

Staying Up in Down Times

Getting help after job loss

by Marcella Durand

Navigating federal and state employment programs after losing a job can be a tricky business. Don't go it cold. MS Navigators can help you decide the whats, whos and hows of applying for government help after a job loss. To start, call 1-800-344-4867 or visit nationalMSsociety.org.



A fork in the road

“The first thing we do is figure out whether someone lost their job because of their MS or because of a downsizing. The resources can differ,” said Janis Pluss, a director at the Society’s Information Resource Center.

If MS symptoms played the largest role in job loss, the road forks for unemployed people with MS. They must decide whether to go forward with a job search and unemployment benefits—or to apply for Social Security disability benefits. They can’t do both. Applying for SSDI (Social Security Disability Insurance) or SSI (Supplemental Security Income) is basically declaring that you are no longer able to work because of MS symptoms.

“People can be pretty good self-assessors on whether MS will affect their ability to find new work,” Pluss said. Accommodations can help, as well as symptom management. The Job Accommodation Network (jan.wvu.edu, 800-526-7234) and the DBTAC National Network of ADA Centers (Disability and Business Technical Assistance Center, adata.org, 800-949-4232) are good resources. Also, some careers simply work better than others.

Sandy Lahmann tried a few careers before she found her current one as an information specialist for the DBTAC Rocky Mountain ADA Center. “I just could not do the work,” said Lahmann of her previous job as a special education teacher. “I had a 60-hour-a-week schedule—and I had severe fatigue.” So she switched to administrative work. But she was let go, partly, she feels, because of the cost of her health insurance. She looked for help—in more than one place.

“I didn’t count on one organization,” said Lahmann. Instead, she contacted her Society chapter, her state’s vocational rehabilitation program, her local One-Stop Career Center, and her local Independent Living Center. “I kept talking to people and something eventually pulled together.”

The Society’s MS Navigators™ can be your entry point to federal and state employment programs

Where to begin

For people with MS who decide to work, a state vocational rehabilitation (voc rehab) program can be a good resource.

Voc rehab programs may offer training in new skills, job counseling and resume workshops. However, the range of services varies greatly from state to state, and they are sometimes prioritized in order of severity of disability. An MS Navigator™ will be able to direct you to your state’s voc rehab office and brief you on what to expect.

The New York State program may be one of the nation’s best. Michael Andrews’s voc rehab office in New York City sent him to the Rusk Institute of Rehabilitation Medicine, an affiliate of New York University’s Medical Center. “I wanted to re-enter the workforce. I didn’t want to sit around doing nothing,” he said. At the Institute, he was able to take classes in computer programs and time management, and to find volunteer opportunities, including one at the New York City Chapter. “When I volunteered, it made me feel I could work,” he said. Eventually, he found a job through

a program called **Schedule A**, where people with disabilities are considered for federal employment. (Visit opm.gov/disability/peoplewithdisabilities.asp for more information.)

But even if your state's voc rehab program doesn't offer everything you need, they may be able to direct you to outside resources that do. Don't write them off.

One-stop job shopping

One-Stop Career Centers aim to be just that: one place for a mix of government employment services. "Regardless of disability, anyone can use them—they are open to everyone, unlike voc rehab programs," said Steve Nissen, senior director of Employment and Community Programs at the Society's National Capital Chapter.

Help applying for unemployment benefits is just one service offered at the Centers. Some may have a Disability Program Navigator on staff, who can provide services similar to voc rehab programs. "Ask around to find out who the good counselors are," recommended Lahmann. "I happened to find a counselor who had MS, so I transferred to him. If you're not getting what you want from your current counselor, ask for a transfer." Visit [service locator.org](http://servicelocator.org) to find out where Centers are located and what they offer. Disability.gov can also help with an overview of what Disability Program Navigators do as well as links to additional government resources.

The road to benefits

Lahmann took a detour along the road to employment. "After I lost my job I needed money somewhere, so I applied for social security benefits," she said. "But you have to prove you can't work and you need resources while you wait for approval." She made the decision to continue seeking a position that would suit her circumstances and her choice paid off.

For others, SSDI or SSI are the best options. But you should know that many first-time applicants are rejected. Approval can take from six months to two years, depending on whether you have to appeal. The better your application, the better your chances of success—and the Society can help. Visit nationalmssociety.org/SSDI and ask an MS Navigator what steps to take next. You'll also have to think about health coverage during the wait. Medicare begins 24 months **after** SSDI financial benefits begin. Consider COBRA coverage, especially if you lost your job between September 1, 2008, and December 31, 2009. You may be eligible for a subsidy. (Qualifying dates may change; check familiesusa.org/issues/private-insurance/understanding-cobra-premium.html, or call the Employee Benefits Security Administration at 866-444-3272). If you lost your job because of disability, you may also be eligible for an extension of COBRA benefits up to 29 months or longer—but be warned that your health plan can then increase your premium by another 50%.

Once your application is accepted, Nissen recommends seeing a WIPA coordinator (Work Incentives Planning and Assistance) about work incentives that won't jeopardize benefits. "They can help people with MS determine how much they can earn without losing what they've worked so long and hard for."

Work incentives and employment supports vary between SSDI and SSI. To learn what might work for you, visit www.ssa.gov/work/wipafactsheet.html. Click on "service provider directory" on the left side of the page to find a WIPA coordinator in your area.

Whatever road you choose, remember that access to all these government programs and resources begins with a simple phone call. ■

Marcella Durand is an associate editor at **Momentum**.

Surviving Unemployment

by Linda Formichelli

As a volunteer on the Government Relations Committee for the Society's Central New England Chapter, Ginny Morse of Medford, Mass., learned about the legislative process, the budget process, advocacy techniques and how the state government works. At the time, she had no idea that her new knowledge and skills would lead to a new career.

But in 2005, when Michelle Dickson, advocacy manager at the chapter, heard about an opening at the Disability Policy Consortium, she immediately thought of Morse. And Morse landed the job. She had been jobless since 2001 when health issues led her to leave an administrative assistant position. Today she's on the job as an advocacy organizer who gathers people together and advocates for groups that address adult-onset disabilities such as MS, Parkinson's disease, Huntington's disease and ALS, or Lou Gehrig's disease.

"When you are diagnosed with a chronic disease, your life changes," said Morse. "Many doors are closed because of the limitations of the disease. Through volunteering at the Society I learned to find my voice—my new voice. I didn't have to be limited by this disease; there were other doors to go through."

Yolanda Treiguts of Oakbrook Terrace, Ill., has a similar story. She has donated her time to the Greater Illinois Chapter of the Society for the past 28 years.

"I've had just about every job in fund raising. I'm

on the board of Trustees, I chair the Volunteer Leadership Committee, and I've been facilitating a support group for 25 years," she said.

What does Treiguts get out of giving away so much of her time and energy? After she went on disability in 1983, volunteering helped her cope with being unemployed. "MS is disempowering, but volunteering is very empowering," she said. "Especially if you are without a job, it gives you a purpose, and you remain part of the community."

Volunteering is well known for boosting self-esteem, building confidence and developing a stronger sense of community. But it has other benefits too, relevant to a job search. If you're unemployed—like so many in this slow economy—volunteering may help you develop marketable skills.

"In addition, you'll meet people who will get to know you and your work habits, so you'll expand your references and your network," explained Sidney Wittenberg, associate vice president of Volunteer Leadership Development at the Society.

Where to look

An obvious place to start is the Society. Chapters have opportunities from peer counseling and office work to government relations and event planning.



Society chapters rely on volunteer professionals for educational programs on law, real estate, banking—and employment issues. People with risk management skills can help with events such as Bike MS. Creative professionals can offer expertise in photography and promotions. Wittenberg suggests contacting the nearest chapter to find out how you can help. Visit nationalMSSociety.org/find-a-chapter/index.aspx and enter your ZIP code. Or simply pick up the phone and call 1-800-344-4867.

Volunteer opportunities abound outside the Society as well. Worthy organizations need volunteers to tutor English as a second language, write grant proposals, work in public libraries, deliver meals to the homebound, and so much more. Plan to give back in an area that you're passionate about. If you're an animal lover, for instance, consider volunteering at your local SPCA or feral cat project. Whatever professional abilities you have, a charity somewhere needs them on a volunteer basis.

VolunteerMatch.com is one of the best resources. It lists organizations looking for help in specific jobs, such as fundraising, clerical work, Web design, event planning, writing, public relations and more. If there's nothing appealing near you, click on "Search for Virtual Opportunities." The section lists volunteer jobs you can do via the Internet without leaving home.

The bottom line is this: Whether you're looking for a job, friends, a hobby or a cause, volunteering can help you while you help others. Treiguts put it this way: "Most people who volunteer will tell you they get far more benefit out of it than they ever give."

Linda Formichelli founded Creative Professionals for Animal Welfare (creativePAW, creativepaw.org), which has more than 1,000 volunteers who help animal welfare organizations with their writing, web design, photography and more.

Do Your Homework on Home Work

"Work at Home" may be one of the more alluring word-combinations in the English language. The prospect of earning money in the comfort of home is attractive to many, but perhaps especially so to people with MS who have faced challenges in the workplace ranging from clueless bosses to inaccessible offices.

But like that old saying, what sounds too good to be true is too good to be true. The vast majority of these "opportunities" are scams. Take, for example, the envelope-stuffing offer. For a "fee," you'll receive instructions on how to place the same ad in newspapers and online—in essence, you earn back your fee by duping others. Another popular promise is assembling crafts for money. However,



you have to buy the supplies yourself and send in a finished product, which will never meet the “quality standards” for payment.

“People are down on their luck, and the opportunists are out there to take advantage of it,” said Kate Lister, author of **Undress For Success—The Naked Truth About Making Money at Home**. Lister added that the Federal Trade Commission reports that over four million people are affected by work-at-home schemes every year.

Here are essentials for avoiding work-at-home scams:

■ **Keep your cash.** “The number one warning sign of a scam is money,” said Alison Doyle, job search expert for **About.com**. “Real companies do not charge you money, period. They do not charge you to hire you; they don’t charge you for anything.” So if a company asks for a fee, head the other way.

■ **Spam = scam.** If it comes to you through unsolicited e-mail, it’s a fraud, said Lister. She once received a work-at-home job offer with a return e-mail address that looked like it was from a legitimate company, such as **jobs@microsoft.com**. However, when the e-mail instructed Lister to fill out an application that included personal data and send it to a different e-mail address, she knew it was a scam. “That was the tip-off,” she said.

■ **Don’t divulge data.** If a work-at-home opportunity requires you to share your Social Security number, bank account number, or other personal information, run away, Doyle said. The scammers may be setting you up for identity theft—or outright theft.

■ **Research.** Read the Federal Trade Commission’s “Facts for Consumers” at **www.ftc.gov/bcp/edu/pubs/consumer/**

A professional perspective

Whether you are employed or not, have a heart-to-heart with a seasoned financial professional through the Financial Education Partners Program.

The program works with National MS Society chapters to provide pro bono counseling and education by members of the Society of Financial Service Professionals (SFSP). To participate, contact your chapter at 1-800-344-4867. You’ll be referred to a credentialed SFSP volunteer who can help with:

- Budgeting and bill-paying strategies
- Managing your credit cards
- Evaluating employee benefits
- Ways to save
- Retirement and estate planning
- Health insurance

The SFSP volunteers have inside knowledge and nothing to sell. Sessions are private and free.



invest/inv14.shtm to learn how to recognize a scam. Call or visit the Better Business Bureau at **bbb.org**. Click on “Check out a company or charity” to see if any unresolved complaints have been lodged. (But companies can also change names or move, so no complaints does not necessarily mean a company is legitimate.) Ask lots of questions about your tasks, the salary, when and what you have to achieve to get paid—a legitimate company won’t be afraid to answer them.

■ **Complain.** If you’ve been scammed, file a complaint. Call the Federal Trade Commission at 877-FTC-HELP or go to **www.ftc.gov**. Contact the attorney general’s office in your state or the state where the company is located (if known), as you may be protected by state laws. Contact your local Better Business Bureau, local consumer protection offices and the local post office. (The U.S. Postal Services investigates mail scams.) “Don’t feel bad if you have gotten scammed. You’re not alone,” Doyle said. Instead, use your newfound knowledge to find a *real* job opportunity.

—Linda Formichelli



Controlling Medical Costs

by Gary Sullivan

General information and resources

For people with no insurance or who are underinsured, managing MS costs can seem impossible. But there is help.

Each of the disease-modifying drug manufacturers has a patient assistance program, offering low- or

no-cost medication for those who qualify. Prescription drug discount programs can help as well.

Contact or visit these Web sites and organizations to get a sense of what's available.

The National MS Society

The Society's "Resources for the Uninsured and Underinsured" Web page (nationalMSSociety.org/underinsured) provides help in finding low- or no-cost health care, researching insurance options, getting low-cost prescription drugs, exploring public insurance options such as Medicaid and more.

No Internet? Call 1-800-344-4867 and ask to speak with an MS Navigator™.

NeedyMeds.org

This online-only service offers a wealth of information on financial assistance for medicine, medically necessary products and health-care assistance programs. There is also information on free or low-cost clinics, discount drug cards and state-sponsored programs.

At needymeds.org, under "Additional Programs," click on "Disease-based assistance," then "Name of disease or condition list" for resources that may help pay for MS-related products and procedures such as cooling vests or MRI exams.

Partnership for Prescription Assistance

The PPA helps people who qualify get no- or low-cost brand-name and generic prescription medicines and find free or affordable clinics and health-care providers in their area. Visit pparx.org or call 888-477-2669 for a brief prescreening.

State pharmaceutical assistance programs

Some states have programs to provide drug coverage or assistance to low-income seniors and people with disabilities who do not qualify for Medicaid.

Are you a veteran or a dependent of a veteran?

Veterans, retired military personnel and their dependents may be eligible for prescription drug assistance or coverage from the Department of Veterans Affairs' Health Administration. Call 877-222-8387 or go to **va.gov/health**.

Also visit TRICARE, **tricare.osd.mil**, the U.S. Department of Defense Military Health System.

Two organizations provide details of each state's program:

At **medicarerights.org**, go to "Medicare Basics" then "Help Paying for Prescription Drugs."

Or visit **nctl.org/programs/health/drugaid.htm**, which requires a no-cost online registration.

Prescription drug discount programs

Don't mistake these programs for health insurance. Some do offer discounts on health services, including medical and dental, but most simply offer discounts at participating pharmacies.

Discount cards are actually membership programs that anyone can join for an annual fee. Fees vary, as do the discount amounts. Compare prices, other benefits and convenience before deciding on a card.

Available cards

The Medicine Program

1020rx.com

800-710-2079

Provides discounts at participating pharmacies.

NationsHealth

nationshealth.com

800-977-9655

Provides discounts at participating pharmacies.

RxDrugCard

rxdrugcard.com

888-216-2461

Provides discounts at participating pharmacies.

Together Rx Access Card

togetherrxaccess.com

800-444-4106

No membership fee. Discounts on approximately 275 prescription drugs.

Patient assistance programs

The companies that manufacture the MS disease-modifying drugs offer no- or low-cost medication to some people in need through patient assistance programs. The eligibility criteria, application forms and procedures for these programs vary, and a separate application may have to be submitted for each prescription. See the "Patient Assistance Programs" chart on page 32 for details.

Gary Sullivan is managing editor of **Momentum**.

Should you buy drugs abroad or online?

Going to another country to fill a prescription at lower cost has become increasingly popular. But while the U.S. attorney general has promised that Americans who import their medicine will not be prosecuted, the practice is technically illegal. And the FDA warns that it can't guarantee the safety or effectiveness of any prescription medication that is beyond the reach of its regulatory authority.

The National MS Society urges people who are considering buying their drugs online abroad—or even within the U.S.—to review the FDA's information at **www.fda.gov/oc/buyonline**.

Patient Assistance Programs



For help paying for disease-modifying drugs

(All require physician's prescription)

Drug/Support Program	Eligibility
<p>Avonex MS Active Source msactivesource.com 800-456-2255</p>	<p>Must be uninsured or underinsured. Some with Medicaid and Medicare Part D may be eligible.</p>
<p>Betaseron BETAPLUS Patient Support Program www.betaseron.com 800-788-1467</p>	<p>Insurance and financial guidelines not disclosed. Some with Medicaid and Medicare Part D may be eligible.</p>
<p>Copaxone Shared Solutions sharedsolutions.com 800-887-8100</p>	<p>Must be uninsured or underinsured. Some with Medicaid and Medicare Part D may be eligible.</p>
<p>Extavia Extavia Patient Support Program 866-925-2333 (no Web site)</p>	<p>Must be uninsured and meet income guidelines that are not disclosed. Some with Medicaid and Medicare Part D may be eligible.</p>
<p>Novantrone Novantrone Patient Assistance Program 877-447-3243 (no Web site)</p>	<p>Must be uninsured and meet income guidelines that are not disclosed. Some with Medicaid and Medicare Part D may be eligible.</p>
<p>Rebif MS Lifelines Access Made Simple mslifelines.com 877-447-3243</p>	<p>No financial guidelines required for the first year. Some with Medicaid and Medicare Part D may be eligible.</p>
<p>Tysabri MS Active Source msactivesource.com 800-456-2255</p>	<p>Must be uninsured or underinsured. Some with Medicaid and Medicare Part D may be eligible.</p>





Requirements	Benefits
Call for prescreening; no written or online application. Proof of income required. Company contacts patient to arrange for reapplication.	Up to 90-day supply at no or low cost sent to patient. Company contacts patient to arrange for refills.
Doctor or patient calls to request applications. Patient must complete and provide proof of income. New application required annually.	90-day supply at no or low cost sent to patient's home. Patient communicates with program's pharmacy to arrange for refills.
Call for enrollment kit. Doctor must fill out enrollment form. Patient fills out one section. New application required annually.	Medication at no or low cost sent to the patient's home. Patient or doctor contacts company for refills.
Call for prescreening. Doctor and patient must fill out service request form.	Medication at low cost sent to patient's home.
Doctor's office calls for application. Doctor and patient fill out and return with patient's financial documentation. New application required annually.	Medication at no or low cost sent to doctor's office.
Call for prescreening. Application process required for second year. Application sent to patient and returned with proof of income. New application required annually thereafter.	Medication at co-pay of \$50 or less sent to patient's home. Company contacts patient for refills.
Call for prescreening. No application process. Patient provides information and proof of income. Company contacts patient for reapplication.	Medication at low cost sent to doctor's office. Company contacts patient for refills.