

All Wheel Drive

Robert's Story

The upholstery on the roof of Robert's Ford Bronco had started to sag. He thought with resigned amusement about how much this droopiness reminded him of the way he had been feeling, and there appeared to be no relief in sight. Every morning before work, he lay on his back in his vehicle for an hour before he could summon the energy to walk from his car into the dealership where he was part of a sales team. *"This is no way to live or work"* he thought, as he heaved himself into an upright position, and braced for the long struggle to the front door of the building where he started each day.



DIABETES & KIDNEY DISEASE

Diabetes is a chronic disease that occurs when the pancreas is no longer able to make insulin, or when the body cannot make good use of the insulin it produces. Insulin is a hormone made by the pancreas, that acts like a key to let glucose (sugar) from the food we eat pass from the blood stream into the cells in the body to produce energy. All carbohydrate foods are broken down into glucose in the blood. Insulin helps glucose get into the cells. Not being able to produce insulin or use it effectively leads to raised blood sugar levels. Over the long-term, high glucose levels are associated with damage to the body and failure of various organs and tissues. More than 24 million Americans have diabetes, and it is one of the leading causes of death in the US.

Each year in the United States, more than 100,000 people are diagnosed with kidney failure, a serious condition in which the kidneys fail to rid the body of wastes. Diabetes is the most common cause of kidney failure, accounting for nearly 44 percent of new cases. Nearly 180,000 people experience kidney failure as a result of diabetes.

Life and Limb

A car enthusiast and devoted father, Robert enjoyed his job in automotive sales, relied on the income to support his family, and could not imagine life without it. But advanced kidney disease brought on by a complication from diabetes sapped him of his energy and threatened his life. Reluctantly, when his doctor insisted, he quit work.

"I had a son to support, a daughter in college, and a spouse with health challenges of her own," he recalls "... and I knew I had to fight back."

But things would get a lot worse before they got better. Robert received Social Security Disability Insurance (SSDI) while he spent several years in and out of the hospital*, enduring a series of difficult treatments that included fighting infections, dialysis and amputation of his left leg. *"I almost died in the hospital, and it was a difficult time for our entire family,"* he recalls.

Robert was devoted to regaining his health and building up strength through rehabilitation. He focused on learning to adjust to the loss of his leg, even as the road back to improved health was long and littered with set-backs. He expresses gratitude

for the time he was able to devote to recovery. *"It was comforting to know I had SSDI. Social Security allowed me to focus on getting better,"* he says.

After four years of treatment, when Robert's health improved, he also began to feel restless and wanted to return to work. *"My son is turning 18 and I'm feeling like, 'what kind of example am I setting for my kids?' I don't know if I can go back to work but I need to try,"* he says.

Still, he had misgivings. *"I wanted to return to work in the field I know and love. But after I lost my leg, I couldn't stand for more than three minutes at a time,"* he recalls. *"...and dealership work is on your feet. You're moving around everywhere and you need to be able to lift heavy objects. I knew I couldn't do that."*

Robert was also concerned about losing the benefits his family relied on – particularly his Medicare. His health condition remained serious and he was concerned about what would happen if complications became a problem and interfered with work again. He knew he needed help, but was uncertain about where to turn.

Medicare's 24-month Waiting Period

*Note that most people under age 65 who qualify for Social Security disability must wait 24 months before becoming eligible for Medicare. But the Affordable Care Act gives all U.S. citizens and legal residents not covered by employer insurance guaranteed access to health coverage, while they wait the 24 months for Medicare to kick in. To learn more about how this works, ask "Ms. Medicare" at the AARP web site (http://www.aarp.org/health/experts/patricia_barry).

Ticket to Work and Work Incentives

That's when his friend Kenny, who had been in a similar situation years earlier, told Robert about Social Security's Ticket to Work program. Kenny said he had received help from a free program that supports career development for people with disabilities who are ready for employment. Adults age 18 through 64 who receive Social Security disability benefits qualify. Robert called the Ticket to Work Help Line to learn more.

LIMB LOSS RESOURCE CENTER

The National Limb Loss Resource Center is the nation's leading source of information about limb loss and limb differences. The Center provides comprehensive information and resources free of charge to people with limb loss and their families, friends and healthcare professionals.

The support of those who have experienced the journey of limb loss can play a vital role in helping people resume participation in life. The Amputee Coalition, a non-profit organization based in Manassas, VA, offers support groups, as well as one-on-one conversation with a certified peer visitor to help in the recovery process. For more information, visit www.amputee-coalition.org

Through the Ticket to Work program, service providers known as Employment Networks (ENs) offer a range of free support services to help people prepare for, find, or maintain employment. Some ENs serve people with a specific type of disability; others offer certain types of services. The program is voluntary and set up to help people progress toward financial independence.

After talking with his friend and with a representative from the Ticket to Work Help Line, Robert connected with "A Ticket to Success", an EN that would help him navigate a transition back to work.

"When Robert first came to us, he wanted to go back to work but was very uncomfortable about the many uncertainties he faced," says Joe Garza, a Job Developer and Benefits Counselor with A Ticket to Success. *"It had been several years since he had been in the workforce, and he wanted to go back to the field of automotive sales. He was doubtful that any employer would be willing to accommodate his disability, and also felt uncertain about whether working full-time would be feasible, given his physical challenges. Furthermore, he had concerns, as most people do, about losing his Social Security disability benefits."*

With help from his EN, Robert learned about Social Security rules called "Work Incentives." Work Incentives make it easier for adults with disabilities to explore work and still receive Medicare or Medicaid and some cash benefits from Social

Ticket to Work Service Providers

Several different types of Ticket to Work providers can help you transition to the workforce or progress in the job you have:

WIPA Benefits counselors (also known as benefits advisors) are professionals who can explain how working will affect your Social Security disability benefits. Community-based organizations known as Work Incentives Planning and Assistance (WIPA) Projects, have benefits counselors on staff. Some authorized Ticket to Work providers, known as Employment Networks (ENs), also offer benefits counseling services.

EN 600+ Employment Networks across the US offer a range of free support services through Ticket to Work. Some ENs serve specific populations, while others may provide specialized support services. ENs can help you:

- Prepare for the workforce
- Find a job and stay employed
- Advance in your current job
- Get job accommodations
- Stay in touch with Social Security
- Stay organized

WF Workforce ENs are providers that are also part of a state's public workforce system. Like other ENs, Workforce ENs can give you access to a wide array of employment support services, including training programs and special programs for youth in transition and veterans. A Ticket to Work participant who assigns their Ticket to a Workforce EN will work with providers in the workforce system (including American Job Centers).

VR People who need more significant support services (such as rehabilitation or training) may find help at a State Vocational Rehabilitation (VR) agency. VR agencies furnish a wide variety of services to help people with disabilities go to work. These services are designed to provide the client with the training and other services that are needed to return to work, to enter a new line of work, or to enter the workforce for the first time. VR can help you get ready to work, and, if necessary, you can then find an EN who can help you keep your job and make more money.

Use the "Find Help" tool at www.choosework.net/findhelp to connect with providers who offer the services you need to get started.

Security. He felt at ease knowing he was not going to suddenly lose his health care coverage and SSDI cash benefits when he returned to work. He would have time to determine how full-time employment would work for him. If his disability interfered with work again, there were Work Incentives that might allow him to receive benefits again without a new application. His conversations with the staff at A Ticket to Success put him at ease, and that's when Robert reached the conclusion, "I think I can give work a try!"

In addition to benefits counseling and career counseling, Robert's EN helped him assess the type of employer and job accommodations he would need to have success at work. They helped him with a résumé, sent him job leads, and supported him throughout the transition back to work.

"The interview process was something that made him particularly uneasy," Garza recalls. "We went over interview techniques, how to dress, did some mock interviews, and helped him prepare. It took a lot of encouragement and we spent time exploring together what would work best."

"They answered all of my questions, and helped me restore confidence in my prospects," Robert says. "It was stressful to go through the whole process of thinking about whether I could work, and who would hire me. Making a résumé and figuring out how to explain the time that I wasn't working also felt daunting and they helped me figure it all out. It really made job hunting easier for me and that was a big deal!"



“Now I’m able to enjoy some of the things that come with being part of the mainstream of life again.”

Shifting from Park into Drive

Robert kept in touch with the many valuable contacts he had accumulated over the decades he spent in the automotive sales industry. His professional expertise combined with a knack for networking, a personable nature and sheer drive to bring him the opportunities he most wanted.

By 2012, after three months of participating in the Ticket to Work program, Robert found work in the sales department at a truck builder & manufacturer called Scelzi Enterprizes. He was grateful that his employer accommodated him in a mostly sedentary position at work. Robert’s skill, work ethic, and passion for auto parts became clear when he became part of a team that broke the store’s 15-year sales record!

“I love coming to work. Collaborating as part of a team is the best part,” he says. “The hours are great; the pay is more than I had thought I could earn with the disability, and this job gives me a chance to actually use my head and solve problems. It makes me want to strive for bigger and better things.”

“I’ve been through a lot of hardship over the past six years,” he reflects. “...and if it had not been for SSA, Ticket to Work [and A Ticket to Success], my family would have been in trouble. I’ve recovered my self-esteem and learned that life is not over once you lose a leg. Now I’m able to enjoy some of the things that come with being part of the mainstream of life again.”

I’m the Vice President of a 4-Wheel-Drive (4WD) club and as an amputee, I look at it as a whole different set of opportunities. 4WD gives people who can’t walk access to recreational terrain they might not have otherwise had. So my hobby has become a kind of lifeline...I can take my kids camping and pass enjoyment of the outdoors along to them. That’s something to be grateful for!”

Work Incentives helped Robert feel better about going back to work full-time

Robert was able to test his ability to work during a nine month “Trial Work Period” (TWP), while still receiving cash benefits. After the TWP ends, a 36-month “Extended Period of Eligibility” (EPE) begins. During the EPE, most people with a disabling impairment get benefits for months in which they earn less than \$1,090 (Social Security’s definition of “Substantial Gainful Activity”). Robert was particularly relieved when he learned about a Work Incentive called “Continuation of Medicare Coverage.”

According to this rule, SSDI recipients who work continue to receive Medicare benefits for at least 7 years and 9 months after completing the TWP. The Work Incentive that put him most at ease is known as “Expedited Reinstatement” (EXR). Robert learned that with EXR, Social Security may re-start his benefits without a new application, if he has to stop work because of his disability within five years. He felt better about returning to work knowing he would have time to settle into his job without fear of losing his benefits.

You can learn more about different Work incentives by reading the Red Book, Social Security’s guide to Work Incentives at www.socialsecurity.gov/redbook.

To understand how Work Incentives apply to you, meet with a benefits counselor. The Ticket to Work Help Line (referenced at the end of this feature) can help you connect with a benefits counselor so you can make an informed decision about work.

Ticket to Work and Work Incentives helped Robert find his path to a better future. Find yours! To learn more, call the Ticket to Work Help Line at **1-866-968-7842 (V)** or **1-866-833-2967 (TTY)**, or visit www.socialsecurity.gov/work

TICKET TO WORK