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(On stand-by for webinar to begin)

>> Bill: This is Bill Fertig, manager of the National Spinal Cord Injury Association resource center. If you're here to look for the webinar Back to Work with SSDI, it doesn't have to be scary, you're in the right place. Our presentation will begin in a few moments. Just so you know, future NSCI webinar associations will be presented typically monthly and as well, this and the other webinars in our series will be archived on the NSCIA website, [www.spinalcord.org](http://www.spinalcord.org). Look for the webinar archives page. Give about one week after this webinar to be able to view the archives. We'll begin in just a moment.

For today's webinar, Back to Work with SSDI, it doesn't have to be scary, our presenter is Tai Venuti, Allsup manager of strategic

alliance. With more than 20 years of health, marketing, communications in non-profit, government and corporate arenas, Ms. Venuti develops and grows relationships with organizations that share the company's commitment to empowering seniors and people with disabilities to live lives as financially secure and healthy as possible. Previously Tai managed national public health campaigns for the U.S. Department of Health and Human Services. Ms. Venuti holds a master's degree in public health from St. Louis University with her bachelor's degree in journalism from Michigan State University and is accredited by the Public Relations Society of America. Tai, your presentation today. Tai Venuti will be giving her presentation live in just a moment.

(Pause in proceedings)

>> Bill: We're experiencing a minor technical difficulty at the beginning of our webinar for Back to Work with SSDI, It Doesn't Have to Be Scary. Please hold just a moment.

>> Tai: Hello, Bill. Hello everyone who has joined the webinar. My name is Tai Venuti and happy Halloween. I'm glad you made some time today to spend with us. Okay, great, I am notified that you can hear me now. So I was sharing that I'm in St. Louis and the weather is perfect Halloween weather. It's wet and gray and cloudy and just perfect for the ghosts and goblins but hopefully this webinar

will not be scary to you although it's a subject that can instill fear in people's hearts, it's the thought of going back to work even after you've gone through the process of obtaining SSDI. Before this -- before I start, let me just share also, although SSDI is in the title, this also applies to people who receive SSI. There are a few exceptions between the benefits and the program requirements but those can be addressed later if you have a question about that but most of the information is applicable to both SSI and SSDI.

So again, I guess we're having technical difficulties here. There you go. So today's webinar, today's presentation about what we can expect today. First of all just to give you an idea of the current employment environment for people with disabilities and then those scary thoughts that I alluded to, going back to work and clearing the would be webs, getting that junk out of the attic which sometimes I think is bad thinking, dirty thinking I call it so we're going to clear the would be cobwebs then address the question, why work especially if you're receiving SSI or SSDI you've already put in some effort explaining why you're able to work so why even look at work as an option. I will explain why and then include the Ticket to Work program including port numbers, meet Ticket to Work challenge particularly with a spinal cord injury or disorder then getting started, definitions of the different organizations or providers who can help you on that journey and then remember your worth, just sort

of a reminder, maybe a little pep talk if you will about getting ready to go back to work. And then questions, we'll have time for questions at the end and if as you're going through, since we don't have the benefit of being in the same room physically together where people with raise their hands and ask questions as they come to them, you can type a question into the question box any time during the presentation and Bill, our wonderful moderator will collect those questions and they will be addressed at the end during the question and answer period.

So first, what is the current environment? Well, Allsup actually does a study quarterly on employment and actually our most recent study just came out two days okay so this is actually not the most up to date but the numbers are pretty much the same. People with disabilities experienced an unemployment rate approximately 90% higher than for those with no disabilities so the overall unemployment right was 13.6% with people with disabilities, first is 7.2% for people with no disabilities. Last year logical 3 million people were unable to continue work due to a disability and actually applied for Social Security disability insurance. This year almost one and a half million applications have been filed. Right now there are more than 2 million SSDI claims pending with an average wait time of more than a year for the hearing alone and that's according to Social Security so you can see that there is a -- historically people

with disabilities have been underemployed there's a significant amount of people with disabilities whose disabilities are so severe that they are unable to continue full-time work and there is a significant back log right now of individuals waiting to have their SSDI claims adjudicated.

According to the Social Security board of trustees, this sort of gives you a state of the current environment of Social Security. You may or may not have heard that the Disability Insurance Trust Fund will be depleted by 2016. People are more familiar with the Social Security Retirement Fund which is a totally separate animal. When you pay your FICA taxes you pay a certain percentage for Social Security, SSDI and the other for requirement. So the SSDI trust fund, everything going as it is with the increases in applications and the decrease in the money that's coming into the trust fund, that fund is anticipated to be depleted by 2016.

So what would happen if that happens? Well, that means that people who are -- who already are receiving SSDI benefits would see a 20% decrease in their monthly cash benefits beginning in 2016. Now, I don't know about you but 20%, I mean is a hefty percent and I would not be looking forward to that.

According to Social Security, right now the average monthly benefit

is about \$1,132 a month. And if you have dependents, it's a little over \$1,900 a month. Now, yesterday -- usually there is a cost of living allowance that's allotted every year. There were a few years where there was no increase but yesterday it was announced there would be a 1.5% cost of living adjustment so that average benefit, that means it would jump about \$16 per month for the average SSDI beneficiary, from \$1,132 to \$1,148. The max for SSI, the maximum benefit per month is \$710 for an individual and \$1,066 for a couple so we're not talking, you know, huge amounts of money, of income. This is for people who aren't able to work and this is designed as a supplement to help people when they can no longer continue working.

So with that in mind, the current environment, knowing that people with disabilities are historically underemployed, knowing that there's a huge burden on the Social Security Disability Insurance trust fund right now, knowing there's a possibility those strained resources could be strained even further and so the benefits that you receive could shrink even more. Those in itself are scary thoughts. It could be -- you might think it would be even harder for you if you have not already obtained your SSDI award that you would be able to even get your SSDI benefit and that is true. It is harder if you look over all, at the over all environment, Social Security is awarding less cases and they're awarding -- the time they take to award is longer. But, as I say, It Doesn't Have to Be Scary.

No fear. The counter to those thoughts is that if you currently have SSDI, you can attempt to re-enter the work force to increase your monthly income at no risk to your current benefits. And if you don't have your SSDI benefits already, you have the right to get help, to help you obtain SSDI benefits. And research has shown and Social Security has done its own study, their own inspector general did a study in August 2010 and concluded that if people had help from the very beginning that they could save more than 500 days in the process and more people would get awarded and so there are some -- there is a reason for hope as far as those scary thoughts.

Other scary thoughts. Well, if I qualify for SSDI, doesn't that mean I can't ever return to work, because Social Security pays -- doesn't pay for partial disability, as many of you know. You have to go through the rigorous process of proving you are 100% -- you have a 100% disability, you cannot earn a living wage. And then even if you did feel like you could work, the unemployment rate among people with disabilities is so high you might fear that why try, you would never get hired. Well, again, no fear. It is possible for someone to be both SSDI eligible and a good return to work candidate. At first it might be hard to think of those two statements in the same -- in the same thought because they might run counter to what people traditionally think. But there is a way, and I'm going to explain that in this webinar.

Secondly, the employment of people with disabilities is getting increased attention and support from federal and local governments, businesses and advocacy and community-based organizations. I work with many, many wonderful non-profit organizations such as United Spinal and the National Spinal Cord Injury Association and almost all of them are very much committed to improving employment opportunities for their members, for people with disabilities, taking their advocacy efforts to Washington, D.C., to their state legislators, to their local business communities, and I do believe that that word, that increased attention is getting out and that it can only get better. The environment for employment can only get better. October is National Disability Employment Awareness Month, for example, and I saw a lot of attention, more so than I've seen in the past, towards that message. So there is -- there is hope for increased attention on the value and the good business practice of employing people with disabilities.

Now, very personal scary thought, you know, you're putting yourself out there. If you go for an interview or even to just picture a different endeavor, to start something new, it's always scary. And you might be scared of failure, if you try to return to work. But no fear. Ticket to Work resources include organizations, individuals and employers who truly want to see you succeed. You



will have a team of like -- you know, you might have heard the term "life coaches" or you think of the biggest loser. Just imagine having those physical personal coaches to help you. Ticket to work organizations and the way that they've set it up, a lot of support from people who are incented to see you succeed. And I just found this quote on the internet and I thought it was very apropos. The greatest barrier to success is the fear of failure so let's not let failure stand in the way of us attempting to visualize a life that we really want to live.

So I talk about clearing the cobwebs along with our Halloween theme. It Doesn't Have to Be Scary or messing. There's a lot of myths and misconceptions, as you probably well know, about people with disabilities and their abilities. But based on data from research such as this report that I'll cite, return to work outcomes, less than one half percent of workers with disabilities who receive SSDI are able to earn more than SGA in any given month. That stands for substantial given activity and I'll go over this in numbers later but that's defined as over \$1,040 a month. So although the first half of that sentence might seem negative, wow, less than one half of 1 percent, that's a small amount but if you look at the total number that's mean 400 on and 40,000 individuals. That number is impressive. 440,000 people receiving SSDI are able to earn more than SSDI wage in any given month. About that same number of workers

succeed in reentering the work force and leaving SSDI behind in a typical year so it just goes to show that it is possible. It is not impossible, contrary to the way a lot of people might think.

Based on another study, nearly 30% of SSDI beneficiaries eventually find work. That's already a third. And nearly 7% have their benefits suspended for at least one month for work and earning more than SGA. Now it kind of makes sense that these shares are much higher for beneficiaries under age 40. Now, what's interesting to me about this fact is that over time, right now the people applying for Social Security disabilities built are becoming younger and younger so the people who are applying, that age bracket is becoming much younger although the average age of someone receiving SSDI which I consider still very young is 53 years old. I don't know if that surprises any of you. I saw 53 and I thought of that as a very young number. Of course the older I get, the younger 53 sounds.

But nevertheless, that's the average age of someone who receives SSDI. Most beneficiaries who find work and use the work incentives offered by Ticket to Work do so during their first five years after their initial award. So that's not to say if you have been receiving SSDI for seven, ten, 15 years that you can't do it. You could very well make it work. It's just that on average people are most successful when using the supports during that first five years after

their initial award.

So just and additional research on the topic. Among SSDI applicants, approximately 20% had substantial work capacity and 23% have some work capacity so working full-time or part-time. A survey from 1997 found that 22% of beneficiaries studied were employed in the ten years following their SSDI award. So again, some good numbers and good tans bell evidence that people who receive SSDI, people who have disabilities, people who have disabilities that require them to stay out of work for at least 12 months or more can and do go back to work.

So why go back to work? Well, disability is a national part of the human experience but it in no way diminishes the right of individuals to living independently, to enjoy self-determination, to make choices, to contribute to society. Work is so much a part of how we identify ourselves and how we interact in our society and in our communities. It should not diminish the right to pursue a meaningful career, and enjoy full inclusion and integration in the in this case, political, social, cultural and educational mainstream of American society.

Now, although I agree wholeheartedly with these sentiments meant, I can't say that I came up with them PIP. It's actually from the federal rehabilitation act of 1973. And I was just cruising the 80s

website and I saw this quote that speaks directly to the question why work. Living with a disability such as a spinal cord injury or disorder should not prevent talented and qualified people from pursuing meaningful careers. So often what prevents us is fear. And so that's why along with the Halloween theme I think it's really apropos to call this It Doesn't Have to Be Scary. You know, SSDI is an important resource for former workers who can't work anymore but the monthly cash benefits are usually much less than they made previously. Employment affords the opportunity to build on your previous work experience, to keep growing professionally and personally. Advances in technology, training and support of mechanisms have evolved. I mean, technology is crazy what you can do with technology these days and it's allowing people with significant disabilities to adapt and ultimately re-enter the economy. With the right opportunities and supports, many people can earn a very high standard of living by Boeing to work and leaving the benefit role.

How can you do that? You can do that one way through Ticket to Work. This isn't the only way but I would say take advantage of it if you were eligible and you are eligible with Ticket to Work when you started receiving SSDI and/or SSI benefits based on your disability. It's free and it's totally voluntary. With Ticket to Work it can help you find the right job for you and it can help you use a

combination of work incentives to maximize your income to enjoy a greater standard of living than you would with just your SSI or SSDI benefits alone. You can return to benefits if on for some reason this working does not work out, you will continue to receive your Medicare or med indicated benefits. During that time you're exempt from receiving continuing disability reviews while you're participating in a program. You can select part-time or work from home alternatives, whatever works for you to help you reach your goal, whatever you did your goal is of financial independence and it helps you re-enter the work force with confidence, knowing your benefits continue during that transition period. It frees you up psychologically without volunteering worry about losing your benefits so you can concentrate on your career goals.

And I talked a little bit about important numbers. Those of you who have gone through the Social Security disability process, you know your head might be swimming. You're all too familiar with different numbers and amount of months and percentages, et cetera. But these are some very important numbers when it comes to returning to work and Ticket to Work.

I talked about substantial gainful activity and that's Social Security's basically definition of their living wage so for 2013 that amount is \$1,040 a month. So if you make \$1,040 a month or more,

they consider you able to make substantial -- to engage in substantial gainful activity. For people who are blind, that amount of \$1,740 a month. So the monthly earnings amount that Social Security uses to determine a month that counts as a trial work period is \$750 a month. I do not know why there's that discrepancy between those two numbers but that is the way it is.

So the month after your trial -- the month after your trial work period ends, you begin an extended period of eligibility, even if you're not working for that month. So there are 36 months after that first month that is your re-entitlement period. During this period your first benefits continue for month earnings below SGA. If your month earnings are above SGA, that will be your monthly income. Benefits are suspended in those months when you're earnings are over the SGA. Now, this is during your extended period of eligibility.

During your trial work period, if you earn higher than SGA, you will still get your full benefit amount. You are entitled to make as much money as you can and still receive your full benefits.

So we'll continue on with important numbers. The first time that you work above that substantial gainful activity, the thousand \$40 in your extended period of entitlement, Social Security will determine that your disability has ceased and will pay benefits for

the month your disability ceased and the following two months. This is sort of like their grace period. If your earnings then do subsequently fall below SGA and you are still in the 36-month re-entitlement period, so that's three years, Social Security will restart your benefits without a new application. So you don't have to go through the whole application process over again. Your benefits will end if you work above substantial gainful activity after that 36-month extended period of eligibility period. However, you may be able to start your benefits again if you stop work within the next five years.

Then there is also a program called the expedited reinstatement which is a safety net for people who successfully return to work and lose their benefits but if you stop work within five years, it may be able to be reinstated provided you meet some specific requirements. And if you do have questions about that, you can address them in the questions at the end of the webinar.

So this is what I call meeting the Ticket to Work challenge. At Allsup, our core business, what we do is we help people obtain their Social Security disability benefits so we are in the business of helping people describe how their disability affects their ability to work. And sometimes, depending on, you know, the individual, every case is different. It could take six months to four years.

So imagine going through an extended period of time proving to an entity that you cannot work. So a lot of times when you go through the SSDI process, it can really kind of beat a person down or kind of brainwash them, like I have to prove I can't work, I have to prove I can't work, I can't work, I can't work, and you're thinking those negative thoughts like I can't work and then you get your benefits and Social Security says hey, do you want to work? So sometimes it's a challenge to shift your gears, shift your mindset.

If you're thinking about applying for our have a claim pending for Social Security disability, I highly encourage you to familiarize yourself with the Ticket to Work program before and during your application process because this can help you visualize an eventual return to work. It's not going to happen within the next 12 months because according to Social Security's definition of eligibility requirement, you have to have your condition must prohibit you from working for 12 months or more but let's say if you can visualize your life past those 12 months, do you think, do you see yourself working once things have died down, once you get adjusted to sea new way of livering, a new way of thinking, once you find the right physical therapy that works for you, different coping mechanisms that might work for you that you didn't have in the past where you couldn't work. Then this can help you take full advantage of the Ticket to Work program when you are ready.



If you are currently receiving Social Security disability, remember these things. Ticket to Work allows you to at the time your ability to work for at least nine months. You will receive full SSDI benefits no matter how much you earn. As long as you report your work activity and as long as you still have your disabling impairment. You will have access to like I said those life coaches, that team behind you of vocational rehabilitation and employment that best fit your needs. This is client -- you drive this bus. You are the person -- you decide what your goals are and you enlist different entities to help you achieve those goals and you can even get help defining your goals if you're having trouble just even visualizing that. You will be eligible for Medicare coverage for nine months after your trial period. That's more than seven and a half years. That's not only a benefit for you but it makes you attractive to subsequent potential employers because as you know, health care coverage costs are a significant investment for employers when they're hiring someone. So someone who already comes in with health insurance coverage is a very attractive employee candidate to an employer.

You are exempt from continuing disability reviews while you're participating in the program. And if your benefits stop because of your earnings level -- first of all, congratulations because you're doing very well, you're earning more than SGA, you can request to

have your benefits reinstated without having to complete a new application. And while you're waiting for your beneficiary statement you're eligible to receive temporary benefits for up to six months so Social Security I believe has tried make this a very safe environment in which to explore returning to work.

So now how could Ticket to Work work specifically with someone with a spinal cord injury or a disorder? Well, I looked around for some research and I found this study. It's actually -- I think this came out last year, I believe it was a 2012 study. They looked at people who actually used the Ticket to Work program and they measured success using four different milestones. So the first milestone they looked at was okay, let's say did the person enroll for Ticket to Work for employment he services, was that person even motivated or interested enough to enroll for employment services.

The second milestone was when they actually started their trial work period. When did they Stein sign up for -- when did they first start working in their trial work period. The third milestone was completion, the completion of those nine months of the trial work period. And the fourth and final milestone was ultimately suspension or termination of benefits because of work. So the people who return to work, they were doing better than they were financially than receiving SSDI, they were earning more than their monthly SSDI,

they were earning more than substantial gainful activity so those were sort of the four milestones that they looked at where people were successful.

So specifically for people with spinal cord injuries and disorders, you know, it is what it is and I don't put this out here to dissuade anybody. Information is knowledge. Knowledge is power and I just wanted to put this out here. It might seem negative in a way because people with spinal cord injuries did not reach milestones as soon as and as frequently as people with other disorders but then again, the glass half empty or half full, many did. So this is what the study found.

It did take longer for beneficiaries with back disorders to reach any of the milestones when compared to beneficiaries with other disabilities. It was a smaller fraction of beneficiaries with back disorders who achieved the milestones. And individuals with back disorders, other musculoskeletal disorders and other psychiatric disorders had a lower probability of achieving milestones.

This might be hard to read but again this will be archived and you can take a look at it. Now that I've given you somewhat -- those statistics seem dismal for people with spinal cord injuries and disorders. This is the chart and how the other disorders compared.

So actually the people who did the best, like who hit the milestones the soonest and more frequently were people who had sensory impairments, especially those people who had hearing impairments. They seemed to have the most success in reaching those milestones.

So again, this is just for your information and to sort of -- and I compare this to for people who go through the SSDI process, most people who apply for Social Security disability insurance get denied. Most people don't appeal, they give up or they're too stressed or what have you and I think a lot of that reason is because they didn't know what to expect. If they had known that most people do get denied and most people have to go through this process, if they had a better understanding, managing expectations we say a lot. I share this information with you so you can manage your expectations. If you don't reach a milestone in a certain amount of time or you don't reach all of the milestones, you know, you're not a failure you're, you're not a loser. I mean, that's just -- that's the way the numbers are. So I just wanted to share that information for you so you go into it being able to manage expectations.

And like I said, every person is an individual, every person is unique. These are just studies based on, you know, a large group of people and you can take this information and use it as you will, whether it's to motivate you or to use, you know, that 3.2% of people

with back disorders who did go back to work, you know, say hey, I want to be one of those. So this information here is just for your knowledge and your use, however you want to use it.

The study -- so this same study, this is a summary of that study and this is what they found. Again, this is just an aggregate of all the people. The probability of achieving those milestones are increased if you are younger so that's defined as if you are under 40 at the time of the SSDI award, you have a better probability of achieving those milestones. If you had a greater number of years of education, if you are African-American, and if you live in a state with lower rates of unemployment at the time of your award.

Now, that one, the African-American statistic might surprise you. The authors of the study had different hypotheses on why that was, and if you're interested in exploring more, I can definitely, you know, talk about that later during the question and answer period.

Conversely, the probability of achieving milestones was reduced if you had a higher benefit at the amount of your award. And that sort of makes sense. If your benefit is higher, you might not have as much of an incentive to -- as you would if you had a lower monthly benefit amount. It was reduced if you were awarded only after an appeal. So it was reduced the longer you were in the system, the

adjudication process, the less likely you were to reach a return to work milestone. And if you were receiving SSI or Medicare benefits at the time of your award, then those milestones were reduced. And one of the reasons the authors hypothesized for this statistic is that people who -- again, people who had Medicare benefits at the time of their SSDI award, that means they were in the system longer than 24 months because there's a 24-month wait before you get Medicare so they had Medicare benefits so there might have been a greater fear of losing those Medicare benefits by enrolling in the Ticket to Work program.

So those are just some information, some overview on what Ticket to Work -- the successes of Ticket to Work. That's just one study. But if you are interested, this is how you can get started. So I've listed here the different entities that can assist you with Ticket to Work. They consist of employment networks, state vocational rehabilitation agencies, work incentives planning and assistance, and protection and advocacy for beneficiaries of Social Security.

So what are all these things? Well, where do you start? Who will help you over the long haul? Well, those are your employment networks and vocational rehab agencies. So your employment network will help you by providing you some free services. They will help you develop your individualized work plan. What are your goals.

And then they will tell you -- and then each EN is independent and they have specialized services but mosts will provide career counseling, job placement and ongoing support services. Some provide additional services. You can shop around on the Social Security website for an employment network that best suits your needs. Some employment networks might, you know, specialize in a different -- in different industries, might have better people that understand the manufacturing industry, some might better understand the retail industry. So you can shop around for an employment network that best suits your needs.

Your state's voc rehab agency will also help you develop an individual employment plan. They often provide more rehab or training services, job readiness services as compared to employment network. And if you need on going support and services after the VR agency closes your case, then you can work subsequently with an EN to continue progress towards your financial independence and career goals.

So how do I make sure I know this Ticket to Work sounds pretty good but how will I make sure that I'm not putting any of my benefits in jeopardy? Well, you can get work incentives planning and assistance. And these are different community-based organizations and they work with you to make sure that your transition from SSDI

or SSI or even during your Ticket to Work is successful. Your community work incentives coordinator will work on you one on one to provide in depth counseling about the benefits you receive and the respective work on those benefits and that can vary from state to state. California is a great example. CAT has state disability, they have Medical, Medicaid. The different Medicaid programs can vary state to state and so these work incentives planning and assistance organizations can help ensure basically that you are not -- you're not going to do anything that would hurt your -- hurt your financial -- your current financial picture.

Okay, and so I'm going through all of this. What are my rights? And what services will help me get and keep a job? So there's the protection and advocacy for beneficiaries of Social Security. And I've heard from some of you before this webinar who had questions that you have tried to go back to work and you found a lot of barriers in your way and a lot of it had to do with some of these issues, these bullets listed here. And so what the protection and advocacy for beneficiaries of Social Security does, they're actually a legal-based advocacy service and they will represent you to remove those barriers and that includes protecting beneficiaries with representative payees, obtaining special education and transition services, understanding issues with disability benefits and work incentives for people who are already entitled to benefits,



understanding -- I mean, the list goes on, especially with points that come directly under the Americans with Disabilities Act, different forms of discrimination, non-compliance with accommodations, simple accommodation requests, understanding your rights in respect to Paige wage and hour issues, your right to transportation and access and protecting for housing assistance.

So that's a lot of information and I know sometimes okay, that's all nice and good, that's a lot of good information but ultimately the decision to go back to work is a very personal one and I know that it can -- like I said, every individual's different. Every individual has unique circumstances, unique life experiences, different supports. Some people have family support, some people don't have family support. You know, what kind of environment you live in. But ultimately the decision to go back to work or to embark on a new -- embark on the unknown, like I said, can be scary. And when I was getting ready for this webinar I thought about a time, you know, where I faced that and I wanted answers. I wanted someone to tell me what to do, what I should do. And so I went to my pastor and I laid out my problem and I wanted her so much just to tell me the answer, to tell me what to do, but she didn't. Instead she looked me in the eyes and she said Tai, just remember your worth. And it was the way she said it and the way she looked at me with such conviction. She my complete attention because I thought she was

going to give me the answer to my problem, but she didn't. She just gave me some advice so that I could answer it for myself.

And since they told -- since then I've noticed when I've come up with other really important life decisions and I'm not sure where to go, I keep seeing her and I keep remembering that conversation and she said remember your worth. You know, what's important to me? What am I worth? And so I wanted to share that with everybody at this webinar today when you're thinking about making a big life decision, you know, going back to work, remember through it all, remember your worth. So often, like I said, people with disabilities are undervalued, devalued, marginalized, you know, not considered. And when you enter the work force, those feelings can be magnified a hundred times because people have not been where you've been. They don't understand what you've been through. They -- and sometimes you just want to scream and you get frustrated and sometimes you feel like, you know, I want to give up, I don't want to bother. This is so much easier, just, I don't want to be engaged. But, you know, remember your worth. And these are just some bullet 90s if it does a little bit help you remember just a little part of that worth.

You know, people with disabilities benefit employers. Study after study after study have been done, and if you want some of these references, I'll be happy to share them with you but these are just

some small examples. They increase production, decrease operational costs, lower turnover rates, reduce health care costs, secure tax credits. Employers are incentivized now. Enhanced federal law compliance just to keep, you know, to follow the letter of the law. Diversity is a wonderful thing. That's what makes America great, diversity. Diversify the workplace environment. Broaden customer bases and marketing opportunities and it boosts customer trust and loyalty.

The another thing, issue that might come up is job accommodations. You know, according to a mini study and this is just one, job accommodations are not that expensive typically cost \$500 or less and it keeps employers in compliance with the law, with the Americans with Disabilities Act.

Examples of common work issues and accommodations for spinal cord injury/disorder. You know, is the desk too low for wheelchair access, remove the center drawer, raise the desk. Purchase different types of furniture that will adapt. Having trouble, you know, working the telephone due to limited hand or arm function, provide a speaker phone, purchase a telephone headset. Keyboard issues, computer issues, like I said, the advances in technology especially with computers are just -- there are so many good applications right now for people with a variety of disabilities that

make access to computer technology accessible.

If there are issues with personal care because of a disability, can we look at flex schedules -- telecommuting or part-time, so different ways to accommodate different needs.

I talked about tax credits. There are tax credits ranging from 2,400 to almost \$10,000, and architectural, making those accommodations. Employers can get tax deductions up to \$15,000 a year.

Section 503 of the rehabilitation act of 1973, just a couple maybe four weeks ago, just a renewed commitment to this. Federal contractors and subcontractors have to make efforts to ensure that 7% of each of their job groups are individuals with disabilities. And they must take affirmative action to recruit, hire, promote and retain individuals with disabilities.

You know, my mom always said to me you're so special. Well, you know, we're all special. But again, just to reinforce that, according to one study, companies that hired syringes with disabilities benefited from the following ways, higher levels of employee morale, stronger commitment and loyalty to the company, increased tenure or length of time with company, and filling vacancies. And 87% of consumers, their consumers prefer to give their business to companies that

employ people we will disabilities. 1 trillion consumer dollars is represented by people with disabilities and their networks.

So real quickly to summarize and we can get to questions, Ticket to Work offers vocational training, job placement and employment supports while protecting SSDI benefits to help you transition back to work. Individuals with disabilities are vital and valuable contributors to the American work force and re-entering the work force does not have to be scary.

Now, I want to play and scary music here but I was afraid of copyright issues so just imagine, you know, Vincent Price and Michael Jackson here with some Thriller music. If after this webinar you still would like more information, especially with SSDI, you can visit [expert@allsup.com](mailto:expert@allsup.com). You can get a free screening to find out if you're eligible for SSDI. And if you are, you know, help navigating the process, and you can go to [allsup.com](http://allsup.com) or [choosework.net](http://choosework.net) for more information on Ticket to Work. So boo. Thanks for joining me.

And so Bill, I'm shouting out to you to let me know if there are any questions that anyone has written in during the presentation.

>> Bill: Thank you so much, Tai. This is a great -- this is great detail on our opportunities for work. As self disclosure, I had that very same experience myself using my Ticket to Work to transition

to my current position. It does work. We have some great questions today for you, Tai, and I'll begin at the beginning. The first question is if I had a summer job with the defense department for three months, will it count towards my nine months of employment?

>> Tai: Well, it would -- now, for it to -- well, I'm just going to assume that this person has SSDI. But like I said, a lot of it will apply to SSI as well. If you are already enrolled in Ticket to Work, yes, it would count as part of your -- if you earned more than substantial gainful -- if you earned more than the \$720 then it would count as one of your nine months. But if you haven't yet signed up for Ticket to Work then it would not count as that. And also if you did work, I hope that you did report that income to Social Security. But if you -- if you are in the Ticket to Work program and you made more than \$720 a month, then yes it would count as three of your nine months.

>> Bill: Okay, Tai, thank you. Next question, meeting the challenge Ticket to Work, do I have to have a spinal cord injury?

>> Tai: No, not -- well, Social Security disability insurance is for anyone who has any physical or mental disability that will prevent them from working for 12 months or more or is terminal. I put in the spinal cord injury specific information because the webinar series is, you know, sponsored by National Spinal Cord Injury Association and United Spinal so I pulled in data that I thought would be interesting to people with spinal cord injuries but the

information is the same for anybody with any type of disability that will prohibit them from working for 12 months or more. Hello?

>> Bill: Just so you know, Tai, you're going in and out a little bit.

>> Tai: Okay, do you need me to repeat my answer?

>> Bill: The last one, please.

>> Tai: So this information is applicable to anyone with any type of disability that he prevents them from working for 12 months or more. I pulled in the spinal cord injury specific information because the webinar is being sponsored by National Spinal Cord Injury Association and United Spinal so I wanted to bring that information for their members specific, that they might be interested in, but it applies no matter what kind of disability you have.

>> Bill: Okay, thank you, Tai. The next question, how does Ticket to Work deal with employers being he completely resistant towards hiring disabled people because of requirements for accommodations under title one of the Americans with Disabilities Act.

>> Tai: Uh-huh, that's a very good question. And that's something like I said I got some e-mails even before the webinar. And when I talked about the different -- the different entities that can help you in your journey back to work, the -- let me find it here. The legal assistant, the legal advocacy group, and there's one in every community -- let me find this. I'm sorry, bare with me here. I know the acronym and I don't want to give you the acronym.

>> Bill: The acronyms all tend to blend together sometimes.

>> Tai: Yeah. Okay, I'll get you the name of it in a minute. But there is an organization that does that legal advocacy and so if the person -- if the employer is not adhering to the Americans with Disabilities Act in providing reasonable, reasonable accommodations, and that's a lot of times where the sticky wicket is, is what is defined as reasonable, but the federal government does have some definitions of what is reasonable. Oh, here it is. So the Protection and Advocacy for Beneficiaries of Social Security, and an acronym is PABSS. And they can take those types of I guess complaints or questions, and you can find your local protection -- your local PABSS on Social Security's website, and they can help, they can intervene, they can explain the requirements to that employer.

Also EEOC is often a resource for people who think that they might -- that their employer might not be following the letter of the law as far as reasonable job accommodations or hiring practices due to, you know, basically just discrimination, not wanting to -- or being, you know, sometimes just ignorant of what a reasonable accommodation is. A lot of employers still have a misperception that accommodations are going to cost them a lot of money when in reality, and that's something that, you know, Protection and Advocacy for Beneficiaries of Social Security can help educate employers about



what is a reasonable accommodation, you know, how simple it could be to make those accommodations and then remind them of what their legally -- what they're legally obligated to do.

So again, that acronym is PABSS and it stands for Protection and Advocacy for Beneficiaries of Social Security. And if you go to choosework.net, then you can -- I believe they have like a finder where you can find your local tab's resource.

Okay. Can you hear me now? Do I need to repeat that again? I'm sorry if I keep cutting in and out. Okay, well, I see the message that someone can hear me fine.

Well, let me say for the people who can hear me, if you have questions, you -- well, I'll tell you my e-mail. It's t.venuti@allsupinc.com. That's t.venuti@allsupinc.com. Because I think we're still having some technical difficulties. So if you can hear me, please feel free to e-mail me. My name is again Tai Venuti or you can visit Allsup.com and you can Google my name -- you can search my name, T-A-I, V-E-N-U-T-I in the Allsup website and then I should come up. But I just want to thank you again for spending the time. Be safe tonight, especially if you live in Boston. I'm sure it's going to be crazy. We out here in St. Louis, we're kind of subdued today, lots of sad faces around here but I am going to sign off and hand

it back to Bill for the wrap-up. Thank you so much, everybody. Best wishes.

>> The organizer has ended the session and this call will be disconnected. Good-bye.

(End of session)

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