2015 ECD Global Alliance
Patient/Family Gathering

Financial Stability

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Overview

- Assessing functional changes
- Sick/family leave
- Employer’s short and long-term disability
- Social Security Disability Insurance (SSDI)
Assessing Functional Changes

- Early warning signs
- Symptom severity and management
- Effect on mobility, endurance, thinking, social interactions, emotion regulation
- Effect of symptoms on performance, pacing, persistence, and job maintenance
How are you protected?

- Americans with Disabilities Act (Title One)
- Protection from job-related discrimination
- Essential functions of the job

Accommodations

- Phased-in work place accommodation
- Performance-based

Job Accommodation Network (JAN)

www.askjan.org  800-526-7234  TTY 877-781-9403
Sample Accommodations

- Temperature sensitivity
  - Fan/heater at work station
  - Flexible scheduling during extreme weather

- Fatigue
  - Ergonomic work station
  - Mobility aid

- Migraine
  - Task lighting and glare guards
  - Reduce environmental noise
Symptoms Persist

- Accommodations no longer adequate
- Cannot perform essential functions with accommodations
- What’s next?
To Work or Not?

- Decision criteria
- Acceptance
- Self-honesty
- Judgment
- Quality of life
Sick/Family Leave

- Sick leave
  - Accumulated
  - Donated sick leave

- Family medical leave
  - Exhausted annual leave
  - Up to 12 weeks of unpaid leave
  - Maintain health insurance
  - Return to work -- Same position or equivalent
Employer’s Disability

- Short-term
  - Temporarily disabled (3 to 6 months)
  - Able to return to work

- Long-term
  - Unable to work
  - Total or partial disability?
  - Apply for Social Security Disability

- Employer’s insurance varies. *Know what’s covered well before you need to use it!*
Social Security Disability

- Federal insurance program
- For workers who have paid into the Social Security Administration (SSA) through payroll deductions
- Not a needs-based program

ssa.gov socialsecurity.gov 800-772-1213
Eligible?

- Worked 5 of last 10 years
- Have been or will be unable to work for a year
- Contributed to SSA 16 quarters
- Medically approved disability severe enough to keep you from working

http://ssa.gov/disability/disability_starter_kits.htm
Severity of Impairment

- Restrictions in daily living
- Restrictions in social functioning
- Concentration, pacing, and persistence
- Periods of decompensation
Definition of Work

- Substantial gainful activity (SGA) is Social Security’s definition of work
- In 2015, SGA is $1090/month
- Earning less than $780/month may be defined as “not working”
- SGA is adjusted annually

http://www.socialsecurity.gov/OACT/COLA/sga.html
Begin Application

- 3 parts
  - Application
  - Adult Disability Report
  - Medical Authorization Release Form

- Complete forms online
  - Ssa.gov / Disability / Begin application

- Request compassionate review for ECD
  - Include this in REMARKS section of application
  - 1–800–772–1213 (national toll–free number)
Disability Determination Services (DDS) makes a determination of disability

- Medical review
  - Medical reports from past and current providers

- Additional information about you
  - Function Report
  - Work History Report
From initial screening to notification of decision

- SSA to DDS = approx 1 month
- DDS decision process = approx 3 months
- SSA notification = approx 1 month

5–6 months
Notification of Decision

- Awarded
  - Post eligibility processing

- Denied
  - Appeal
  - Request for Reconsideration: File within 30 days
  - Administrative Law Judge: hearing in 1 year
Biggest challenges

- Accepting health condition
- Describing embarrassing functional losses
- Describing function in ways that illustrate severity of impairment
- Being very specific
Keep at it

- Complex process
- Confidential
- Detailed
- Ask for the help you need
- The national 800 number keeps a record of your progress
Self Care

- Taking good care of yourself can take many forms
- Managing financial stability can have an impact on stress and symptoms
- Completing the application can be an emotional drain
- The goal of healthy self care is worth the effort – ask for help
Assistance

- Local Social Security office
- Lawyers and legal firms
- Social workers
- Case Managers