



# Staying Employed with Kidney Disease

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Dallas Transplant Institute

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# Thank you to our speaker!

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Mary Beth Callahan, ACSW/LCSW  
Dallas Transplant Institute

- Senior social worker at Dallas Transplant Institute
- Works with chronic kidney disease patients, as well as pre-/post-transplant patients
- Serves on the Board of the Society for Transplant Social Workers
- 2015 recipient of the Robert W. Whitlock Lifetime Achievement Award

# Goals

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- Make plans and goals with kidney disease
- The best way to have insurance
- Understand treatment choices that support employment
- An overview of Social Security Work Incentives

**My kidneys are failing.  
How can I possibly keep working?**

# Questions: ASK, ASK, ASK

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- If you **have** a job, try to keep it!
- **Question** people who say you should stop working
- Do you need a **short period** of time of adjust to your change in medical condition?
  - Short-term disability



# If I Need to Start Treatment....

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- Transplant
- Home treatment
  - Home hemodialysis
  - Peritoneal dialysis

[www.KidneyFund.org](http://www.KidneyFund.org)

[www.kidneyschool.org](http://www.kidneyschool.org)

[www.homedialysis.org](http://www.homedialysis.org)

[www.lifeoptions/goodfuture](http://www.lifeoptions/goodfuture)



# Putting Together the Pieces for Employment

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**Keeping**



**Returning**

# Steps to Success—Knowing!

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## Kidney disease isn't easy

- Fears
- Concerns
- Fatigue
- Expectations
- Anxiety/depression
- Role changes
- Costs
- Side effects





# Find YOUR Strength

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# Prepare

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- Stay strong physically
- Insurance
- Keep contacts
  - Support system
  - Work buddies



# Keep on the MOVE

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- Fight against deconditioning
  - STAY ACTIVE



# Overcome

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- Exercise options in community
  - YMCA
  - Church classes
  - Swim
- Walk the dog
- Walk in the mall
- National Institutes of Health
  - <https://go4life.nia.nih.gov/>



# Short-term Disability

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- It may be the BEST money you ever spend
  - Allows you to have income to gain strength after an illness
  - Makes it possible to keep your current job
  - Makes it possible to keep your insurance



# How to have **Control** over Insurance

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- Problems with access to insurance
  - Medicare terminates 36 months after transplant
    - unless the patient has another disability
    - if over 65
- After Medicare ends
  - **Insurance from an employer (EGHP)**
  - Affordable Care Act (Obamacare)
  - VA



# How can the Department of Labor Help?

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- Workplace accommodation ideas for kidney disease
  - <http://askjan.org/media/kidn.htm>
  - Live chat available
- What Can YOU Do?
- <https://whatcanyoudocampaign.org/>
  - Information for Employees
  - Information for Job Seekers
  - Information for Entrepreneurs

# Life Event



# Something happens that causes a change in ability to earn

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- Dialysis
- Hospitalization
- Transplant
- ?

# Change in Income

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- Short term disability (usually paid for by you)
- SSDI (for adults, usually must have worked 5 of the last 10 years)
- Long term disability (usually paid for by you)

Now, it's time to go **BACK TO WORK!**

# Ticket to Work

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[Learn if You Qualify](#)

[www.chooseworkttw.net](http://www.chooseworkttw.net)

# Social Security Administration

## Ticket to Work and Self-Sufficiency

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Ticket Number  
123-45-6789TW

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Claim Account Number 987-65-4321 W

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Issue Date:

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This ticket is issued to you by the Social Security Administration under the Ticket to Work and Self-Sufficiency Program. If you want help in returning to work or going to work for the first time, you may offer this ticket to an Employment Network of your choosing or take it to your State vocational rehabilitation agency for services. If you choose an Employment Network and it agrees to take your ticket, or if you choose your State agency and you qualify for services, these providers can offer you services to help you go to work.

An Employment Network provides the services at no cost to you. The Social Security Administration will pay the Employment Network if you assign your ticket to it, and the Employment Network helps you go to work and complies with other requirements of the Program. An Employment Network serving under the Program has agreed to abide by the rules and regulations of the Program under the terms of its agreement with the Social Security Administration for providing services under the Program. Your State agency can tell you about its rules for getting services.

*James B. Baird*

Commissioner of Social Security

# Work Incentives



# SSDI

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- Transplant is considered disabling for “12 months”
- Medicare can last 36 months
  - If SSDI ends, you will need to pay the Medicare premiums



# SSDI Work Incentives

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- Trial Work Period
- Extended Period of Eligibility
- Continuation of Medicare Coverage



# Trial Work Period (TWP)

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- Receive Social Security disability benefits to test ability to work and still be considered disabled.
- SSA does not consider services performed during the TWP as showing that the disability has ended until services have been performed in at least 9 months (not necessarily consecutive) in a rolling 60-month period
- In 2016, this monthly amount is **\$810**





# Trial Work Period

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- A person is not eligible for disability benefits or a TWP if they work at the SGA level within 12 months of the start of the impairment(s)
- SSA may delay a medical review of the person's disability case if they are participating in the Ticket to Work program and the ticket is "in-use."



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# Continued Payment Under a Voc Rehab Program

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- If a person participates in a vocational rehabilitation program, benefits may continue until the vocational rehabilitation program ends. To qualify:
  - A person must be participating in an appropriate program of vocational rehabilitation services, employment services or other support services **before their disability ended** under SSA rules; and
  - SSA must review the situation and decide that the continued participation in the program would increase the likelihood of permanent removal from the disability benefit rolls

# Expedited Reinstatement

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- Stopped receiving SSDI or SSI benefits because of earnings from work
- Unable to work because of an impairment(s) that is the same as or related to the impairment(s) that allowed you to get benefits earlier; and

Make the request within 5 years from the month SSA terminated entitlement or eligibility. The termination month is usually later than the month cash benefits stopped being received

- Provisional (temporary) benefits for up to 6 months

# Continuation of Medicare Coverage

- People with disabilities who work will continue to receive
  - 93 consecutive months of Hospital Insurance (Part A);
  - Supplemental Medical Insurance (Part B), if enrolled
  - Prescription Drug coverage (Part D), if enrolled
- The 93 months start the month after the **last month of your TWP**



A sample Medicare Health Insurance card for John Doe. The card features a red and blue header with the Medicare logo. Below the header, it lists the beneficiary's name, Medicare claim number, sex, and the effective dates for Hospital Insurance (Part A) and Medical Insurance (Part B). A large 'SAMPLE' watermark is overlaid on the card. At the bottom, there is a 'SIGN HERE' label with an arrow pointing to a line.

MEDICARE HEALTH INSURANCE	
1-800-MEDICARE (1-800-633-4227)	
NAME OF BENEFICIARY <b>JOHN DOE</b>	
MEDICARE CLAIM NUMBER <b>000-00-0000-A</b>	SEX <b>MALE</b>
IS ENTITLED TO <b>HOSPITAL (PART A)</b>	EFFECTIVE DATE <b>01-01-2007</b>
<b>MEDICAL (PART B)</b>	<b>01-01-2007</b>
SIGN HERE →	

# SSI Work Incentives

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- Plan for Achieving Self-Support
- Continued Medicaid Eligibility
- Medicaid Buy In



# PASS

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- *A plan for achieving self-support (PASS)* allows a person to set aside income and/or resources for a specified time for a work goal.
  - For example, money set aside to pay expenses for education, vocational training, or starting a business as long as the expenses are related to achieving the work goal.
- If a person receives SSI or could qualify for SSI, they can have a plan.
- Form: SSA-545-BK

## Continued Medicaid Eligibility – Section 1619(b)

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- Medicaid coverage can continue, even if earnings along with other income become too high for an SSI cash payment.

To qualify, one must:

- Have been eligible for an SSI cash payment for at least 1 month;
- Still be disabled;
- Still meet all other eligibility rules, including the resources test; and
- Need Medicaid in order to work
- "*threshold amount*" is the measure that SSA uses to decide whether earnings are high enough to replace your SSI and Medicaid benefits

# 1619B

## 2016 1619(b) THRESHOLD AMOUNTS FOR DISABLED SSI BENEFICIARIES

STATE	THRESHOLD
ALABAMA	\$27,075
ALASKA	\$55,597
ARIZONA	\$36,522
ARKANSAS	\$29,763
CALIFORNIA	\$37,184
COLORADO	\$33,605
CONNECTICUT	\$66,520
DELAWARE	\$42,664
D.C.	\$39,930
FLORIDA	\$30,566

[www.ssa.gov/disabilityresearch/wi/1619b.htm](http://www.ssa.gov/disabilityresearch/wi/1619b.htm)



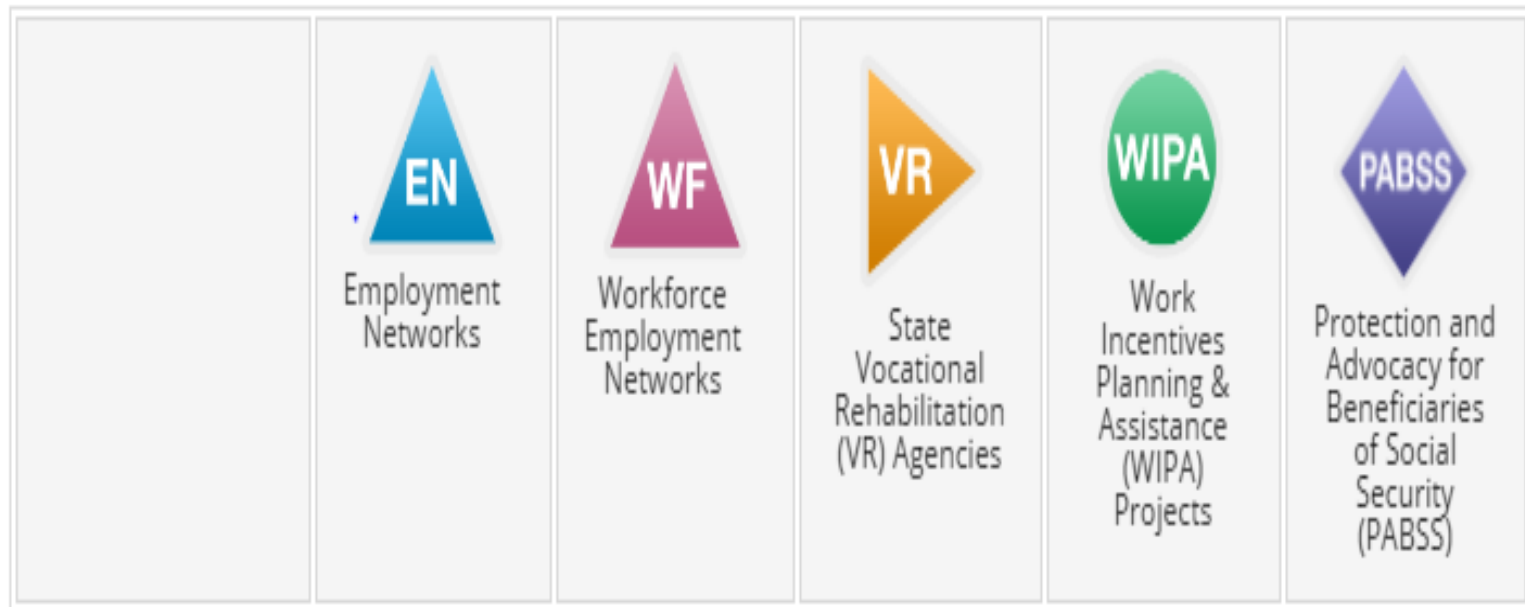
# Fundraising

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- Can be an important piece of the **puzzle**
- The first 3-4 months after transplant can be a difficult period for the patient and the family
- 50% of people go back into the hospital at least once during the first 6 months post op
  - Rejection episodes can be anticipated
- Lost wages
- Medical costs
  - Premiums, yearly deductibles & copays

# Resources to Get Started

## Meet Your Employment Team



[www.chooseworkttw.net](http://www.chooseworkttw.net)

# Attend a **Wise Webinar**

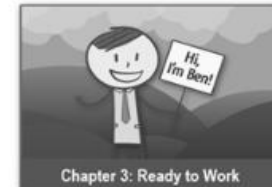
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- Register:
- 866/968-7842
  - TTY: 866/833-2967
- **4<sup>th</sup> Wednesday of each month**
  - Social Security and Empl
  - [www.chooseworkttw.net](http://www.chooseworkttw.net)





[www.chooseworkttw.net](http://www.chooseworkttw.net)



# Protection & Advocacy for Beneficiaries of SS (PABSS)

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- Helps people who have a disability-related employment issue
- Advocates provide legal support and info to resolve employment-related concerns
  - Requesting reasonable accommodations
    - [www.chooseworkttw.net](http://www.chooseworkttw.net)



# Employment Networks (EN)

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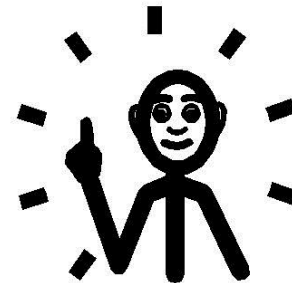
- Contracts with Social Security to provide free employment support services
  - Career planning
  - Job leads and placement
  - Ongoing employment support
  - Benefits counseling
    - [www.chooseworkttw.net](http://www.chooseworkttw.net)



# Work Incentives Planning & Assistance Projects

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- Understand the rules of Work Incentives
- Understand benefits of employment
- Analyze how work & earnings may impact your SSI, SSDI or other benefits
  - [www.chooseworkttw.net](http://www.chooseworkttw.net)





# Individual Work Plan

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- Required written document
- Outlines specific employment services, vocational or other support services the Employment Network and YOU have determined are necessary to achieve the YOUR employment goal



# Helpful Resources – You are not alone!

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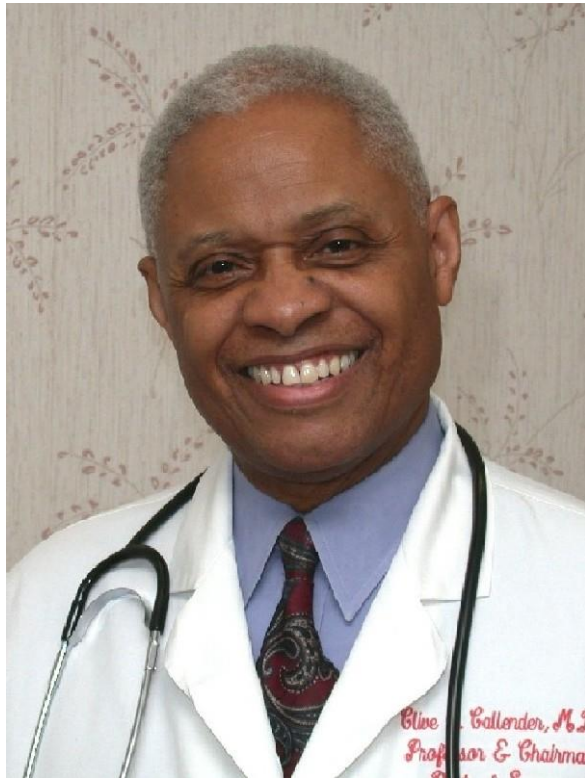
- **Life Options Rehabilitation Advisory Council**
  - 800/468-7777; [www.lifeoptions.org](http://www.lifeoptions.org)
- **National Kidney Foundation**
  - 800/622-9010; [www.kidney.org](http://www.kidney.org)
  - Working with Kidney Disease: Rehabilitation and Employment
- **American Association of Kidney Patients**
  - 800/749-2257; [www.aakp.org](http://www.aakp.org)
- **Americans with Disabilities Act**
  - [www.ada.gov](http://www.ada.gov)
- **Info on Work Incentives**
  - [www.ssa.gov/redbook](http://www.ssa.gov/redbook)
- **Equal Employment Opportunities Commission**
  - <https://www.dol.gov/general/topic/discrimination>
- **How you earn Social Security credits**
  - <https://www.ssa.gov/pubs/EN-05-10072.pdf>
- **Fundraising**
  - National Foundation for Transplants
    - [www.transplants.org](http://www.transplants.org); 800/489-3863
  - HelpHOPELive
    - [www.helphopelive.org](http://www.helphopelive.org); 800/642-8399
  - COTA (Children’s Organ Transplant Association)
    - [www.cota.org](http://www.cota.org); 800/366-2682; 2682 (PKD or under 21)



# Questions?

# Join us for next month's webinar!

Organ transplant among minorities: How we can reduce the need and improve access



Dr. Clive O. Callender  
Professor of Surgery

Howard University College of Medicine  
Founder, National Minority Donor Awareness Week

August 30, 2016

1:00 – 2:00 PM (Eastern Time)

Join us to learn about:

- Health disparities (differences between communities) in the area of transplant, and our progress in eliminating them
- The steps we need to take to eliminate health disparities
- The ways education among minority and majority communities can help to eliminate disparities.

Go to [www.KidneyFund.org/webinars](http://www.KidneyFund.org/webinars) to learn more and register!