

Prolonging Work - Supports To Keep You On The Job

Presenters:

Kenneth Mitchell, WorkRx Group, Ltd

Elizabeth Jennings, National Disability Institute

Nicole Lemelle, Special Guest

September 26, 2012 3pm – 4:30pm EST

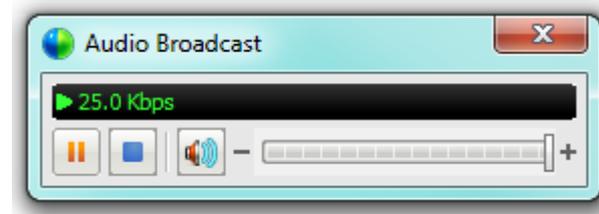
Today's Agenda

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- Welcome
 - ▣ Elizabeth Jennings, NDI
- Housekeeping
 - ▣ Nakia Matthews, NDI
- Overview of Financial Wellness Survey Results and Importance of Economic Empowerment
 - ▣ Elizabeth Jennings, NDI
- Prolonging Work
 - ▣ Kenneth Mitchell, WorkRx Group, Ltd
- Peer Perspective
 - ▣ Special Guest, Nicole Lemelle
- Suggested Next Steps
 - ▣ Elizabeth Jennings, NDI

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- For Q&A: Please use the chat or Q&A box to send your questions to Elizabeth Jennings and we will have our presenter answer them at the end of the presentation during Q&A.

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Please note: This webinar is being recorded and the materials will be placed on the National Disability Institute website at www.realeconomicimpact.org.

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Prolonging Work Supports

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We will discuss:

- Overview of Financial Wellness and relative strategies
- Thinking Differently about Work
- Supports to Keep You on the Job
- Peer Perspective
- Suggested Next Steps
- Q&A

What is Financial Wellness?

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- We define financial wellness as the state of a person's finances with the intent of working towards financial behaviors that limit stress and the impact of stress on one's daily life.

Financial Wellness

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National Poverty Estimates

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Individuals ages 18-64

- For individuals without disabilities, 12.8% had income below the poverty level over the past 12 months
- For individuals with disabilities, more than 2x that rate - **27.3%** had income below the poverty level.

Source: U.S. Census Bureau, 2010 American Community Survey

- No group in America is more in need and more deserving of economic recovery

- For millions of working age adults with disabilities a dependence on public benefits for income, health care, food, and housing becomes a trap that requires limiting income to remain eligible.

Why is Financial Wellness Important?

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- Impacts mental and physical health.
- Impact positively self-concept.
- Changes status with other community stakeholders.
- Directly impacts quality of life.

Financial Wellness and MS

- A recent survey conducted by MSAA and NDI involving individuals with MS indicated:
 - 55.1% of households earn less than \$35k annually, 16.4% earn less than \$50k but more than \$35k annually.
 - When asked about the ability to pay all of their bills in a typical month, 32% have a “very difficult” time paying their bills in a typical month, 46.9% reported a “somewhat difficult time”.
 - 43% of respondents reported that their financial status has affected their ability to access medical care at some point.

Financial Wellness and MS

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- A recent survey conducted by MSAA and NDI involving individuals with MS indicated:
 - 71.7% of respondents do not have enough savings to cover 3 months expenses.
 - 67.1% of respondents reported that their finances were worse since their MS diagnosis.
 - 73.7% of Respondents reported that they were not aware of/have not used financial stability programs (EITC, IDA, FSS, PASS – you will learn about these in subsequent webinars)

Financial Wellness Strategies Exist

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Financial Literacy

Budgeting

Credit Repair

Getting Banked

Use of work incentives

Use of tax incentives

Volunteer Income Tax Assistance

Earned Income Tax Credit

State Medicaid

Buy-In

Programs

Family Self-Sufficiency Programs

Individual Development Accounts

Assistive Technology Loan Funds

Student Loans

Investments and Retirement Accounts

Post-secondary Education

Employment

Self-employment

Micro-Enterprise

Home Ownership

Protection and Advocacy, Taxpayer Advocates, Credit Counseling

Volunteer Income Tax Assistance, Benefits Planning

Work – Health & Multiple Sclerosis

“An Exercise in Good Judgment & Decision Making”

Presented:

“Prolonging work Supports”

National Disability Institute

9.26.2012

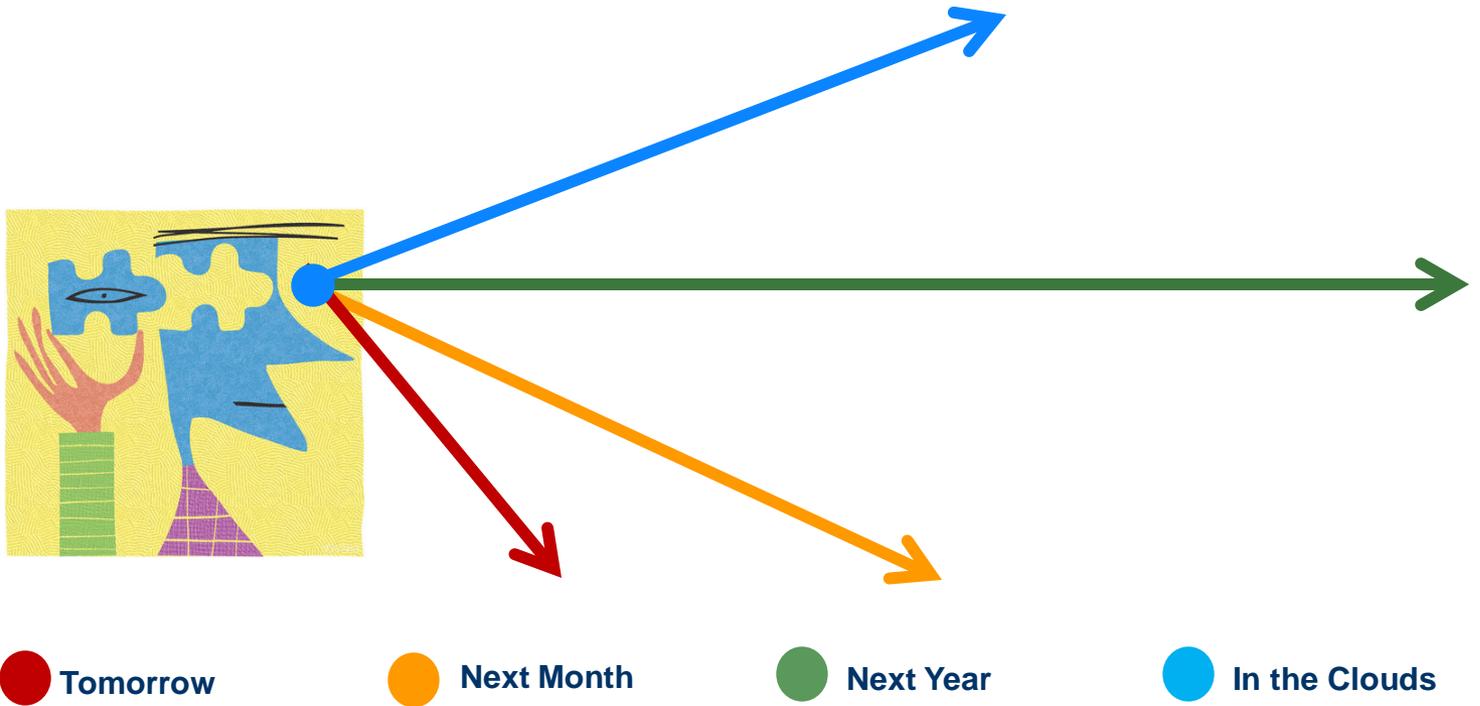


Kenneth Mitchell, Ph.D.
Managing Partner
WorkRx Group, Ltd
Worthington Ohio

Looking at the Big Picture – Good Judgment & Making Decisions

- Define my work - health predicament
 - What is important to me? What has to change? What can change?
- Develop or enhance capacities to solve the work – health predicament
 - Define preferences & desired direction
 - Judgment/values/defining the range of solutions
 - Solution focused decision making to remove or avoid barriers
 - Big picture – connecting decisions today to long term consequences
- Commit to a development, as well as a change plan
- Apply through increments – Prepare “What if” options
- Evaluate, Adapt & Realign

Where is Your Planning Horizon?



Work – Health Connections

- Clear the work & health myths!
- What are the Implications of MS/ treatment on my current/future work capacity?
- What are, will be the consequences of breaks in my employment?
- What are the economic & health consequences of continuing to work vs. leaving work?
- Work – Health barriers: Ambiguity, Ambivalence, Resistance & Fear
- What information needs to be shared with my employer?
- What transitions are possible with my current employer?
- Managing expectations: my expectations, as well as those of my co-workers, employers, disability insurer, family, physician, etc.
- How do I create a work – health plan? Collaborating with my employer, my physician, family, disability insurer, support team.
- What does my post-work plan look like if I am unable or chose not to return to work?

Protecting My Work – Health: Start Today!!!!

- Think Differently – Be the planner, driver, not the spectator
- Develop an accurate picture of your functional capacities (physical, cognitive and emotional)
- Anticipate gaps between job demands and your work capacities 
- Adjust to changes in your functional work capacities (personal and environment)
- Create work or career options based on physical changes, opportunities and values
- Have a Plan B as employment opportunities change, not as you go over the cliff
- Plan B - Financial coverage: Create your financial lifeboat
- Remember – Hope & Panic are not strategies

Defining the Gaps: A Work – Health Matrix

Job Demands

Work Capacities	Job Demands				
	Impairment	Necessary	Frequent	Sometimes	Never
Memory	Yes	X			
Strength	Yes				X
Mobility	Yes			X	
Visual/ Spatial	No	X			
Focus & Concentration	Yes		X		
Reaction Time	Yes			X	
Communication	No	X			
Endurance	Yes	X			

 Not an Issue

 Possible Issue

 Issue

 Critical Issue

Work & Disability Insurance: Please Consider

- **Understand the Rules** Disability Insurance is not an entitlement, it is a contracted benefit - Work with the Employer/Carrier to understand the contract. For example Short term disability - STD (3 to 6 months), long term disability – LTD (6 months with a change in benefits typically at 24 months). Definitions of disability may differ by different types of policies covering a specific job or occupation versus work in general.
- **Pre-Existing Conditions** Most group DI benefits have 1 year pre-existing periods (if you are treated in the 3 months prior to becoming eligible for something that disables you in the next year it is not covered). There is a silver lining to this as you are eligible for full benefits after the year and if you have already been diagnosed you may not get individual disability coverage, but you won't be precluded from getting group coverage.
- **Job Accommodations** Most employers will accommodate and most insurers have rehab experts and funds to help with accommodated RTW and equipment issues. Understand the impact of the Americans with Disability Act, as well as, other resources to guide the employer and you in making accommodations.
- **RTW Incentives** Most private DI carriers and SSDI offer incentives to return to work, typically to support transitions back to full productivity. The disincentives are losing benefits already in place and being subject to new employer's group and health plan pre-ex issues. LTD policies vary, but it is common for policies to include provisions for residual or partial disability benefits for employees who are able to return-to-work – temporarily, or on a part-time basis due to reduced capacity. Typically this would be following a period of total disability.

The Private DI & SSDI Connection

- **“How do private Long Term Disability (LTD) Benefits and SSDI interact?”**
 - Social Security has a different threshold or definition for disability. It focuses on a broader “any occupation” definition of disability as opposed to “own job or own occupation”. If you get to long term disability, (> 6 months off work) most employers terminate the employee who are left with COBRA expenses. If an attempt to get reemployed is made, the individual may be subject to health pre-ex provisions and certainly group benefit pre-ex issues. The SSDI definition of disability can be difficult to meet. For instances in which a private LTD claimant may not qualify for SSDI benefits, the private LTD benefits are – of course – especially crucial.
 - Private LTD coverage is designed to complement SSDI coverage and allow claimants to maintain a more comfortable standard of living post-disability. It too often takes a long time for the Social Security Administration (SSA) to make a decision regarding eligibility for benefits. For disabled individuals fortunate enough to have private LTD coverage, LTD benefits frequently spare them and their families from severe financial hardship while awaiting a decision from SSA and the payment of SSDI benefits.
 - If a worker qualifies for private LTD benefits, she/he is required to apply for SSDI benefits. This is in the interests of the claimant for a number of reasons. If/when the private LTD claimant eventually qualifies for SSDI benefits, the amount of SSDI benefits is almost always subtracted from the amount of private LTD benefits. (This may or may not be the case for individual disability income coverage.) This helps keep private LTD coverage affordable, increases access to private LTD coverage and avoids inappropriate incentives for return-to-work should total disability income benefits exceed or approach pre-disability income.

Useful DI Questions:

- **Eligibility** Am I, in fact, covered under my employer's LTD policy? (A prospective LTD claimant should be sure that she/he is in fact an eligible - that is – covered employee. This depends on full-time v. part time status, length of time employed, etc.)
- **Pre-Existing Conditions** Are there pre-existing condition exclusion provisions under the policy that render me ineligible from ever collecting benefits in connection with a diagnosis of MS? (Residents of New York State are in a unique position with respect to pre-existing condition exclusions. In New York State, such policy provisions delay – rather than exclude – the payment of disability income benefits.)
- **State DI Benefit** Is there a state temporary disability benefits program required by the state in which I work. (There are such programs in CA, HI, NJ, NY, RI, and Puerto Rico).
- **Benefit Amount** How much could I expect in monthly benefits? (What is the proportion of pre-disability income replaced under the LTD policy? How is pre-disability income defined)?
- **Taxes** Will the benefits be subject to income tax? (LTD benefits are typically subject to income taxation. However, some employers execute a maneuver to make benefits under our LTD coverage tax free)

Work & Health Resources

- **Accommodations**

- ADA National Network - <http://adata.org/Static/Home.aspx>
- JAN – Job Accommodation Network - <http://askjan.org/>
- Independent Living Resource Centers - <http://www.ncil.org/directory.html>

- **Maintaining and Obtaining Employment**

- State Vocational Rehabilitation Agency - <http://rsa.ed.gov/people.cfm>

- **Obtaining Employment**

- Department of Labor – One Stop Centers - <http://www.servicelocator.org/>
- Federal Hiring of People with Disabilities - http://www.dol.gov/odep/pubs/scheduleA/abc_Job_Applicants_ODEP_508%20compliant.pdf

- **Collaborative Decision Making**

- Informed Medical Decisions Foundation <http://informedmedicaldecisions.org/>

Work & Health Resources (continued)

- **Disability Insurance**

- **Guide to Disability Income Insurance** is a publication to help consumers understand and evaluate their need for disability income protection.

<http://www.ahip.org/Issues/Documents/2009/Guide-to-Disability-Income-Insurance.aspx>

- **An Employer's Guide to Disability Income Insurance** helps employers understand the benefits of offering disability income coverage to their employees, and introduces key concepts regarding the provisions of group disability insurance policies.

<http://ahip.org/Issues/Documents/2007/An-Employer%e2%80%99s-Guide-to-Disability-Income-Insurance.aspx>

Presenter



Kenneth Mitchell, Ph.D.

Managing Partner
WorkRx Group, Ltd.
614.515.2101

kmitchell@workrxgroup.com
www.workrxgroup.com

Dr. Mitchell received his Ph.D. from the Pennsylvania State University and served for seven years (1975 -1982) as an assistant and tenured associate professor in the School of Medicine, University of North Carolina, and Chapel Hill.

Dr. Mitchell has contributed as a Clinical Assistant Professor at the Case Western University Medical School's Department of Rheumatology, as well as the Ohio State University, School of Medicine, Department of Physical Medicine and Rehabilitation .

Several administrative positions held included, Director of the Ohio Industrial Commission's Rehabilitation Division, President of National Rehabilitation Planners and the Executive Director of the International Center for Labor, Industry and Rehabilitation

Dr. Mitchell served for 12 years as Vice President, Health & Productivity Development for Unum US. In this position, Dr. Mitchell provided leadership in developing innovative solutions to emerging health and productivity issues. He served as the lead researcher on Unum's studies on the *Health, Productivity and Employability of Cancer Survivors*

Upon retiring from Unum in 2009, Dr. Mitchell founded the WorkRx Group and serves as its managing partner. Current work focuses on the management of lost time with folks who appear to be less than motivated to return to work.

The WorkRx Group, Ltd. is a strategic partner with Judgment Index USA, Chattanooga, TN , Laurus Strategies, Chicago, IL and the Burton Blatt Institute at Syracuse University, Syracuse, NY

Peer Perspective

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Nicole Lemelle

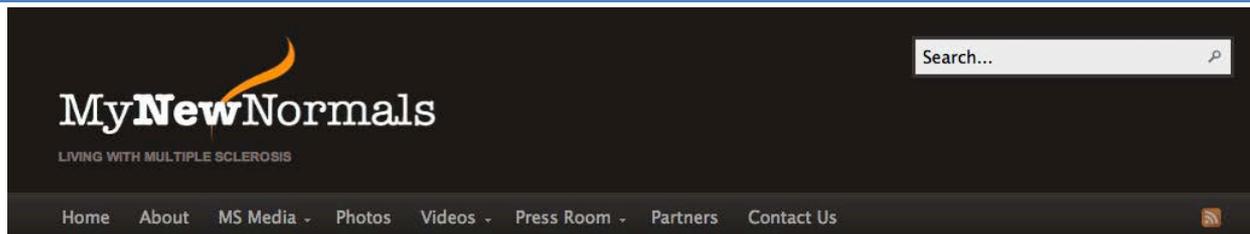
Writer, Activist, and Person living with MS

<http://www.mynewnormals.com/>

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- * Nicole Lemelle—Her New Normals
- * I Have MS But It Doesn't...

FEATURED POST



Forgiving MS
Posted on September 24, 2012 | 26 Comments
It's not a person that committed an offense against me. It's a disease.

[Continue Reading...](#)

EDITORS' PICKS



SEPTEMBER 17, 2012 33

One Moment At A Time
I don't even wish for a cure anymore.



SEPTEMBER 6, 2012 53

Worst Job Ever
Having MS is a full time 24 hours a day job.



SEPTEMBER 5, 2012 22

Like A Hurricane
Hurricanes are like MS. Very unpredictable.

Suggested Next Steps

1. Consider Dr. Mitchell's initial question and define your work-health predicament, considering:
 - What is important to you?
 - What has to change?
 - What can change?
2. Develop an accurate picture of your functional capacities (physical, cognitive and emotional) and identify gaps between your job demands and your work capacities.
 - Look back at slide 19 for an example.

Suggested Next Steps

3. Determine one way that you can take a step towards a change plan:
 - Gather more information
 - Use resources provided to explore accommodations
 - Speak with your disability insurance provider or employer

4. Set a goal to complete items 1, 2 and 3 over the next three months.

5. Share your experience with us.
 - We will send out emails over the next few months to offer you a chance to share your experience.

Resources – Employment Related

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Accommodations

- ADA National Network - <http://adata.org/>
- JAN – Job Accommodation Network - <http://askjan.org/>
- Independent Living Resource Centers - <http://www.ncil.org/> (click on FIND YOUR LOCAL CIL)

Maintaining and Obtaining Employment

- State Vocational Rehabilitation Agency - <http://rsa.ed.gov/people.cfm> (click on STATE AGENCIES/CONTACT INFORMATION)

Obtaining Employment

- Department of Labor – One Stop Centers - <http://www.servicelocator.org/>
- Federal Hiring of People with Disabilities - http://www.dol.gov/odep/pubs/scheduleA/abc_Job_Applicants_ODEP_508%20compliant.pdf

Contact Information

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National Disability Institute

www.realeconomicimpact.org

Elizabeth Jennings

ejennings@ndi-inc.org

202-296-2044