

# career**crossroads**

EMPLOYMENT & MS

PARTICIPANT'S WORKBOOK SELF STUDY



National  
Multiple Sclerosis  
Society

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# session 1:

## program introduction

People with MS often continue working long after the disease is diagnosed. People are more likely to continue employment when they have a basic knowledge of multiple sclerosis, understand their employment rights, utilize symptom management techniques, make use of assistive devices and workplace accommodations, and seek professional career planning. *Career Crossroads: Employment and MS* is a course designed by employment and MS experts to help individuals living with MS remain in the workforce. The course includes six video modules that highlight options and strategies to achieve this goal. The program format includes video viewing, coaching, individual goal setting, and workbook/homework activities designed to help you explore and develop employment goals and strategies.

To get the most from this course, meet or talk regularly with your coach, read this workbook, watch the video segments, and finish all the exercises. Your coach will help you process the information you have learned, answer any questions you may have, help you search for solutions to any obstacles you encounter, provide referrals to other resources and professionals that may help you, and help you make a plan for continued employment. If you have not been contacted by your coach, contact your chapter at 1-800-FIGHT-MS (1-800-344-4867) to be matched with one. Developing and achieving employment goals can be accomplished despite your MS diagnosis. Armed with knowledge of resources and legal employment protections, you can set employment goals that are achievable, challenging, and exciting. This course will provide you with the knowledge and tools needed to take the necessary steps.

## By the end of this course you will be able to:

- Recognize the importance of work and the impact of MS on work.
- Identify four legal employment protections.
- Understand the advantages and disadvantages of disclosing your MS to an employer.
- Write a disclosure script.
- Determine your need for reasonable accommodations and how to request these from your employer.
- Locate and use resources to help you stay employed.
- Make decisions regarding your employment.
- Identify employment options that might be available to you.

## Things I Want to Learn During this Program

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## Notes

Coach's Name

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Phone

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Email

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## Participants

The *Career Crossroads* DVD features many people with MS, as well as employers and employment experts, who share their experiences and expertise on staying employed.

Shelia Becker

Kathryn Campbell

George L. Jackson

Karen Jackson

Wayne Jackson

Joel Kahn

Sarah Keitt

Mary Elizabeth McNary

## Employers

Dr. George C. Branche, III

Joseph D. Lovato

Jock Pitts

## Employment Professionals

Charles "Chuck" Goldman

Mary L. Hennessey

Marion Levine

Henry McFarland, MD

Steven W. Nissen

Wendy Richard

Phillip D. Rumrill, Jr., PhD

Kristy States

## Fictional Characters

Professional actors portray two of the main characters in the *Career Crossroads* DVD.

### Claire

Claire is a single mother who has been diagnosed with MS for the last two years. She is a graphic artist who has been working in her position for the last seven years. Recently, her symptoms have begun to interfere with her usually excellent work.

### Vanessa

Vanessa happens to be friends with Claire. Vanessa is a research librarian and uses her skills to help Claire find solutions to the challenges posed by MS.

*Volunteers portrayed the following characters:*

### Dave — Claire's Employer

Claire's boss, Dave, thinks Claire is an excellent employee, but lately, he has been concerned because her work has been slipping a bit.

### Claire's Clients

Claire's customers are working with her based on Dave's recommendation. They become concerned when she forgets some important changes to their project.

# session 2:

## working with MS

As you probably have already learned, MS is a complex and unpredictable disease. It can affect many aspects of your life, including employment. A survey of people with MS indicates that over 90 percent of people with MS have worked at some time in their lives, and approximately two-thirds were still employed at the time of diagnosis. Some people with MS decide to leave their jobs when they are first diagnosed or experience their first major exacerbation, sometimes at the suggestion of their family or doctor. This decision is often made too quickly and at a time when symptoms can color judgment. Disease-modifying drugs, new technology, better symptom management, legal employment protections, and community resources can help you remain in the workforce. Your participation in the *Career Crossroads: Employment and MS* course can be an important step in maintaining and achieving your place in the world of work. We applaud your decision!

**This session of the *Career Crossroads: Employment and MS* program is designed to help you**

- Understand the emotional, social, and financial benefits of work.
- Learn about the impact of MS on work.
- Learn about the impact of work on MS.
- Validate feelings in regards to employment issues.
- Understand how these issues relate to an employment plan.

Things I Want to Learn During this Session

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## Maximizing Your Learning

To get the most information and support from this session of *Career Crossroads*:

- Watch the first segment of the *Career Crossroads* DVD, called *Working with MS*.
- Write down any questions and plan to discuss them with your coach during your next call.
- Read the *Working with MS* section of the participant workbook.
- Complete the exercises and any homework assignments.
- After you have completed the work for this session, discuss the exercises and any questions with your coach.

## Importance of Work

Most of us would not have trouble identifying both the economic and emotional benefits of working. Work provides financial security for both our families and ourselves. It allows us to purchase not only the essentials of daily life, but also those things that we feel enrich our life. For most of us, work also provides health insurance and often short-term and long-term disability benefits.

Work defines our self-image. When asked about ourselves, we often say, “I am a carpenter, teacher, accountant, etc.” Work is a big part of defining who we are, our role in our community, and how others view us. When working, we feel we are contributing to society and have a sense of purpose and accomplishment. We keep our brains active by using skills, education, and abilities that have taken years to develop.

It is important to have an appreciation of the value of work in our lives. Take a minute to jot down why work is important to you.

What financial benefits and lifestyle choices does work provide to me?

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What emotional benefits does work provide to me?

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*Discuss this exercise with your coach.*

## Impact of MS on Work

Your decision to participate in this program most likely is a result of the impact MS has had (or may have) on your work or concerns you may have about your future employment. As a complex and unpredictable disease, MS can have varying effects on a person's ability to work. New symptoms may make you question whether you can continue working, and when those symptoms subside, you may wonder why you were worried about work at all. When you experience symptoms of MS, feelings of loss of control, fear of job loss, and anxiety about future security are common.

Fatigue is a problem for more than 80% of people with MS. It is one of the most common reasons that people with MS stop working. Fatigue can be overwhelming and can keep you from doing your best or even wanting to try. Since fatigue is often invisible, family, friends, supervisors, and co-workers may have a hard time understanding how it affects you.

You also may be experiencing changes in your thought processes. Not everyone with MS may have cognitive changes, but if you do, it can be frustrating and difficult. Cognitive symptoms may include difficulties with memory, multi-tasking, processing information, concentrating, and/or communicating.

There are a number of other MS symptoms you may or may not be experiencing. These can include numbness, balance/coordination problems, dizziness and vertigo, pain, bladder and bowel problems, visual problems, and problems with mobility.

## Impact of Work on MS

Many individuals also fear the impact work may have on their MS. People with MS often hear that they should stop working to manage/minimize stress. A direct relationship between stress and an MS exacerbation has not been confirmed by research, although research on this question continues. When considering leaving the workforce to manage stress, remember that unemployment does not cure stress; it may even increase it.

## Analyzing the Effects of MS on Work

Take a few minutes now to think about the impact of MS on your work. Use the chart provided on the next page to write down your thoughts.

### Step 1

In the first column, list your symptoms of MS.

### Step 2

Rate the impact of each symptom on your work using this scale:

RATING	DESCRIPTION
0	No impact on work
1	Minimal impact on work, occurs rarely
2	Minimal impact on work, occurs occasionally
3	Minimal impact on work, occurs regularly
4	Some impact on work, occurs rarely
5	Some impact on work, occurs occasionally
6	Some impact on work, occurs regularly
7	Significant impact on work, occurs rarely
8	Significant impact on work, occurs occasionally
9	Significant impact on work, occurs regularly
10	I am not able to complete my responsibilities because of this symptom

### Step 3

In the third column, list examples of situations at work where this symptom has affected your work performance.

MY MS SYMPTOMS	RATE THE IMPACT	EXAMPLES OF IMPACT
Example: Fatigue in afternoon	6	Almost fell asleep at desk, have trouble focusing in afternoon meeting, error rate higher in afternoon.

*Discuss this exercise with your coach.*

As you developed this list, you most likely asked yourself a number of questions such as: Am I able to continue working? Do I want to continue working? Should I change jobs? What would happen if I disclose these symptoms to my employers and others? How will I support myself and my family? How can I handle future exacerbations and potential disability?

These are valid feelings and questions. Your coach will be able to help you determine the overall effects of your MS symptoms on your work. As this course continues, you and your coach will discuss a number of strategies to help you answer your questions and stay employed. These strategies include:

- Finding support — someone who understands
- Seeking help before crisis occurs
- Developing personal work plans/identifying your options
- Understanding what makes a difference between staying employed and leaving paid work, such as knowledge of MS, employment rights, symptom management, and the use of assistive devices and workplace accommodations
- Career planning based on expert advice

## Summary & Homework

Employment provides us with many financial and emotional benefits. While MS can impact employment, this impact does not necessarily mean leaving the workforce. Understanding how MS symptoms can affect employment is the first step in staying in the workforce. Many strategies and resources can then be identified and utilized to help you achieve your employment goals.

### Things I Learned During this Session

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## Homework Assignment

Please write your answers to the following questions:

When did you start thinking about employment issues in relation to your MS?

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Have you started making plans or changes in your employment?  
If so, when did you start and what plans or changes have you considered?

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What prompted you to make those changes?

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List some of your thoughts about maintaining your employment.

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Complete Part I of the Work Experience Survey.

*Discuss this exercise with your coach.*

## Work Experience Survey

### Part I

Please provide information on your background, MS symptoms, and work experience.

#### Background

Number of years of education: \_\_\_\_\_ Highest degree obtained: \_\_\_\_\_

#### MS Symptoms

Describe your MS:

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Describe how MS affects your functioning (e.g., decrease in muscle strength, fatigue, vision problems, poor balance, etc.). Write the symptoms in order of their impact (the first symptom listed represents the greatest problem).

1.

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2.

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3.

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4.

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5.

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#### Work Experience

Your current (or most recent) job title:

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List three job functions that you perform regularly, e.g., take telephone messages, operate forklift, feed/care for livestock.

1.

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2.

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3.

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In which industry do you work?

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How many employees in your location?

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How many company-wide?

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How many years have you been working?

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How many for this company?

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How many hours per week are you working?

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*Discuss this exercise with your coach.*

Your coach will use your responses to this survey to help you determine which legal protections apply to your situation, examine which skills you have that may be transferable to another industry or job, determine the symptoms that are most affecting you and your work, and suggest appropriate reasonable accommodations.

Ask your coach if he/she would prefer to have you relay your answers over the phone or if you should forward your answers via fax or e-mail.

Adapted with permission from *Work Experience Survey* by Richard Roessler, Arkansas Research and Training Center, University of Arkansas, (1995)



# session 3:

## the law's on your side

As you move forward in your career, you may find that your multiple sclerosis symptoms interfere with your job performance from time to time. These flare-ups can make it difficult to continue working. You may find you need to ask for help from your employer to manage the effects of the symptoms on your work performance or you may find that you need to take time away from work to get the symptoms under control. There are several resources to help you cope with the changes that multiple sclerosis can bring.

As a result of participating in this session of *Career Crossroads: Employment and MS*, you will learn about the following legal employment protections, whom they cover, and examples of their use:

- Americans with Disabilities Act (ADA) & ADA Amendments Act (ADAAA)
- Family and Medical Leave Act (FMLA)
- Health Insurance Portability & Accountability Act (HIPAA)
- Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA)

Things I Want to Learn During this Session

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## Maximizing Your Learning

To get the most information and support from this session of *Career Crossroads*:

- Watch the second segment of the *Career Crossroads* DVD, called *The Law's on Your Side*.
- Write down any questions and plan to discuss them with your coach during your next call.
- Read the section *The Law's on Your Side* of the participant workbook.
- Complete the exercises and any homework assignments.
- After you have completed the work for this session, discuss the exercises and any questions with your coach.

## Overview of the Americans with Disabilities Act (ADA) and Americans with Disabilities Act Amendments Act (ADAAA)

The Americans with Disabilities Act and Americans with Disabilities Act Amendments Act promise full participation in society for people with disabilities. The ADA prohibits discrimination on the basis of disability in five areas: employment, public accommodations, transportation, telecommunications, and government agencies and facilities. In this series, we will focus on employment protections. The ADAAA clarifies the protections outlined by the ADA by providing more information about the scope and intent of the ADA. Together, they provide specific legal remedies if you have been subjected to discrimination in the workplace. Your ability to do the job should not be judged on stereotypes about your diagnosis. Let's look at the specifics of the ADA & ADAAA:

- It prohibits employers with 15 or more employees from discrimination in hiring and employing any qualified *individual with a disability*. A disability is defined as a physical or mental impairment that substantially limits one or more major life activities such as walking, talking, standing, etc.
- It requires employers to provide *reasonable accommodations* that allow *qualified people with disabilities* to perform *essential job functions*. You may not immediately need to disclose your medical diagnosis, but you must disclose that you have a disability in order to ask for accommodations.
- It prevents employers from asking disability-related questions on application forms or in job interviews. Medical tests cannot be required unless they are required for all applicants for the position.
- It provides legal remedies for people who have been discriminated against in the workplace. The United States Equal Employment Opportunity Commission (EEOC) is responsible for enforcement.

In order to fully understand the protections of this law, it may be helpful if we further define the above italicized terms:

### Individual with a disability

Individuals with a mental or physical impairment that substantially limits one or more life activities, have a history of such impairment, or are perceived as having such impairment. Having MS alone does not immediately qualify you as a person with a disability; however, the ADAAA expanded the definition of disability to include major bodily functions, like the functioning of the immune system and neurological system. In addition, it clarified that relapsing-remitting conditions can meet the definition of disability during periods of inactivity if the person's impairment during an active period substantially limits a major life activity. Even if your symptoms are very mild and invisible, you can receive protection under the ADA if you are "perceived" as having impairment.

### Reasonable accommodation

There is no single definition of what a reasonable accommodation is. In general, this term refers to an employment-related modification that an employee can request in order to ensure equal opportunity in applying for or testing for a job, performing essential job functions, and/or receiving the same benefits and privileges as other employees. Also, employers are expected to tailor changes according to a person's specific needs, but the changes must not cause the employer "*undue hardship*." According to the Job Accommodation Network, many accommodations cost employers less than \$600. Common examples of on-the-job accommodations include:

- Restructuring of existing facilities
- Restructuring of the job
- Modification of work schedules
- Reassignment to another position
- Modification of equipment
- Provision of qualified readers and interpreters
- Modification of application and examination procedures and/or training materials
- Flexible leave policies

## Undue hardship

An accommodation that would be unduly costly, extensive, or disruptive. For example, does the accommodation cost more than alternatives that are equally effective in removing work limitations? Does it require extensive renovations that will disrupt the business? Will it affect other employees or customers in a negative way? If any of the answers are “yes,” an employer is not required to provide the requested accommodation.

Undue hardship is decided on a case-by-case basis. Factors influencing whether a modification is considered an undue hardship on the employer include the size of the business and the availability of resources to reduce the net cost of the accommodation to the employer. An undue hardship for one business may not be an undue hardship for another. Don't limit your range of options by deciding in advance that a certain solution constitutes an undue hardship for your employer.

## Qualified people with disabilities

The term “qualified” applies to an individual with a disability who meets the skill, experience, education, and other job-related requirements of a position held or desired and who, with or without reasonable accommodations, can perform these requirements. In other words, if you want a job as a truck driver, you need to hold a truck driver's license, be able to sit for long periods of time, and be eligible for coverage by your company's vehicle insurance policy. If you don't meet those requirements, you are not a “qualified individual.”

## Essential job functions

Essential job functions refer to fundamental job duties, not marginal ones. An essential job function may require a special expertise and/or a large amount of time spent on that function. A job function may also be considered “essential” if that function was listed in the written job description prepared before the employer advertised the position or interviewed job applicants. For example, if you were a hairdresser, an essential function of the job may be the ability to hold your arms up for long periods of time. However, being able to sweep the floor may not be. Or if you were applying for a job as a grocery store stocker, being able to lift 50 pounds could be an essential function. If you were applying for a bookkeeper position in the same store, lifting 50 pounds probably would not be an essential function of the job.

## More about the ADA Amendments Act of 2008

On January 1, 2009 the Americans with Disabilities Act Amendments Act (ADAAA) of 2008 went into effect, making some significant changes to the way the definition of disability has been interpreted in the past. The definitions of the key terms remain the same. The ADAAA revised the way those terms are interpreted, therefore helping clarify who is covered under the ADA. Some key components of the ADAAA include the following:

- expanding what constitutes major life activities by including bodily functions,
- excluding the benefits of mitigating measures with the exception of ordinary eyeglasses and contact lenses,
- and including coverage of impairments that are episodic or in remission if, when the disability is active, it substantially limits a major life function.

For more information about the ADA and ADAAA, please visit [www.ada.gov](http://www.ada.gov) and <http://AskJAN.org/links/adalinks.htm>.

*While the Americans with Disabilities Act and Americans with Disabilities Act Amendments Act provides protections for employees with disabilities, it does not guarantee employment for anyone. An employer is not required to hire or retain you just because you have a disability. As an employee, you need to be able to do the essential functions of your job with or without the use of a reasonable accommodation.*

## ADA & ADAAA Resources

There are resources that can assist you with the interpretation and application of the ADA and ADAAA.

### The Job Accommodation Network (JAN)

The Job Accommodation Network (JAN) provides information about job accommodations and working with a disability. JAN also provides the services of ADA information experts on issues relating to employment. JAN is a free service funded by the U.S. Department of Labor, Office of Disability Employment Policy. You can reach JAN at 1-800-526-7234 (voice), 1-877-781-9403 (TTY), or <http://AskJAN.org/>.

### ADA Centers

ADA Centers are located across the United States. They provide free information about reasonable accommodation. The center can answer most questions you or your employer may have about the ADA and they can research your question if necessary. Call 1-800-949-4232 or visit [www.adata.org](http://www.adata.org).

For more information about JAN and ADA Centers see [pages 62-63](#) of this workbook.

List the effects of your multiple sclerosis that may make you an “individual with a disability.”

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List the knowledge, skills, and abilities that make you a “qualified person with a disability” for your position.

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*Discuss this exercise with your coach.*

## Overview of the Family & Medical Leave Act

The Family and Medical Leave Act (FMLA) may assist and protect you during an exacerbation. It requires certain businesses to give employees up to 12 weeks of unpaid leave a year to care for themselves or an immediate family member because of a serious illness. The 12 weeks of unpaid leave do not have to be taken consecutively and the employer must allow the employee to return to the same or similar position. In addition, the employer must continue to pay health insurance premiums while the employee is on leave. Although the law provides only for unpaid leave, you are able to take time off without quitting your job if you have an exacerbation or need to take care of your health needs. This allows you time to recuperate, to reevaluate, and to rest. In addition, your family member may be eligible to use Family and Medical Leave to stay home and take care of you, if you need their help. You do not need to take all 12 weeks at once. FMLA can be taken in small increments (an hour, a day) and intermittently (when you need it). You can use it for reduced schedules for treatments such as IV infusions and PT and intermittently for unforeseen exacerbations that may occur.

The following must apply for you or your family member to take advantage of this excellent job retention opportunity:

- You work for a company with 50 or more employees.
- You have worked for that company for at least one year.
- You live within a 75-mile radius of the work location.

### FMLA Resource

*[www.dol.gov/dol/compliance/comp-fmla.htm](http://www.dol.gov/dol/compliance/comp-fmla.htm)*

## Health Insurance Portability & Accountability Act

Concerns about health insurance are foremost in the minds of all of us, even more so when you have a diagnosis of MS. Since health insurance coverage typically is tied to employment, the loss of your job takes on even greater significance and stress. The Health Insurance Portability & Accountability Act (HIPAA) makes it easier for you to qualify for a group health plan from your present employer, or stay qualified when you change jobs. These protections also extend to any family members in your employer's group health plan, and careful planning will help you take best advantage of the law's provisions.

## So, you should make plans with the following in mind:

- Employers that offer group health benefits cannot deny plan enrollment because of your health, pre-existing condition or any other reason. Whatever is offered as a group benefit must be equally available to all.
- The law defines a pre-existing condition as any physical or mental condition for which an individual sought a diagnosis or care within a six month period prior to group enrollment, (which includes any medications taken during that time).
- Group health plans can exclude from coverage (not pay for) any costs associated with a pre-existing condition for up to the first 12 months of membership in the group plan. This is referred to as the 'pre-existing condition exclusion period'.

If you move from one group plan to another (typically, when you change jobs) you can apply the number of months you were enrolled in the former health plan to the pre-existing exclusion period of the new health plan, as long as you do not have a gap of 63 days or more between the two.

## HIPAA Resources

<http://www.dol.gov/ebsa/newsroom/fshipaa.html> - Department of Labor Fact Sheet

<http://www.nationalmssociety.org/living-with-multiple-sclerosis/insurance-and-money-matters/health-insurance/hipaa/index.aspx> - National MS Society information about HIPAA

## Consolidated Omnibus Budget Reconciliation Act (COBRA)

If you leave your job, you have another insurance protection called the Consolidated Omnibus Budget Reconciliation Act or COBRA. It allows you to keep your previous employer's healthcare plan for 18, 29, or 36 months. This federal law applies to employers with 20 or more employees and includes the following qualifying events for employees:

- Your employment ends (voluntarily or involuntarily) for reasons other than gross misconduct.
- You have reduced work hours that no longer qualify you for your employer's healthcare plan.

COBRA can continue until you are eligible for another group plan or Medicare. It is helpful, but can be expensive. You must pay the full cost of coverage, at the employer's group rate, plus up to 2 percent administrative fees. While the cost may seem steep, consider how expensive it would be to pay for MS treatment without a healthcare plan or with a costly individual plan. Also, keeping your insurance coverage in force enables

you to avoid any pre-existing conditions waiting periods under your new employer's plan as long as you met waiting period requirements under prior coverage.

### Mini-COBRA Laws

Several states have state COBRA expansion programs which extend coverage to employees in firms with fewer than 20 workers who are not covered by COBRA, the federal law. These local state programs are referred to as Mini COBRA or state continuation plans. Coverage under these state continuation programs may differ in duration, restrictions, and eligibility from the coverage provided to workers under the federal law. Please check with your state government to see if this option is available to you.

### COBRA Resources

<http://www.dol.gov/ebsa/pdf/cobraemployee.pdf> - For Employees - About COBRA Continuation Health Coverage

<http://www.nationalmssociety.org/living-with-multiple-sclerosis/insurance-and-money-matters/health-insurance/cobra/index.aspx> - National MS Society information about COBRA

## Patient Protection and Affordable Care Act (commonly referred to as the Affordable Care Act)

The purpose of the Affordable Care Act is to ensure quality, affordable health care is available to everyone. The Act is implementing change in stages between 2010 and 2018. These changes include having insurance available for those with pre-existing conditions, making insurance more affordable for small businesses, and ending pre-existing condition discrimination by insurance companies. Several resources are available to assist you in determining how and when these changes will impact your insurance options.

### Affordable Care Act Resources

<http://www.dol.gov/ebsa/healthreform/> - Affordable Care Act information from the Department of Labor

<http://healthreform.kff.org/> - Healthcare Reform Resource of the Henry J. Kaiser Family Foundation

## Financial Planning Resources

<http://www.nationalmssociety.org/living-with-multiple-sclerosis/insurance-and-money-matters/financial-planning/download.aspx?id=11>

Adapting: Financial Planning for a Life with MS - National MS Society

<http://www.nationalmssociety.org/living-with-multiple-sclerosis/society-programs-and-services/online-classes/index.aspx> Adapting: Financial Planning for a Life with MS... Together (online course) - National MS Society

<http://www.nationalmssociety.org/living-with-multiple-sclerosis/insurance-and-money-matters/financial-planning/index.aspx> Financial Education Partners - National MS Society

*The employment laws in your state may provide more protection than the federal laws discussed here. Talk to your coach to determine if more protections are available to you.*

## Summary & Homework

Multiple sclerosis can bring many changes to your life, many of which may affect your employment. The ADA & ADAAA, FMLA, HIPAA, and COBRA employment protections can help you work with your employer to retain your job through the changes. However, employers are not required to hire you or retain you just because you have MS. You need to be able to do the essential functions of the job and do them well. As you complete this course, you will learn how to talk with your employer about your employment needs and recommend reasonable accommodations that will help you do the best job you can.

*Employment experts recommend keeping copies of reviews and employment appraisals, communications from your employer, and other employment documents at home.*

## Things I Learned During this Session

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### Homework Assignment

The laws discussed during this section can be confusing and difficult to navigate. The following exercises will help you become more familiar with them.

- Complete the Work Habits Self Assessment questionnaire (a copy of the form is at the end of this section). As you complete this self-assessment, be as honest with yourself as possible. Answer the questions from the point of view of a trusted colleague, co-worker, or supervisor. If some of the questions don't pertain to your work situation, just leave those answers blank.
- Explore the following websites about the ADA and reasonable accommodations or call their toll-free numbers.

#### Job Accommodation Network

<http://AskJAN.org>

1-800-526-7234

#### ADA Centers

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

1-800-949-4232

*Click on your region of the country to obtain contact information for your local ADA Center.*

- Determine if the Family Medical Leave Act covers your employer. Explore the website [www.dol.gov/dol/compliance/comp-fmla.htm](http://www.dol.gov/dol/compliance/comp-fmla.htm) for further information.
- Check the following websites for further information on HIPAA, COBRA, and the Affordable Care Act:  
<http://www.dol.gov/ebsa/newsroom/fshipaa.html>  
<http://www.dol.gov/ebsa/pdf/cobraemployee.pdf>  
<http://www.dol.gov/ebsa/healthreform/>
- Use financial planning resources to develop a plan in case you ever need time off of work (<http://www.nationalmssociety.org/living-with-multiple-sclerosis/insurance-and-money-matters/financial-planning/index.aspx>; <http://www.nationalmssociety.org/living-with-multiple-sclerosis/society-programs-and-services/online-classes/index.aspx>.)

- Go to the National MS Society website, [www.nationalMSSociety.org](http://www.nationalMSSociety.org). Click on Living with MS and then Insurance and Money Matters. Look for the links on various types of insurance that are often important to people with MS. Also, visit <http://www.nationalmssociety.org/living-with-multiple-sclerosis/employment/index.aspx> for a variety of employment-related information and links.

Develop a plan to keep continuous healthcare coverage, in case you ever need to change jobs.

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*Discuss this exercise with your coach.*

## Work Habits Self-Assessment

### Reliability

MEETS OR EXCEEDS EXPECTATIONS	DM	SDM	SDM	DM	DOES NOT MEET EXPECTATIONS
My attendance is dependable, regular, and within my employer's guidelines.					My attendance is irregular and falls outside my employer's guidelines.
I arrive to work at my scheduled time most of the time.					I am late to work most days.
I am able to stay on task and focus on my work.					I am easily distracted and have trouble staying focused.
I take breaks when I need to and within my employer's guidelines.					I take breaks that are more frequent than others and are outside my employer's guidelines.
I respond promptly to coworkers, supervisors, and customers.					I am slow to respond to requests from my supervisor, peers and customers.
I call my supervisor when I am going to be late or absent.					I avoid calling my supervisor when I am going to be late or absent.
I remember to attend all of my appointments.					I frequently forget appointments.
I am able to accomplish my work with minimal supervision.					I need more supervision than others to complete my job.

*DM = describes me SDM = somewhat describes me*

## Productivity

MEETS OR EXCEEDS EXPECTATIONS	DM	SDM	SDM	DM	DOES NOT MEET EXPECTATIONS
I have the skills and abilities necessary to perform my job well.					I am lacking the skills and abilities to perform my job.
I am able to use the tools necessary to complete my job.					I am having trouble using the tools necessary to complete my job.
I have enough energy to meet the demands of my job.					I am frequently fatigued and unable to meet the demands of my job.
I am able to meet the required pace of my job.					I am not able to keep up with the required pace of my job.
My productivity exceeds the requirements of the job.					My productivity does not meet the minimum requirements of the job.
My work is accurate and high quality.					I am making errors and my output does not meet minimum quality standards.
My workstation is organized and efficient.					My workstation is disorganized and interferes with my productivity.

*DM = describes me SDM = somewhat describes me*

## Working with Others

MEETS OR EXCEEDS EXPECTATIONS	DM	SDM	SDM	DM	DOES NOT MEET EXPECTATIONS
I am able to listen to constructive criticism and make any necessary changes.					I get upset when people criticize my work.
When I am in stressful situations, I maintain self-control and work toward a resolution.					During stressful situations, I get angry or upset and/or avoid working on a resolution.
I cooperate with my coworkers and work together to accomplish work-related tasks.					I don't get along with my coworkers and have trouble working with them to complete tasks.
I am able to ask for help when I need it and communicate my work needs to others understand.					I have trouble communicating my work needs and I don't ask for help.
When I experience conflict at work, I am able to work toward resolution.					When I experience conflict at work, I often avoid others or delay working on a resolution to the conflict.

*DM = describes me SDM = somewhat describes me*

## Organizational Ability

MEETS OR EXCEEDS EXPECTATIONS	DM	SDM	SDM	DM	DOES NOT MEET EXPECTATIONS
I learn and retain new skills and information.					I have difficulty remembering new information and it takes me time learn a new skill.
I am able to adapt to changes in my organization.					Changes in my routine and changes in my organization upset me and I have difficulty adapting.
When chance is necessary, I am able to plan and implement the change.					I am not able to plan or implement change.
I am able to recognize problems and develop solutions.					I have trouble recognizing situations that are causing problems.
I can generate a variety of ideas and potential solutions.					I have difficulty generating ideas or solutions.
My writing is clear, concise, and easily understandable.					I have difficulty with written communication.
My arithmetic is accurate and I am able to handle any math requirements of my job.					My arithmetic skills are poor.
I am able to teach skills to other people.					I have difficulty teaching others.

*DM = describes me SDM = somewhat describes me*

## Workplace Safety

MEETS OR EXCEEDS EXPECTATIONS	DM	SDM	SDM	DM	DOES NOT MEET EXPECTATIONS
I am able to properly use equipment and tools as they are designed or with approved accommodations.					I have difficulty using tools and equipment properly.
I follow my organization's safety policy and procedure.					I am not able to follow my organizations safety policy and procedure.
I report incidents or unsafe conditions to my supervisor.					I keep information about unsafe conditions to myself.
I recognize potentially dangerous situations and do what I can to minimize the risk.					I have difficulty recognizing potential safety issues.

*DM = describes me SDM = somewhat describes me*

## Analyzing Your Work Habits Self-Assessment

Before you discuss your results with your coach, examine your answers by doing the following:

Highlight or circle all of your answers that fall on the “Does not meet expectations” side of the assessment.

If all of your answers fall on the “Meets or exceeds expectations” side of the assessment, highlight or circle all of your “SDM” (somewhat describes me) answers.

Review all of your highlighted answers, looking for patterns.

Are these issues caused by difficulties with MS symptoms? For example, if your answers fell on the “Does not meet expectations” side of the assessment for the following statements:

- I am late to work most days.
- I am slow to respond to requests from my supervisor, peers, and customers.
- I am not able to keep up with the required pace of my job.
- When I experience conflict at work, I often avoid others or delay working on a resolution to the conflict.
- I am not able to plan or implement change.

*Symptoms of fatigue or depression could be causing these difficulties. You may want to discuss these issues with your health care provider to determine if there are medical interventions that will help.*

Are these issues caused by your particular work style or habits? For example, if your answers fell on the “Does not meet expectations” side of the assessment for the following statements:

- I frequently forget appointments.
- I am easily distracted and have trouble staying focused.
- My productivity does not meet the minimum requirements of the job.
- My workstation is disorganized and interferes with my productivity.

*Your method of managing your work may need to change. You may be able to restructure your day to allow you to complete your more difficult tasks when you are the most alert. Using an electronic calendar with an alarm may help you track appointments. These changes may make your work more productive.*



# session 4:

## my little secret

This session of *Career Crossroads: Employment and MS* addresses a difficult, but very attainable task: disclosing your MS to your employer or co-workers. The session is designed to help you:

- Understand the general issues regarding disclosure.
- Know the advantages and disadvantages of disclosure.
- Develop a personal disclosure script.

### Things I Want to Learn During this Session

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### Maximizing Your Learning

To get the most information and support from this session of *Career Crossroads*:

- Watch the third segment of the *Career Crossroads* DVD, called *My Little Secret*.
- Write down any questions and plan to discuss them with your coach during your next call.
- Read the *My Little Secret* section of the participant workbook.
- Complete the exercises and any homework assignments.
- After you have completed the work for this session, discuss the exercises and any questions with your coach.

## My Little Secret: Disclosure

Most likely, you have already disclosed your MS to some or all of your family members and friends. Although it may have been difficult, you know these people and trust that they care for you. Confronting disclosure at work may result in fears and concerns about your livelihood and career. You are not alone if these questions and concerns include:

- Should I tell my employer?
- If I tell my employer, when do I tell?
- Whom do I tell — my human resources department, my supervisor, my co-workers, or all of the above?
- I've already disclosed to my employer; how do I manage the information from now on?
- When should I disclose this information? Should I disclose when I am initially diagnosed or when my symptoms are obvious?
- How do I explain to my employer that I may miss time from work due to an exacerbation?
- What exactly should I tell my employer?

An understanding of the general issues, advantages, and disadvantages of disclosure will help you to answer these questions. If you do decide to disclose, preparing a script and rehearsing it will assist you in accomplishing this task.

### My Questions/Concerns Regarding Disclosure

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*Discuss this exercise with your coach.*

## Disclosure Issues

First of all, remember that disclosure is a highly individual decision. You may find the following questions helpful in deciding whether or not to disclose.

	YES	NO
Am I avoiding medical treatment to keep my health status a secret on the job?		
Am I telling lies or making excuses to cover MS symptoms more than once or twice a month?		
Have I received negative comments about my effectiveness on the job? A performance evaluation that was less than I expected?		
Do I have episodes of staggering, slurring, or falling asleep at my desk?		

*If you answered yes to any of the above questions, it may be time to consider disclosing to your employer. Discuss any of your “yes” answers with your coach.*

To get you thinking more about disclosure, the following link will take you to a tool you may find helpful in your decision whether or not to disclose – <http://www.nationalmssociety.org/DiscloseWork>. The link also provides you the opportunity to download an Employment Disclosure Worksheet (<http://www.nationalmssociety.org/download.aspx?id=2034>).

Knowledge of potential advantages and disadvantages is important in making your decision whether or not to disclose. Disclosure will allow you to ask for the job accommodations you require (job accommodations will be discussed in the next session). The more your employer understands your MS, the more he/she will be able to make accommodations, if and when they are needed. If you answered yes to any of the questions in the quiz, disclosure to your employer may help reduce your stress level. It will also give you the freedom to examine health insurance and other benefits as they relate to your MS.

There are also a number of unknowns and fears regarding disclosure. You may fear rejection by your employer, coworkers, and insurance companies. There is the fear of losing your job, being placed in a dead-end position, or being viewed as different.

Disclosure may make it difficult to maintain your privacy. It may take your time and energy to educate people about MS.

Take the time now to determine your feelings as to whether or not you want to disclose to your current or future employer, a new supervisor, or new co-worker. Answering the following questions and discussing your answers with your coach may assist you with this decision

What are the advantages of disclosing?

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What do I hope to gain from disclosing?

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What is my biggest fear in disclosing?

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What are the disadvantages of disclosing?

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*Discuss this exercise with your coach.*

## Disclosure Game Plan

If you decide to disclose, you need a game plan with a three-step approach — *research*, *script writing*, and *practice*. Consultation with an occupational or physical therapist, psychologist, career counselor, or your state’s vocational rehabilitation office is highly recommended. Talking to these experts will assist you in your research about the kinds of accommodations that would work for you. Remember to take advantage of the emotional and educational support provided by your coach and the National MS Society as you go through this process.

Your disclosure script should be specific, brief, and non-apologetic. Keep in mind the perspective of your employer as you write this script.

### Your employer will be considering the questions:

- Can you do the job?
- Are you reliable and dependable?
- Can you grow in your job and be of value to the company?

### Include answers to these questions in your disclosure. Other tips include:

- Keep it short with few, if any, details about MS. Focus on symptoms that are interfering with your work. We recommend starting at the lowest level of disclosure and only providing more details if your employer requires it.
- Keep it non-medical, avoiding clinical or medical terminology.
- Relate your request for accommodations to your ability and success in your job performance (the next section will address specific accommodations).
- Explain that you can do the job and, with (or without) accommodations, your disability will not interfere with your ability to do the work.
- Remind your employer that your need for and use of some accommodations may vary due to the relapsing/remitting nature of your medical condition.
- Be positive, focus on your best attributes, and end on a positive note, highlighting the continued good work you will be able to do with the help of accommodations (if any).

The final step of your game plan is practice, practice, practice. Ask your family and friends to critique your script and delivery. You will also have the opportunity to practice at your next session with your coach.

Before writing your disclosure script, read the following scripts and critique them according to the above guidelines.

*I would like you to know that I have multiple sclerosis (MS). This will not interfere with my ability to do my job. In fact, as a result of this condition, I have become more organized and focused on job priorities. I do have one request to assist me in performing my job. I would like a desk closer to the copy and mailroom, which I go to frequently throughout my workday.*

*I have multiple sclerosis, which is a progressive disease of the central nervous system. My symptoms include weakness, numbness, and fatigue. I can continue to work with an understanding employer who will provide me with accommodations. But when I'm at work, I do a good job and am a reliable person. I would be happy to have my doctor talk to you about my condition.*

Take a few minutes to critique these scripts. Do they follow the guidelines discussed earlier? How would you change them?

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*Discuss this exercise with your coach.*

## Summary & Homework

Steps to writing a disclosure script:

- Disclose your MS, medical condition, or simply your symptoms.
- Describe how the symptoms are affecting you and your work performance.
- Suggest accommodations that will address your specific symptoms and job requirements (specific accommodations will be discussed during the next session).
- End on a positive note, describing how the accommodations will maintain or improve your job performance.

## Things I Learned During this Session

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## Homework Assignment

Use the following formula to practice writing your own disclosure script.

I have MS (or a nerve disorder, medical condition, neurological condition, etc), which affects people differently. In my case, I have (job-related) difficulty with \_\_\_\_\_ and \_\_\_\_\_. However, this would not interfere with my ability to perform the duties of the job, if minor accommodations could be made such as \_\_\_\_\_. With these accommodations, I will \_\_\_\_\_ (positive statement).

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*Send a copy of your statement your coach.*

Practice your script with family, friends, and your coach.

If you have not already disclosed at work, or you are interviewing for work, we strongly recommend that you postpone your decision of whether or not to disclose to your employer, supervisor, or co-worker until you have completed *Career Crossroads: Employment and MS*.



# session 5:

# maximize your potential

A previous section discussed your right to reasonable accommodations provided by the Americans with Disabilities Act (ADA) and the ADA Amendments Act of 2008 (ADAAA). As you recall, a reasonable accommodation is a modification to the work environment or to the way an essential job function is performed. In other words, an accommodation allows a qualified person to enter or continue employment by removing or modifying on-the-job barriers to successful job performance. Congratulations on your progress thus far and keep up the good work!

This session of *Career Crossroads: Employment and MS* is designed to help you:

- Identify your essential job functions.
- Determine if MS symptoms interfere with your ability to perform an essential job function.
- Identify possible accommodations.
- Plan “win-win” approaches to ask your employer for accommodations.

Things I Want to Learn During this Session

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## Maximizing Your Learning

To get the most information and support from this session of *Career Crossroads*:

- Watch the fourth segment of the *Career Crossroads* DVD, called *Maximize Your Potential*.
- Write down any questions and plan to discuss them with your coach during your next call.
- Read the *Maximize Your Potential* section of the participant workbook.
- Complete the exercises and any homework assignments.
- After you have completed the work in this session, discuss the exercises and any questions with your coach.

## Essential Job Functions & Accommodations

Before requesting an accommodation, you must identify your essential job functions and whether or not your MS symptoms are affecting your ability to perform these functions. Essential job functions are your primary job duties — not marginal ones — that you must do on your job with or without reasonable accommodations. Examples of essential job functions may include supervision of individuals, operation of equipment, project planning, development of schedules and reports, etc. Non-essential job functions are tasks that are not necessary to your primary work goal.

For example, if you are a radio repair person, the essential functions of that job may include being able to take apart the radio, replace non-working parts, and put it back together. A non-essential function might be to sweep the floor at the end of the day. While we all have “chores” to do for our jobs (monthly kitchen cleaning, taking your turn at making coffee, filling in for the receptionist), you cannot be let go from a job or denied a job because you are not able to perform one or more of the non-essential tasks.

Examples of MS symptoms that may affect your performance of the essential and non-essential job tasks include, but are not limited to, muscular weakness, fatigue, coordination/balance problems, numbness, cognitive difficulties, and blurred vision.

The ADA describes several remedies to accommodate individuals in the performance of their essential job duties, including:

- Restructuring of the facility
- Restructuring of the job
- Work schedule modification
- Position reassignment
- Equipment modification
- Installation of new equipment

Examples of accommodations specific to MS symptoms include:

SYMPTOM	POSSIBLE ACCOMMODATIONS
Fatigue	Flexible work schedule; more frequent, shorter breaks or fewer, longer breaks; providing an on-site rest area
Cognitive issues	Memory aids such as a tickler file, computerized organizational systems, wristwatch timers for reminders
Temperature sensitivity	Air-conditioning or fans, cooling vest or gel neck scarves, work from home on hot/cold days
Bladder problem	Work space close to bathroom

The following is a little quiz to confirm your understanding of accommodations for MS symptoms. (You will not be graded!) Match column A with column B.

COLUMN A	COLUMN B
1. Vision problems	A. Adapted computer keyboards
2. Cognitive issues	B. Flex time, short breaks
3. Spasticity	C. Talking computer
4. Fatigue	D. Restructure job to work from sitting position
5. Mobility problem	E. Pocket-size electronic organizer

*The answers are: 1 — c, 2 — e, 3 — a, 4 — b, 5 — d*

If you have any questions regarding the answers or other questions relating to accommodations, jot them down and discuss them with your coach or call an MS Navigator at the National MS Society.

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*Send a copy of your statement your coach.*

## Analyzing Your Need for Reasonable Accommodations

Take a few minutes now to analyze your need for reasonable accommodations. Use the chart provided on the next page to write down your thoughts.

### Step 1:

Using the copy of your job description, list your job functions. (If you are currently between jobs, list the functions of a past job or of a job you would like to have).

### Step 2:

Decide whether the job function is essential or non-essential and write your decision in the second column. (Talk to your coach, if you need help deciding).

### Step 3:

In the third column, jot down those symptoms of your MS which are affecting, or which you fear will affect in the future, your job performance.

### Step 4:

For your essential job functions, brainstorm possible accommodations to help you manage your symptoms and continue to do your job. Jot these down in column four.

For the non-essential job functions you are having difficulty accomplishing, think about other tasks you could do instead (e.g., if you and co-workers share the responsibilities of covering the receptionist during lunch and taking the mail to the mailbox, but you are not able to take the mail to the mailbox any longer, offer to take additional lunch shifts). List these in column four.

*Discuss this exercise with your coach.*

MY JOB FUNCTIONS	ESSENTIAL/ NON-ESSENTIAL	MS SYMPTOMS AFFECTING EACH JOB FUNCTION	POSSIBLE ACCOMMODATIONS/ OTHER TASKS
Example: Taking turn 2x a week making coffee	Non-essential	Can't walk all the way to the kitchen and carry back coffee	Trade one day of receptionist lunch coverage with someone who can make and carry coffee

## Planning Your Approach

Congratulations! At this point in your *Career Crossroads* training, you understand the key employment provisions of the ADA and ADAAA. You have done your homework identifying your essential job functions and the impact of your MS symptoms on these functions. You have also considered possible accommodations to assist you in the performance of your job. You might also want to call the National MS Society, the Job Accommodation Network (1-800-526-7234 or on the web at <http://AskJAN.org>), or your state's vocational rehabilitation office to discuss the accommodations you decided to try and to learn about other possible solutions.

Before approaching your employer, we suggest one further step. Look over the list of accommodations you have generated and analyze them further. Would any of these accommodations increase your productivity and your value to your employer? Consider each accommodation in terms of its effectiveness for you as well as from the viewpoint of your employer. Take some time now to perform this analysis.

ACCOMMODATION	THIS ACCOMMODATION WILL HELP ME BY:	THIS ACCOMMODATION WILL HELP MY EMPLOYER BY:
Example: Headset for phone	Reduce fatigue caused by holding phone with head	I will be able to answer more phone calls.

*Discuss this exercise with your coach.*

Do not wait for a crisis to happen with your job performance. It is more effective to find solutions through this process *before* a crisis happens.

Whom you speak to in your company to discuss your need for accommodations will vary from company to company. Company policy may require that you discuss these issues with someone in the personnel or human resources department. Your employer may also request a written communication.

## Summary & Homework

The following are some tips to keep in mind when preparing for your discussion with your employer:

- Keep the dialogue informal and friendly.
- Do not start by mentioning the ADA or ADAAA.
- Focus your discussion on the goals of your job. Explain how the accommodation will help you overcome problems caused by your symptoms and assist you in meeting your goals.
- Explain how these accommodations will help you continue to be productive on the job.
- Rehearse your presentation with a friend, advisor, or your coach.
- Emphasize the experience you bring to the job. It is often more costly for employers to hire and train new staff than to retain experienced workers.

## Things I Learned During this Session

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## Homework Assignment

If you haven't already, complete the exercises on [pages 50-51](#) to help you analyze your need for accommodations.

Complete Parts II and III of the Work Experience Survey (copies of the forms are at the end of this section).

Using your results from the exercises you completed earlier in this section, prepare a script requesting the accommodations you have identified above from your employer.

Disclose your MS (use the script you created on [page 45](#)).

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Describe how MS symptoms are affecting you at work.

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Suggest possible accommodations.

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Describe how these accommodations are going to improve/maintain your work performance and benefit your employer.

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## Homework Assignment

Rehearse your script with a friend, advisor, or your coach.

Remember, we strongly recommend that you postpone your decision of whether or not to disclose to your employer, supervisor, or co-worker until you complete *Career Crossroads: Employment and MS*.

*Discuss these exercises with your coach.*

## Work Experience Survey: Part II

### Accessibility

Check any problems you have getting to, from, or around on your job. List any other accessibility problems not included in the list. Describe potential solutions for your two most important accessibility barriers. If you are unsure about accessibility requirements, your coach will be able to provide guidance.

- |  |  |  |
|--|--|--|
| <input type="checkbox"/> Parking                 | <input type="checkbox"/> Bathrooms         | <input type="checkbox"/> Temperature           |
| <input type="checkbox"/> Public walks            | <input type="checkbox"/> Water fountains   | <input type="checkbox"/> Ventilation           |
| <input type="checkbox"/> Passenger loading zones | <input type="checkbox"/> Public telephone  | <input type="checkbox"/> Hazards               |
| <input type="checkbox"/> Entrance                | <input type="checkbox"/> Elevators         | <input type="checkbox"/> Identification signs  |
| <input type="checkbox"/> Stairs/steps            | <input type="checkbox"/> Lighting          | <input type="checkbox"/> Access to HR offices  |
| <input type="checkbox"/> Floors/floor covering   | <input type="checkbox"/> Warning devices   | <input type="checkbox"/> Access to other areas |
| <input type="checkbox"/> Seating/tables          | <input type="checkbox"/> Evacuation routes | <input type="checkbox"/> Other: _____          |
| <input type="checkbox"/> Other: _____            | <input type="checkbox"/> Other: _____      | <input type="checkbox"/> Other: _____          |

List your top two accessibility barriers:

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Describe potential situations for those barriers (remember to call the Job Accommodation Network if you need suggestions for solutions):

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Adapted with permission from *Work Experience Survey* by Richard Roessler, Arkansas Research and Training Center, University of Arkansas, (1995)

### Work Experience Survey: Part III

This is a list of typical job requirements or situations. First, decide whether or not each item is required of your job and mark an “X” in the “Required Tasks?” column for the required tasks. Next, if the requirement or situation is either difficult for you to do or is making it difficult for you to complete your job, put an “X” in the “Causing problems?” column. In the last column, list some potential solutions for each requirement or situation that is causing difficulty.

#### Physical Abilities

JOB REQUIREMENT	REQUIRED TASKS?	CAUSING PROBLEMS?	POTENTIAL SOLUTIONS
Working eight hours			
Standing all day			
Standing part of the time			
Walking for 8 hours			
Walking part of the time			
Kneeling			
Stooping			
Climbing			

JOB REQUIREMENT    REQUIRED TASKS?    CAUSING PROBLEMS?    POTENTIAL SOLUTIONS

---

Pulling

---

Pushing

---

Talking

---

Seeing well

---

Hearing well

---

Raising arms above shoulders

---

Using both hands

---

Using both legs

---

Using left hand

---

Using right hand

---

Using left leg

---

Using right leg

---

Lifting over 100 lbs.

---

Lifting 51–100 lbs.

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Lifting 20–50 lbs.

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Lifting 11–25 lbs.

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Lifting 0–10 lbs.

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Prolonged sitting

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### Working Conditions

JOB REQUIREMENT    REQUIRED TASKS?    CAUSING PROBLEMS?    POTENTIAL SOLUTIONS

---

Too hot

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Too cold

---

Temperature changes

---

JOB REQUIREMENT    REQUIRED TASKS?    CAUSING PROBLEMS?    POTENTIAL SOLUTIONS

---

Too wet

---

Too humid

---

Slippery surfaces

---

Obstacles in path

---

Dust

---

Fumes

---

Odors

---

Noise

---

Outdoors

---

Sometimes outdoors

---

Always inside

---

### Company Policies

JOB REQUIREMENT    REQUIRED TASKS?    CAUSING PROBLEMS?    POTENTIAL SOLUTIONS

---

Inflexible work schedules

---

No accrual of sick leave

---

Lack of flextime

---

No "comp" time

---

Inflexible job descriptions

---

Vague job descriptions

---

Infrequent reviews of job descriptions

---

Rigid sick or vacation leave policies

---

## Social Abilities

JOB REQUIREMENT    REQUIRED TASKS?    CAUSING PROBLEMS?    POTENTIAL SOLUTIONS

---

Working alone

---

Working around others

---

Working with others

---

Interacting with supervisors

---

Supervising others

---

Working with hostile others

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## Cognitive Abilities

JOB REQUIREMENT    REQUIRED TASKS?    CAUSING PROBLEMS?    POTENTIAL SOLUTIONS

---

Immediate memory

---

Short-term memory

---

Long-term memory

---

Judgment: safety

---

Judgment: interpersonal

---

Thought processing

---

Reasoning

---

Problem solving

---

Planning

---

Organizing

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## Task Related Abilities

JOB REQUIREMENT    REQUIRED TASKS?    CAUSING PROBLEMS?    POTENTIAL SOLUTIONS

Repetitive Work

Work pace or sequencing

Variety of duties

Perform under stress/deadlines

Little feedback on performance

Read written instructions

Able and licensed to drive

Follow specific instructions

Writing

Speaking and communicating

Initiating work activities

Use telephone

List potential job accommodations that will help you overcome the barriers you highlighted during this exercise

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Adapted with permission from *Work Experience Survey* by Richard Roessler, Arkansas Research and Training Center, University of Arkansas, (1995)



# session 6:

## you're not alone

Many resources are available to help you navigate the road to finding and/or maintaining employment. You are not alone in this journey.

This session of *Career Crossroads: Employment and MS* is designed to help you:

- Locate these resources and learn what they offer.
- Identify professionals who can assist.
- Recognize when it is appropriate to contact an attorney.
- Learn about resources for employers.

Things I Want to Learn During this Session

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### Maximizing Your Learning

To get the most information and support from this session of *Career Crossroads*:

- Watch the fifth segment of the *Career Crossroads* DVD, called *You're Not Alone*.
- Write down any questions and plan to discuss them with your coach during your next call.
- Read the *You're Not Alone* section of the participant workbook.
- Complete the exercises and any homework assignments.
- After you have completed the work for this session, discuss the exercises and any questions with your coach.

## Employment Resources

In a previous session, you were asked to contact the Job Accommodations Network (JAN) and your ADA Center for information on the Americans with Disabilities Act (ADA). During this session let's learn a little more about these and other resources.

### Job Accommodation Network (JAN)

JAN is a service of the Office of Disability Employment Policy (ODEP) of the U.S. Department of Labor. It is a free consulting service to employers and employees with disabilities that provides information about job accommodations, the ADA, and the employability of people with disabilities. JAN's mission is "to facilitate the employment and retention of workers with disabilities by providing them and other interested parties with information on job accommodations, self-employment, and small business opportunities." It has also become a major resource on the ADA. JAN can assist employers by:

- Providing information on the hiring, retention, and promotion of qualified employees with disabilities
- Providing information on accommodation options and practical solutions
- Becoming educated about their responsibilities under the ADA
- Reducing workers' compensation and other insurance costs
- Addressing issues pertaining to accessibility

JAN's services are available to individuals with disabilities as well and can be a very useful resource to an individual with MS. When you call JAN, you can speak with a consultant confidentially, discuss the types of symptoms you are experiencing, and explain your specific job functions and responsibilities. The consultant will provide practical accommodation strategies that address your specific symptoms and job requirements. Some information pertaining to accommodating people with MS is also available on their website.

JAN's web site is <http://AskJAN.org> and their toll-free number is 1-800-526-7234.

## ADA Centers

Ten regional centers compose the National Institute on Disability and Rehabilitation Research (NIDRR) ADA Technical Assistance Program. Each center provides technical assistance, materials, training, and referrals. You should be aware, however, that neither the centers nor NIDRR is responsible for enforcement of the ADA or ADAAA. The information they provide is intended solely as informal guidance and is neither a determination of one's legal rights or responsibilities under the ADA or ADAAA, nor binding on any agency with enforcement responsibility under the Act. To reach your regional ADA center, call toll free (800) 949-4232 (Voice, TTY) and you will be automatically routed to the center that serves your area. You can also visit them online at [www.adata.org](http://www.adata.org).

## EEOC.gov

This website of the U.S. Equal Employment Opportunity Commission (EEOC) offers extensive information about employment discrimination. You will find information about employment laws, when and how to file a claim, and information for employers. The EEOC is the enforcer of the employment titles of the ADA so if you feel your ADA rights have been violated in the workplace, you can contact this agency to file a claim of discrimination and an investigation will be conducted. Visit [www.eeoc.gov](http://www.eeoc.gov) or call 1-800-669-4000 /1-800-669-6820 (TTY).

## U.S. Department of Labor's Office of Disability Employment Policy (ODEP)

An agency within the U. S. Department of Labor, ODEP provides national leadership to increase employment opportunities for adults and youth with disabilities while striving to eliminate barriers to employment ([www.dol.gov/odep](http://www.dol.gov/odep)). With the ultimate goal of increasing the number of people with disabilities who work, either as employees or entrepreneurs, ODEP provides policy analysis, technical assistance, development of innovative practices and strategies, and education and outreach to employers, employees, and the disability community. Related to these efforts, ODEP also conducts a variety of employment-related programs and services. To obtain a directory of your state ODEP liaisons, go to the website: [www.dol.gov/odep/state/state.htm](http://www.dol.gov/odep/state/state.htm). Included in this website is a link to your state liaison.

## Vocational Rehabilitation

An important resource for you to become familiar with is your local agency for Vocational Rehabilitation (also known as Department of Rehabilitation Services or Department of Vocational Rehabilitation). Many state vocational and rehabilitation agencies coordinate

and provide programs and services designed to enable people with disabilities to become or remain employed. Your state agency may have a group of professional employment counselors (certified rehabilitation counselors or CRC) who will talk with you and assist you in utilizing a number of rehabilitation resources. Many of these services are paid for by the agency.

### Services vary by state, but may include:

- Vocational counseling
- Vocational evaluation of current skills and abilities
- Career exploration
- Provision of equipment and other assistive technology
- Job development and job coaching
- Educational and training opportunities
- Job placement assistance

Each state manages its vocational rehabilitation services differently. Services and goals for agencies vary. See the blue pages in your local telephone directory or visit <http://AskJAN.org/cgi-win/TypeQuery.exe?902> for contact information on the department of vocational rehabilitation in your state. Talk to an MS Navigator or a representative from vocational rehabilitation in your state to determine the available services.

## Helpful Professionals

### Occupational Therapists

Occupational therapists help individuals manage both the variety of symptoms and the variations in symptom progression. The therapy focuses on energy conservation and the maintenance of everyday skills. The occupational therapist (OT) tailors treatment to specific individual needs and deficits. Two of the major areas the OT addresses that are important to successful employment include:

- Compensatory strategies for cognitive impairments, sensation problems, or vision loss. Cognition refers to the mind's ability to store, organize, and recall information. Cognitive problems should not be confused with a loss of intelligence. Speech therapists and neuropsychologists can also address these issues.

- Fatigue management through education about energy conservation, work simplification, environmental adaptations at home and in the workplace, and stress management.

The OT uses both assessment and treatment tools to manage MS-related problems. Once problem areas have been identified, the OT will work with you to develop a treatment plan to correct or manage these at your home or place of employment.

In addition, some occupational therapists offer driving analysis. An OT can assess your driving skills and determine whether the available adaptations will work for you. Testing should be conducted both in the OT's office and on the road. Bear in mind that the laws regarding what kinds of testing and reporting are necessary vary from state to state.

*Check with your health insurance to see if an OT's services may be covered.*

### Career Counselors/Coaches

You may find the services of a career counselor/coach helpful, especially if you are thinking of looking for a different type of job. These individuals can help you assess your skills, abilities, and interests. They also provide guidance in the development of a resume and job search plan. Check with the National MS Society, the yellow pages, or do a web search for a listing of these professionals.

### Attorneys

As a last resort, if your efforts to develop a “win-win” collaborative agreement with your employer regarding your need for accommodations are not successful, you may have legal recourse. You may want to secure the help of an attorney or disability rights advocate. The National MS Society or your state or local bar association can assist you with names of attorneys who practice in the field of employment and disability rights. There also may be state or local advocates for people with disabilities and other voluntary agencies or client assistance programs to help you. Legal help will not necessarily be expensive. Investigate all the resources available to you.

### Employer Tax Benefits

There are two tax incentives available to help employers cover the cost of accommodations for employees with disabilities and to make their places of business accessible for employees and/or customers with disabilities.

### Small Business Tax Credit: IRS Code Section 44, Disabled Access Credit

With this tax credit, small businesses may take an annual tax credit for making their businesses accessible to persons with disabilities. Eligible businesses include those that in the previous year earned a maximum of \$1 million in revenue and employed 30 or fewer full-time employees. The credit is 50% of expenditures over \$250, not to exceed \$10,250, for a maximum benefit of \$5,000. A variety of costs may be covered including the following: removal of architectural barriers in buildings or vehicles; production of print materials in alternate forms; purchase of adaptive equipment or modification of equipment; and readers for employees or customers with visual impairments. This credit can be claimed on IRS Form 8826.

### Architectural/Transportation Tax Deduction: IRS Code Section 190, Barrier Removal

Businesses may take an annual deduction up to \$15,000 a year for expenses incurred to remove physical, structural and transportation barriers for persons with disabilities at the workplace. A variety of expenses may be covered to make the facility or vehicle used for business more accessible. All businesses are eligible.

Note: Small businesses may use the credit and deduction together, if the expenses incurred qualify under both Sections 44 and 190. The website <http://www.dol.gov/odep/pubs/fact/tif/ba.htm> provides more information on these employer benefits.

## Summary & Homework

### Things I Learned During this Session

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## Homework Assignment

- Take the list of possible accommodations you identified in the last section. Call a counselor with the Job Accommodation Network (JAN). Ask for feedback on other possible accommodations that may meet your needs.
- If one of your accommodations requires assistive technology, contact the ADA technical assistance program in your area for information on the technology you require.
- If you have access to a computer, browse the EEOC.gov website to learn about resources available in case of job discrimination.
- Contact your local vocational rehabilitation office to determine what assistance they may be able to provide to you.
- Complete Work Experience Survey, Part IV — Job Satisfaction.
- Consider all you have learned about MS and how it affects your employment. Use that information to help you complete Part V of the Work Experience Survey — Overcoming Barriers.

*Discuss these exercises with your coach.*

## Work Experience Survey: Part IV

### Job Satisfaction

Rate your current job on each of the following statements. Describe two ways to make your job more personally satisfying.

IN MY JOB...	TOO LITTLE	ABOUT RIGHT	TOO MUCH
I do things that make use of my abilities.			
I have a feeling of accomplishment.			
I am busy all of the time.			
I can work alone.			
I do something different everyday.			
My pay compares well with that of other workers.			
I have steady employment.			
I have good working conditions.			

IN MY JOB...

TOO LITTLE

ABOUT RIGHT

TOO MUCH

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I have an opportunity for advancement.

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I get recognition for the work I do.

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I tell people what to do.

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My coworkers are easy to make friends with.

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I can do the work without feeling it is morally wrong.

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I can do things for other people.

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The company administers its policies fairly.

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My boss backs up the workers with top management.

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My boss trains the workers well.

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I try out some of my ideas.

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I make decisions on my own.

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Describe two ways to make your job more personally satisfying.

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Adapted with permission from *Work Experience Survey* by Richard Roessler, Arkansas Research and Training Center, University of Arkansas, (1995).

## Work Experience Survey: Part V

### Barriers

Review the results of your past exercises and list the three most significant barriers to success in your work. Describe potential solutions and identify people who can help. Be specific.

#### Barrier 1

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Potential Solution

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Who can help? How can they help?

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#### Barrier 2

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Potential Solution

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Who can help? How can they help?

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#### Barrier 3

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Potential Solution

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# session 7:

## taking charge

Previous sessions have focused on helping you make employment decisions that are right for you. This final session will assist you in making decisions that are right for you, not only in the area of employment, but in other areas of your life as well.

This session of *Career Crossroads: Employment and MS* is designed to help you:

- Understand the components of financial, healthcare, and benefits planning.
- Explore various employment options.
- Identify the steps needed to take control of your life.
- Create a work/life plan.

Things I Want to Learn During this Session

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### Maximizing Your Learning

To get the most information and support from this session of *Career Crossroads*:

- Watch the last segment of the *Career Crossroads* DVD, called *Taking Charge*.
- Write down any questions and plan to discuss them with your coach during your next call.
- Read the *Taking Charge* section of the participant workbook.
- Complete the exercises and any homework assignments.
- After you have completed the work for this session, discuss the exercises and any questions with your coach.

Your diagnosis of MS has been a major event in your life. While you are not able to change this diagnosis, there are many things you can control. Learn all you can about multiple sclerosis — both the treatments available to you and ways to manage symptoms. Symptom management can include medications as well as physical (PT) and occupational therapy (OT). PT and OT can help you identify assistive technology, aids to daily living, and proper mobility equipment to help you remain employed. Participate in programs provided by the National MS Society and use the Society’s website *www.nationalMSsociety.org* to help you learn as much as possible.

Listen to your body and use a journal to take notes on your symptoms and changes. Also use this journal to identify what you can change and how your body responds to these changes. Examples of areas you can change are your environment, perceptions of self, your support system, and medical care.

Organization will play a major role in your taking charge of your life. Identify what needs to be done now and what can wait. Determine what is really important to you and concentrate on those things. List your priorities. Identify who can assist you with your priorities and learn to ask for help. Don’t forget professional help when indicated. Professionals may be particularly helpful with stress, time, and fatigue management.

**What is most important to you? List two major goals or philosophies for each area in your life.**

**Career**

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**Family**

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## Social

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## Other

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## Managing your “to-do” list

### Step 1 — Getting it out of your head

On a separate piece of paper, in a small notebook that you can carry with you, in your personal data assistant (PDA), or on your computer, list absolutely everything you have to do. List the tasks that you need to do for yourself, work, home, your spouse, your kids, your friends, church, and your community — everything. It may take you some time to get the list complete. Feel free to add to the list as you remember tasks or you acquire new tasks.

### Step 2 — Ranking your tasks

Look at each task on your list. Assign each task an importance level, using the scale below:

- This task is extremely important and needs to be completed immediately. Things would fall apart if this task weren't completed. This task meets a priority or a goal.
- This task is important, but can wait. My life would be easier if this task were completed. This task will help me meet a priority or goal.
- This task is not important right now. I would like to complete this task, but it is not necessary. I don't want to complete this task, and it is not necessary. This task doesn't help me meet a priority or goal.

### Step 3 — Do it and cross it off

Focus your energy on the A-level tasks — checking off each task as you complete it. If you have time and energy, work on the B-level tasks.

- This task can be completed by someone else, so I can delegate it.

#### Step 4 — Review it and change rankings when necessary

At the beginning of each day or week, review your list. Add new tasks and remove the completed tasks. Review your rankings. You will find that some B-level tasks have moved up to A-level and some may have dropped to a C. Some C-level tasks will move up your list and others may get delegated or dropped off the list altogether.

#### “To-Do” List Example

TASK	RANKING
<b>HOME</b>	
Register daughter for ballet class.	B
Fold all laundry and put away	D — kids or pay someone
Cook quiche for teacher’s lunch at school	D — call to back out
Call school to back out of cooking quiche	B
Stop at grocery store to pick up dinner	A
Drop-off dry-cleaning	D — ask husband to do
Explore on-line grocery shopping and delivery	A
Plant flowers	C
<b>WORK</b>	
File to-be-filed pile	C
Set-up conference call	A
Talk to boss about rest period during afternoon	A
Finish budget report	B
Complete vacation request	B
Write project management manual	C
Attend project meeting	A



## Step 5

Write down the symptoms and changes that are preventing you from meeting your goals and then list possible ways to adapt to those changes.

MS SYMPTOMS & CHANGES	POSSIBLE WAYS TO ADAPT TO SYMPTOMS & CHANGES
Example: I can either remember work tasks or family tasks — I have trouble remembering both.	Put all (both personal and work) meetings, tasks, and obligations in my hand-held PDA and use the alarm feature

## Step 6

Choose one or two of your changes to implement. Track how those changes affect you over the next week or so.

CHANGES I AM MAKING	HOW IT AFFECTED ME
Example: I have too many volunteer obligations — called to bow out and reassign some of my tasks.	After I recovered from my guilt, I found that I actually enjoyed my remaining tasks and had more time and energy to focus on my needlework.

*Discuss these exercises with your coach.*

## Planning Ahead

### Employment Planning

Exploring employment options and making decisions about your employment are some of the most important things to consider as you are planning your future. Knowing your employment options allows you to make rational, informed decisions, should an employment situation no longer meet your needs.

One of these options is to solidify your expertise in your current career. Make yourself invaluable to your current employer by continuing to be an outstanding employee. Your efforts may include taking courses to gain certification in your field as well as other continuing education options.

A different career can be an option. For example, if you are having mobility issues, perhaps moving from a physical job, (e.g., general contractor) to a less physically demanding position, (e.g., project manager) will help you to remain employed. As you plan your employment future, think about careers that are interesting to you and decide which skills and knowledge you can transfer into those careers. If you need to further your education to be qualified for those positions, it may be easier to start the necessary education sooner rather than later. A career counselor or coach can assist you with this decision-making process. Also be certain to contact your vocational rehabilitation office to determine if you are eligible for retraining assistance.

While exploring your options, you may also want to consider self-employment. Self-employment requires an honest assessment of your ability, energy, and discipline. It also requires a business plan that includes financing, sales/marketing, and bookkeeping/taxes, as well as a plan to continue health insurance and other benefits. A career counselor or coach can help you decide if this option is right for you. In addition, the Job Accommodation Network (JAN) is an excellent resource (<http://AskJAN.org/entre> and <http://askjan.org/cgi-win/TypeQuery.exe?7304>).

Finally, if your current job is meeting your needs, use the tools you learned during this course to keep it. Working hard, managing your MS by working with your doctor, seeking professional advice, asking for reasonable accommodations, and making yourself valuable to your company are just some of the ways to keep a position you enjoy.

## Healthcare Planning

A review of your healthcare plan (and the plans of your family) should be one of your top priorities. This will help you understand what is covered, what is excluded, and what your out-of-pocket expenses are. Pay particular attention to the following:

- Co-payments
- Co-insurance
- Deductibles
- Pre-existing condition exclusion periods
- Lifetime maximums
- Prescription drug coverage

Having this information will help you assess your income in terms of medical and health needs and plan for anticipated medical expenses. Based on this review you might consider increasing coverage during open enrollment periods and budgeting to cover insurance if you need to pay for it yourself someday. You may also want to consider taking advantage of flexible spending plans, if your employer offers them.

## Benefits Planning

### LIFE INSURANCE

Life insurance is an important benefit, especially if you have dependents. You may want to look at your current life insurance and consider whether or not your insurance is adequate. Your MS will probably prevent you from buying life insurance at standard rates. However, you may be able to purchase life insurance from your employer above the amount the company already provides. Check with your benefits office and enroll for the maximum amount you need or are permitted to purchase. Remember to check your spouse's, life partner's or other family member's insurance levels and availability, so you will have their continued income should something happen to them. Some employers allow spouses or other family members to purchase insurance through the company policy. In addition, anyone can purchase life insurance with you as a beneficiary. This will allow someone to make sure you are cared for if something happens to them.

Resources available to assist you with your questions about life insurance include:

- Consumer Federation of America, [www.consumerfed.org](http://www.consumerfed.org). Click Finance and then Insurance.
- Insurance Information Institute, [www.iii.org](http://www.iii.org)
- National Association of Insurance Commissioners. 1-816-783-8500 or go to [www.naic.org](http://www.naic.org). Click Consumers, and then select Life Insurance Buyer's Guide.

## LONG-TERM CARE

Long-term care refers to a wide range of medical, social, and support services for elderly and chronically ill or disabled individuals. These services are designed for individuals who live in the community or in extended care facilities. The majority of standard health insurance policies provide only very limited long-term care coverage or none at all. There are private insurance companies that market long-term care insurance policies that cover part or all of these services; however, people with most chronic illnesses (including MS) are not eligible for the coverage. While you most likely are not eligible for private long-term care insurance, you may want to consider this coverage for your eligible spouse, life partner, or other family members. This insurance is easier to get without pre-existing conditions and if something should happen to your family member in the future, he or she will be covered.

Private long-term care insurance is not appropriate for everyone and many people are not eligible for coverage. There are many factors, in addition to the cost, that must be considered. To determine if private long-term care insurance is right for your family members, contact any of the following and ask for their booklets advising consumers about long-term care insurance:

- Your state insurance department. The website — [www.naic.org/state\\_web\\_map.htm](http://www.naic.org/state_web_map.htm) can link you to your state office.
- National Association of Insurance Commissioners. Call 1-816-783-8500 or go to [www.naic.org](http://www.naic.org).
- American Association of Retired Persons (AARP), 202-434-2230, [www.aarp.org](http://www.aarp.org)
- The National MS Society has information about long-term care insurance carriers who might provide coverage to people living with MS. Call 1-800-344-4867 or 1-800 FIGHT MS.

Government programs such as Medicaid (and Medicare for certain situations) also cover some long-term care needs.

If someday you decide to leave the workforce and are eligible for Social Security Disability Insurance (SSDI) or Supplemental Security Income (SSI), you also are eligible for federal health insurance programs under Medicare or Medicaid. Medicare is a health insurance program for people 65 and older and people with disabilities. A person is automatically eligible for Medicare two years after receiving SSDI benefits. Medicaid is a jointly funded state and federal health insurance program. People who are eligible for SSI also are eligible for Medicaid and there is no waiting period. Benefits for both these programs are continuously in a state of flux. The following resources can provide you with the latest information on these programs:

- Center for Medicare and Medicaid Services, ([www.cms.gov](http://www.cms.gov)) provides information about Medicare, Medicaid, and the State Children's Health Insurance Program.
- Center for Medicare Advocacy, ([www.medicareadvocacy.org](http://www.medicareadvocacy.org)) is a nonprofit organization providing legal advice, self-help materials, and representation for elders and people with disabilities who are unfairly denied Medicare coverage.

## Financial Planning

An excellent booklet, *Adapting: Financial Planning for a Life with Multiple Sclerosis* is available from the National MS Society. Also check with an MS Navigator for programs on this topic or for a referral to a free or low-cost financial advisor. These will help you to achieve the following:

- Develop a budget to know what you have and what you owe and make good choices with the money you spend and save.
- Develop a savings plan for income protection and retirement, taking into consideration Social Security Disability Income, private pensions, private savings, and long-term disability.

As you work on your financial life plan, remember to include your spouse, life partner, or other family members who rely on you (or whom you rely on) for support. Your financial plan should include your needs, their needs, and benefits available if all of you were unable to work. Your family members may be eligible for the benefits discussed in this section. And, because your diagnosis of MS may make it difficult to take advantage of some of the benefits, your family member may be the only person who can take advantage of the benefits.

## SHORT-TERM AND LONG-TERM DISABILITY INSURANCE

Disability insurance is more aptly called “disability income insurance.” It is a form of insurance that provides periodic payments to replace part of your regular income when you cannot work as a result of illness, injury, or disease. Generally, a minimum number of days when you are unable to work are required before your “sick pay” ends and your disability insurance begins. “Short-term disability insurance” typically provides partial coverage (e.g., 60 percent) of your lost earnings for a period of about six months. If your inability to work extends beyond that period and you continue to be eligible, you begin to receive “long-term disability benefits.”

If you are employed, check to see if your employer offers short-term and/or long-term disability as a benefit and make sure you are enrolled in the program. Some employers pay the premium for this benefit; others offer the program, but expect you to pay all or part of the premium; and some don’t offer it at all. Be aware that this benefit varies based on the carrier and that carriers have their own regulations. It is important to obtain a copy of the policy to determine the procedure to apply for this benefit, how much the benefit will be, how long the benefit may last, and whether or not there are work incentives.

Some of the disability income insurance information is from the copyrighted Demos publication, *Multiple Sclerosis: The Questions You Have — The Answers You Need*.

## SOCIAL SECURITY DISABILITY INSURANCE (SSDI)

SSDI is an insurance program for workers unable to work due to long-term disability. It is administered by the Social Security Administration (SSA) and funded by a tax (referred to as the FICA tax) withheld from workers’ pay and by employer contributions. FICA stands for the Federal Income Contribution Act.

If a person earns enough work “credits,” he or she becomes insured for disability benefits. Social Security assigns credits for the amount of earnings that an individual receives and pays taxes on, into the Social Security Trust Fund. Each year the amount of earnings needed to earn one-credit changes. A person can earn up to four credits per year. The number of work credits needed by an individual for disability benefits depends on when the person becomes disabled. Generally speaking, to be fully eligible for SSDI, the applicant needs 40 credits, 20 of those credits earned in the last 10 years, ending with the year when the disability occurs. Younger workers may qualify with fewer hours.

Check with the Social Security office to determine if you have enough work credits. If you don't have enough, be sure to make plans to continue working until you have earned enough credits. If you think you will not be able to continue working long enough to earn the required credits, review your work benefits and consult a financial advisor to determine your best options.

If you do have enough work credits, be aware that any future SSDI payment amount is based on your average lifetime earnings. That average is based only on wages that were reported to social security. While you may be able to continue working part-time, part-time wages will lower your lifetime average earnings and may decrease the amount of SSDI you will receive. Consult a financial advisor (your chapter may be able to refer you to a free service) to determine the best course of action for you.

Having enough work credits does not guarantee that you will be eligible for SSDI benefits. You will have to meet the criteria for disability. The approval process will take several months, at least, and can take years. You may be turned down two or more times. Be persistent and appeal the decisions. Your chapter can refer you to a lawyer experienced in Social Security Disability law.

The SSDI information is from the copyrighted Demos publication, *Health Insurance Resource Manual — A Guide for People with Chronic Disease and Disability*.

## OTHER RETIREMENT/DISABILITY PLANS

Depending on the type of position you have or the company you work for, you may have other retirement/disability plan options. Some of these plans are replacements for social security and some can be in addition to social security. Consult a financial advisor to determine the best plan for your financial future.

## Making a Work/Life Plan

Congratulations, you are almost finished with this course! There is just one more task to accomplish as you complete this course: the development of a work/life plan. As you have read in this workbook and observed on the videos, there is much to consider as you develop this plan. This last exercise will help you with this. We hope you have gained the skills, tools, and confidence to determine and secure your place in the workforce despite your diagnosis of MS.

Look again at your list of MS symptoms and their impact on work from session two, your list of possible accommodations in session five, and the list of possible adaptations from earlier in this session.

Based on the information you listed, make a plan to take control of your symptoms:

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Read the booklet, or take the online class *Adapting: Financial Planning for a Life with Multiple Sclerosis*. Chapter three of the booklet provides excellent worksheets to assist you with financial planning.

My plan to take control of my finances:

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Obtain a copy of your (and your spouse's or other family member's) health insurance policy and research the following:

HEALTH INSURANCE ITEMS

MY POLICY COVERAGE

Co-payments

Co-insurance

Deductibles

Pre-existing conditions  
exclusion periods

Lifetime maximums

Prescription drug coverage

HEALTH INSURANCE ITEMS

OTHER POLICY COVERAGE

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Co-payments

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Co-insurance

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Deductibles

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Pre-existing conditions  
exclusion periods

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Lifetime maximums

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Prescription drug coverage

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Changes I would like to make to my (or our) health insurance coverage:

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Review your (and your spouse's or other family member's) life insurance, short-term and long-term disability options.

Changes I would like to make in these areas:

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Consider your employment options.

Changes I would like to make in these areas:

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Training I'd like to take:

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Review the changes you would like to make and options you would like to explore

Use the following table to list these and develop a strategy to accomplish them.

CHANGES I WOULD LIKE TO  
MAKE/OPTIONS TO EXPLORE

STRATEGIES TO ACCOMPLISH THIS

Example: Completing my master's degree

Research online programs.  
Apply for student loan to cover cost.

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## National MS Society Resources

Contact an MS Navigator at 1-800-344-4867 (1-800 FIGHT MS) to request copies of these resources.

### ADA & People With MS

*by Laura Cooper, Esq., Nancy Law, LSW, with Jane Sarnoff*

What the Americans with Disabilities Act means in employment, public accommodations, and more.

### Focus on Employment

A reprint on disclosure, Americans with Disabilities Act, fatigue & cognitive issues on the job, and telework options.

### Know Your Rights: A Legal Guide for People Living with MS

Easy to read Q & A format containing information on employment, SSDI, family law, insurance, and more. Offers resources in each chapter, form letters and helpful guides for navigating legal difficulties.

### Information for Employers

A brochure for people to give to their employers if they decide to disclose their MS.

### A Place in the Workforce

A reprint on employment strategies and options from InsideMS.

### Should I Work? Information For Employees

A general overview of the employment issues that might concern people newly diagnosed with MS.

### The Win-Win Approach to Reasonable Accommodations

*by Richard T. Roessler, PhD, and Phillip Rumrill, PhD*

A practical guide to obtaining workplace accommodations.

### Social Security Disability Benefits: A Guide for People Living with Multiple Sclerosis

This guidebook can assist in deciding whether applying for disability benefits is right for you and in navigating the complex application process.

## Private Disability Insurance Claims: A Guide for People with MS

This guidebook is designed to help people with MS and their families navigate the world of private disability insurance.

## MS in the Workplace: A Guide for Employers

This DVD provides information on multiple sclerosis in the workplace. Starting with profiles of employees with MS, the video examines the Americans with Disabilities Act and issues related to disclosure and accommodation.

## Web-based Resources

National MS Society website info regarding employment and self-advocacy

*[www.nationalMSSociety.org/employment](http://www.nationalMSSociety.org/employment)*

*[www.nationalMSSociety.org/living-with-multiple-sclerosis/advocate-for-yourself/self-advocacy](http://www.nationalMSSociety.org/living-with-multiple-sclerosis/advocate-for-yourself/self-advocacy)*

Interactive disclosure tool – *[www.nationalMSSociety.org/DiscloseWork](http://www.nationalMSSociety.org/DiscloseWork)*

Adapting: Financial Planning for a Life with MS... Together (online course) - *[http://www.nationalmssociety.org/living-with-multiple-sclerosis/insurance-and-money-matters/](http://www.nationalmssociety.org/living-with-multiple-sclerosis/insurance-and-money-matters/financial-planning/index.aspx)*

*[financial-planning/index.aspx](http://www.nationalmssociety.org/living-with-multiple-sclerosis/insurance-and-money-matters/financial-planning/index.aspx)*

Career Decisions: Relationship Matters (online course)

*<http://www.nationalmssociety.org/living-with-multiple-sclerosis/insurance-and-money-matters/financial-planning/index.aspx>*

## Recommended Reading List

Coping with Vision Loss: Maximizing What You Can See and Do

*Chapman, EdD, Bill — 2001*

Computer & Web Resources for People with Disabilities,  
A Guide to Exploring Today's Assistive Technology

*Compiled by the Alliance for Technology Access — 2001*

Insurance Solutions: Plan Well, Live Better —

A Workbook for People with a Chronic Disease or Disability

*Cooper, Laura D. — 2002*

Health Insurance Resources: A Guide for People with Chronic Disease and Disability, 2nd edition,

*Northrop, Dorothy, Cooper, Stephen, and Calder, Kimberly - 2007*

Multiple Sclerosis: A Guide for the Newly Diagnosed, 3<sup>rd</sup> edition

*Holland, Nancy J., et al — 2007*

Multiple Sclerosis: The Questions You Have — The Answers You Need

*Kalb, Rosalind — 2007*

Tax Options and Strategies for People with Disabilities, 2nd edition

*Mendelsohn, Steven B. — 1996*

Multiple Sclerosis: Your Legal Rights, 3rd edition

*Perkins, Esq., Lanny E. & Perkins, Esq; Sara D. — 2008*

Employment Issues and Multiple Sclerosis, 2nd Edition

*Rumrill, Jr., Phillip D., Hennessey, Mary, & Nissen, Steven W. — 2008*