurance?

It depends. The program is a fund of last resort, and can only consider those portions of a bill that are not covered by another source.

### Do I need a police report?

Yes, or another official document to show the crime was reported appropriately.

### Does an arrest have to be made before I file a claim?

No. It is possible the offender may not be identified or arrested.

### Must the case in court be finished before I file a claim?

No. In fact, the trial may not be finished until after the time limit to file a claim has expired.

### How are payments made?

Payments may be made directly to the service provider, or, in some cases, directly to the victim.

### How are awards paid to a minor?

Usually, an award that is paid directly to a minor is placed in trust with the juvenile court. The court will determine if the funds may be used before the child reaches age eighteen.

### Are victims of car/boating accidents eligible?

If the victim is injured in one of these specific crimes: DUI, fleeing the scene of an accident (with a serious injury), or a driver intentionally struck the victim. Certain exclusions apply for passengers riding with an intoxicated driver.

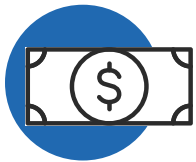


## Who are the eligible relatives?

As defined by law, the victim's "relatives" include the spouse, parent, grandparent, stepparent, child, grandchild, brother, half-brother, sister, half-sister, and the spouse's parents or stepparents.

## How long does it take to process a claim?

Each situation is unique depending on circumstances such as complexity of claim and current volume. Claims are typically processed within 90 days, but incomplete applications, missing documentation, and suspended claims may delay the process.



# APPLY FOR COMPENSATION

In most cases, a claimant (individual applying for compensation) is the individual responsible for payment of expenses associated with the crime. Legal guardians must file claims for those under 18 or those incapable of filing on their own behalf. The Division contracts with CorVel Corporation, a claims management company, for the processing of claims for the Criminal Injuries Compensation Program.

1

**Complete and submit application online**

2

**Application reviewed by CorVel, along with any necessary supplemental information requested**

3

**Eligibility Assessed after all information has been received**

4

**Claimant Notified of decision in writing**



[treasury.tn.gov/injury](https://treasury.tn.gov/injury)



**(866)960-6039**

# Compensación por Lesiones Debidas a un Delito

*Esperanza en sus momentos de adversidad.*

Un programa del Departamento del Tesoro de Tennessee

¿Es usted víctima  
inocente de un delito  
de violencia en  
Tennessee?

Es posible que le  
puedan ayudar.



David H. Lillard, Jr.  
Tesorero del Estado

## Un recurso para las víctimas

Si usted o alguien que usted conoce ha sido víctima inocente de un delito de violencia en Tennessee, el Fondo de Compensación por Lesiones Debidas a un Delito puede ser un recurso de ayuda financiera para usted.

El Fondo de Compensación por Lesiones Debidas a un Delito fue creado como un fondo de última instancia para ayudar financieramente a las víctimas inocentes de delitos de violencia en Tennessee que sufren daños personales. En caso de muerte, los familiares dependientes pueden ser elegibles para recibir una compensación. El programa ha pagado más de \$325 millones en reclamaciones a las víctimas y sus familias desde 1982.

**La misión del Departamento del Tesoro de Tennessee es invertir en el bienestar de sus residentes. El Fondo de Compensación por Lesiones Debidas a un Delito es una de las maneras en que esperamos lograr dicha misión.**

 **más de \$325 millones**  
pagados a las víctimas desde 1982

Las víctimas y los solicitantes que reúnen los requisitos de elegibilidad pueden ser reembolsados por gastos médicos, pérdida de salarios, gastos funerarios y otros gastos imprevistos relacionados con el delito.

Este folleto contiene información general y no está concebido para ser utilizado como única fuente de información. Visite [treasury.tn.gov/injury](http://treasury.tn.gov/injury) para obtener más información sobre el Programa de Compensación por Lesiones Debidas a un Delito.

## ¿Quiénes son elegibles?

Las personas pueden ser elegibles para ayuda financiera si son:



### La víctima

- La víctima del delito (la persona que sufrió daños personales)



### Familiares

- El familiar dependiente de una víctima fallecida
- El familiar de una víctima de homicidio que ha recibido terapia de salud mental
- El familiar responsable de los gastos de entierro y funeral
- El hermano o padre o madre de una víctima de abuso sexual infantil que ha recibido consejería
- El hijo de una víctima que presencié actos de violencia en contra del padre/la madre y ha recibido consejería



### Administrador

- El administrador del patrimonio de una víctima fallecida



### Prevenir el delito

- Alguien que fue lesionado al intentar prevenir el delito o aprehender a un delincuente

La víctima también debe reunir las siguientes condiciones para ser elegible para la compensación:

- El delito tiene que ser denunciado a las autoridades en un plazo de 48 horas, a menos que la víctima sea menor de edad o existan motivos fundados para no hacerlo.
- El delito tiene que haber sucedido en Tennessee.
- Las acciones de la víctima no pueden haber contribuido al delito.
- La víctima/solicitante tiene que cooperar plenamente con la policía y los esfuerzos para enjuiciar a los culpables.
- La reclamación tiene que ser presentada en un plazo de un año a partir de la fecha del delito, a menos que existan motivos fundados para no hacerlo.

## ELIGIBLE O NO ELEGIBLE











Fondo de Compensación por Lesiones Debidas a un Delito



Cubre



No cubre

 Cuentas médicas	Depósitos, alquiler y facturas de servicios públicos 
 Sueldos perdidos	Transporte a citas médicas 
 Gastos de entierro y funeral	Costos del robo de identidad o fraude 
 Pérdida de apoyo financiero a dependientes	Pérdida, robo o daños a la propiedad 
 Dolor y sufrimiento	Gastos cubiertos por: <ul style="list-style-type: none"><li>• Seguro médico</li><li>• Seguro automovilístico</li><li>• Seguro de vida/entierro</li><li>• Pago por enfermedad / vacaciones</li><li>• Compensación de Trabajadores</li><li>• Resarcimiento acorde a orden judicial</li><li>• Donaciones</li><li>• Seguro sobre la vivienda</li><li>• CUALQUIER otro recurso público o privado</li></ul>
 Gastos de mudanza	

Sobre la base de las leyes estatales, se aplican algunas restricciones. Visite [treasury.tn.gov/injury](http://treasury.tn.gov/injury) o llame al (866) 960-6039 para obtener una lista completa de los gastos elegibles y no elegibles.





## Para solicitar compensación

En la mayoría de los casos, el reclamante (persona que solicita la compensación) es la persona responsable del pago de los gastos relacionados con el delito. Los tutores legales tienen que presentar las reclamaciones de los menores de 18 años o de las personas que no puedan presentar la reclamación por sí mismas. La División contrata a CorVel Corporation, una empresa de gestión de reclamaciones, para el procesamiento de reclamaciones del Programa de Compensación por Lesiones Debidas a un Delito. El proceso es el siguiente:

- 1** Complete la solicitud complete e imprima la solicitud en [treasury.tn.gov/injury](http://treasury.tn.gov/injury)
- 2** Envía el solicitud a CorVel Corporation 2000 Mallory Ln, Ste 130-398 Franklin, TN 37067-8231
- 3** Solicitud revisada por CorVel, junto con cualquier información complementaria necesaria solicitada
- 4** Se evalúa la elegibilidad una vez recibida toda la información
- 5** Se notifica al reclamante de la decisión por escrito

Puede encontrar información adicional y solicitudes disponibles tanto en inglés como en español en [treasury.tn.gov/injury](http://treasury.tn.gov/injury).

 [treasury.tn.gov/injury](http://treasury.tn.gov/injury)  
 (866) 960-6039

## Preguntas más frecuentes

### ¿Cuál es la compensación máxima?

El beneficio máximo de los gastos combinados de la víctima y/u otras personas elegibles es de \$32,000.

### ¿Debo presentar una reclamación si mis facturas han sido pagadas por el seguro?

Depende. El programa es un fondo de última instancia, y solo puede considerar las partes de una factura que no hayan sido cubiertas por otra fuente.

### ¿Se necesita un informe de la policía?

Sí, u otro documento oficial para mostrar que el delito fue denunciado debidamente.

### ¿Es necesario que se detenga a alguien antes de que yo pueda presentar una reclamación?

No. Es posible que el delincuente no pueda ser identificado o detenido.

### ¿La causa judicial debe haber concluido antes de que yo pueda presentar una reclamación?

No. De hecho, puede que el juicio no concluya hasta después de que se haya vencido la fecha límite para presentar una reclamación.

### ¿Cómo se hacen los pagos?

Los pagos pueden hacerse directamente al proveedor del servicio, o, en algunos casos, directamente a la víctima.

### ¿Cómo se paga la compensación a los menores de edad?

Por lo general, la compensación pagada directamente a un menor de edad se coloca en un fondo de fideicomiso del tribunal de menores. El tribunal determinará si los fondos pueden ser usados antes de que el menor cumpla los dieciocho años.

### ¿Las víctimas de accidentes de automóvil/barcas son elegibles?

Si la víctima es lesionada en uno de los siguientes delitos específicos: Conducir bajo los efectos de drogas o alcohol, huir del lugar de un accidente (con una lesión grave), o el conductor intencionalmente golpea a la víctima. Se aplican algunas exclusiones para los pasajeros que viajan con un conductor ebrio.

### ¿Quiénes son los familiares elegibles?

Según lo definido por la ley, los "familiares" de la víctima son el cónyuge, los padres, abuelos, padrastro/madrastra, hijos, nietos, hermano, medio-hermano, hermana, media-hermana, y los padres o padrastro/madrastra del cónyuge.

### ¿Cuánto tiempo se tarda en procesar una reclamación?

Cada situación es única y depende de circunstancias tales como, la complejidad de la reclamación y el volumen actual. Por lo general, las reclamaciones son procesadas en un plazo de 90 días, pero las solicitudes incompletas, la falta de documentación, y las reclamaciones pendientes pueden demorar el proceso.

**Tenemos ayuda disponible para cualquiera de las etapas de este proceso. Comuníquese con nuestros representantes de servicio al cliente si tiene alguna pregunta, comentario o inquietud.**



Departamento del Tesoro, febrero de 2021; Autorización #309018; 5,000 copias.  
Este documento público basado en la web fue se promulgó a un costo de 86¢ por copia.

La información en este folleto está sujeta a cambios legislativos y a interpretación judicial. No sustituye ni restringe la autoridad o los procedimientos establecidos en virtud de los estatutos estatales. Los estatutos que rigen el programa se pueden encontrar en el Código de Tennessee Anotado, Título 29, Capítulo 13, partes 1 y 3. El Departamento del Tesoro de Tennessee opera todos sus programas y actividades libre de discriminación por motivos de sexo, raza, o cualquier otra categoría protegida por la ley federal o estatal. Para recibir este folleto en un formato de comunicación alternativo, comuníquese con el coordinador de ADA del Departamento del Tesoro llamando al 615-741-2956.

# The Help Hope Live Advantage



## ONE-ON-ONE SUPPORT

We pair you with one of our Client Services Coordinators to help you fundraise.



## NONPROFIT STATUS

We offer your community a way to donate that is tax deductible to the full extent allowed by law.



## ONLINE DONATION PAGE

Share your story, collect donations, and receive messages of support through a customizable online campaign page.



## EASY TO SUBMIT BILLS

Once you begin fundraising for Help Hope Live, you are eligible to submit Fund Request Forms to us to cover unmet medical needs.



## KEEP YOUR MEDICAID

Because Help Hope Live maintains discretion over the funds you raise, they likely won't jeopardize your eligibility for asset-based assistance programs. You should check with your state Medicaid office to be sure.



Our **mission** as a national nonprofit is to support community-based fundraising for people with unmet medical and related expenses due to cell and organ transplants or catastrophic injuries and illnesses.

Help Hope Live has discretion and control over the use of all donated funds. Donations made in honor of a specific individual, or in response to campaign solicitations, are restricted by region only and do not obligate Help Hope Live to allocate funds toward a specific individual, as the IRS might deem such donations to be private gifts. Clients receive support according to medical and financial need.

2 Radnor Corporate Center, Suite 100  
100 Matsonford Road  
Radnor, PA 19087

800.642.8399 [helphopelive.org](http://helphopelive.org)



©2018 Help Hope Live

# Your Guide To Medical Fundraising

for Help Hope Live



Ranked in the **Top 1%**  
of U.S. charities





## Start a Campaign

For Help Hope Live to cover the medical expenses insurance doesn't

### YOU ARE NOT ALONE.

Thousands of people each year face significant financial hardship due to a medical crisis. Unexpected expenses related to medical care can add up quickly.

Fundraising can help you pay for these expenses.

### WE ARE HERE TO HELP.

At Help Hope Live® we HELP ease the financial burden of a medical crisis, provide HOPE at a time of overwhelming need, and support patients and families to LIVE life as fully as possible.

Since 1983, we have helped thousands of people raise millions of dollars to offset the cost of out-of-pocket medical and related expenses.

### HOW WE SUPPORT YOU:

- We help you rally your community to raise funds and awareness.
- Provide fiscal accountability for all funds raised.
- Pay bills directly, allowing clients and their families to focus on treatment and recovery.

## Support for Transplant

Organ • Bone Marrow • Stem Cell • Tissue



### Help Hope Live funds the following:

- Health insurance premiums, deductibles, and co-pays
- Hospital bills and lab work
- Dental care (related to transplant)
- Travel, food, and lodging for patient and caregiver during temporary relocation for treatment
- Anti-rejection and other medications, which can easily exceed \$2,500 a month
- Emergency assistance for living expenses (mortgage, rent, utilities)
- Follow-up care and rehabilitation
- Caregiver expenses
- And more!

## Support for Injury or Illness

Spinal Cord Injury • Traumatic Brain Injury • Stroke  
• ALS • Cerebral Palsy • MS • Muscular Dystrophy



### Help Hope Live funds the following:

- Health insurance premiums, deductibles, and co-pays
- Rehabilitation and physical therapy
- Home health care
- Home accessibility modifications
- Vehicle modifications and modified vehicles
- Medical equipment and supplies
- Medications
- Assistive technology
- Exoskeletons
- Service dogs
- And more!

# Residential Resources

## [Traumatic Brain Injury Resources – Directory and Resource Information Guide](#)

See in state and out of state residential facilities within the guide.

### [NeuroRestorative](#)

Located in Benton, Arkansas, this program in Benton offers a continuum of community-based, inpatient treatment and supported living programs for children and adults with brain injury and other neurological challenges.

### [Shepherd Center Brain Injury Residential Program](#)

**Located in Decatur, Georgia**, Shepherd Center's post-acute Residential Program at [Shepherd Pathways](#) provides a safe and therapeutic environment in a structured, home-like atmosphere.

### [Centre for Neuro Skills Residential Inpatient Program](#)

Located in several states (not in TN). CNS provides rehabilitation every hour, every day by reinforcing skills across residential and clinical facilities through staff collaboration and dedication to patient progress.

### [Listing: National Residential Housing and Transitional Care Facilities](#)

- A number of organizations across the United States provide residential living for adults who have experienced brain injuries, spinal cord injuries, and multiple trauma.
- Some locations are supportive living communities, while others provide group home environments with barrier-free housing specially modified to accommodate the needs of persons with disabilities.



We want to hear from you!  
Complete our short survey to let us know how we're doing.

# Thank You!

---

## We're here to help.

Our mission is to bring together professionals to recognize the far-reaching and unique nature of brain injury and to improve services for survivors. If we can help you, please feel free to reach out!



## Contact us:

[tbi@tndisability.org](mailto:tbi@tndisability.org)

## Check out our website:

[www.tndisability.org/brain](http://www.tndisability.org/brain)

## Follow us on social media:

