

What Is Vocational Rehab?

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Disclosure

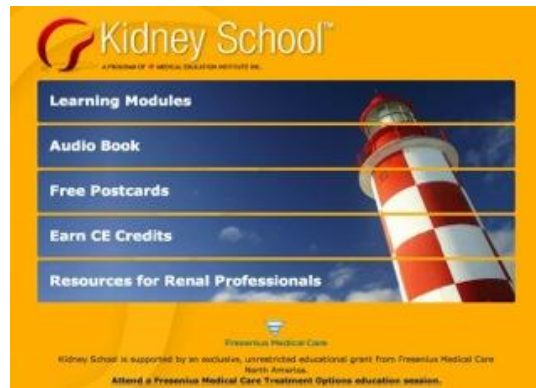
Consultant to non-profit Medical Education Institute that administers:



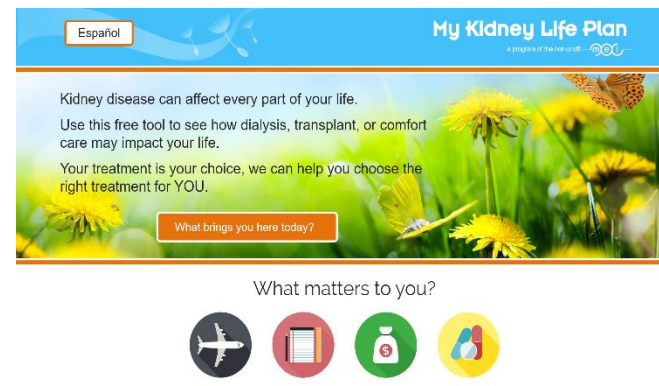
<https://homedialysis.org/>



<https://lifeoptions.org/>



<https://kidneyschool.org/>



<https://mykidneylifeplan.org/>



<https://www.kdqol-complete.org/>

What We'll Talk About

- ▶ Work challenges & benefits
- ▶ Work incentive programs
- ▶ Work-related resources
- ▶ Lived work experiences of one person who is on dialysis & one who has a kidney transplant

Challenges to Work with Kidney Disease

- ▶ Uncertain health
- ▶ Depression & anxiety
- ▶ In-center schedules are not work-friendly; few shifts starting >5 p.m.
- ▶ Low home dialysis use
- ▶ Staff may know little about work resources
- ▶ Families & friends may discourage work
- ▶ Employers may fear hiring those with disabilities (FYI—you're not required to report you have kidney failure)
- ▶ Disability can be a safety net OR ball & chain

You can probably list others

Benefits of Working

- ▶ Greater independence & self-esteem
- ▶ More opportunities to socialize
- ▶ Less depression
- ▶ Options for better health plans
- ▶ Being able to afford to follow your treatment plan
- ▶ Money for desired expenses/fun activities
- ▶ Better chance of transplant & longer graft survival



Consider Self-Employment

- ▶ Who could benefit:
 - ▶ Motivated self-starter
 - ▶ Good planners & organizers
 - ▶ Needs flexible work hours
 - ▶ Has access issues, no/unreliable transportation
- ▶ What to consider:
 - ▶ How working might affect your benefits
 - ▶ How to raise funds needed
 - ▶ Where to get help to start a business
- ▶ Check out “Entrepreneurship” on the Job Accommodation Network site at <https://askjan.org/>



What You Need to Report to SSA

- ▶ If you start or stop working
- ▶ Job income & hours if you get SSI or SSDI
- ▶ What you get from other disability benefits
- ▶ If you're in the Ticket to Work program
- ▶ If you're moving
- ▶ If you change your direct deposit account



SSDI Work Incentives (2026)

- ▶ Any month income is <\$1,210 won't count as month of 9 **trial work period month** you get during a rolling 5-year period.
- ▶ **Substantial Gainful Activity (SGA)**: After trial work period, earning <\$1,690 or <\$2,830 if legally blind won't affect SSDI cash; SSDI cash stops if earn more than that for 3 months.
- ▶ **Impairment-Related Work Expenses** if SSA approves, make that much more & keep SSDI.
- ▶ Get SSDI cash & Medicare while **working with VR** even if “medically recovered” (transplant).
- ▶ **On dialysis?** Keep Medicare if you work or not.
- ▶ **Transplanted?** Medicare ends in 36 months unless 65+ or disabled; continues 8.5 years if working & SSDI cash stops due to work.
- ▶ **Easy Back On**: Get SSDI without a new app if stop work due to same/related condition in 5 years.

<https://www.ssa.gov/pubs/EN-64-030.pdf>

<https://www.ssa.gov/news/press/factsheets/colafacts2023.pdf> ⁸

SSI Work Incentives (2026)

- ▶ **Impairment-Related Work Expenses** if SSA-approved, make that much more & keep SSI
- ▶ **Write a Plan for Achieving Self-Support** to set aside income/assets for work goals
- ▶ **Work with Voc Rehab** and keep SSI cash
- ▶ **Get SSI & Medicaid again** without re-application if income drops
- ▶ **Student <22 earned income exclusion** - < 22 can earn **\$2,410/mo or \$9,730/yr** & keep SSI
- ▶ **1619(a)** – SSI cash reduced \$1 for each \$2 earned from work after other income exclusions (**\$2,073 break even point**)
- ▶ **1619(b)** – keep Medicaid if SSI eligible & work income is below state threshold amount* that's much higher than what you can have for Medicaid if not working

<https://www.ssa.gov/pubs/EN-64-030.pdf>

*<https://www.ssa.gov/disabilityresearch/wi/1619b.htm>

Blind Work Expenses

- ▶ A legally blind worker can show SSA receipts for expenses for items/services that allow him/her to work along with other impairment-related work expenses.
 - ▶ Guide dog and food & vet expenses
 - ▶ Work-related transportation
 - ▶ Federal/state/local taxes
 - ▶ Attendant care services
 - ▶ Visual/sensory aids
 - ▶ Translation of materials into Braille
 - ▶ Professional association fees
 - ▶ Union dues

Worried About a Health Setback?

Expedited Reinstatement (EXR) Can Help

- ▶ If SSI or SSDI was lost due to work income & income falls below SGA due to same/related disability within 5 years, tell SSA & checks will resume without waiting period.
- ▶ SSA will pay SSI and/or SSDI check for 6 months while reviewing disability; check will continue if found disabled.

Continued Payment under Voc Rehab or Similar Program (Section 301)

- ▶ If you have a goal to not need SSI/SSDI & you “medically recover” while getting VR or similar services, keep SSI/SSDI check until...
 - ▶ The program ends;
 - ▶ You leave the program; or
 - ▶ Program is not expected to keep you off disability.
- ▶ Those getting SSI can keep Medicaid.
- ▶ Those getting SSDI can keep Medicare.
- ▶ **This work incentive could help those with transplants.**

Agency & Laws That Protect You



- ▶ Equal Employment Opportunity Commission (EEOC)
- ▶ Rehabilitation Act
- ▶ Americans with Disabilities Act
 - ▶ *Fiscus v Walmart*
- ▶ Department of Labor
 - ▶ Family & Medical Leave Act
 - ▶ COBRA continues insurance

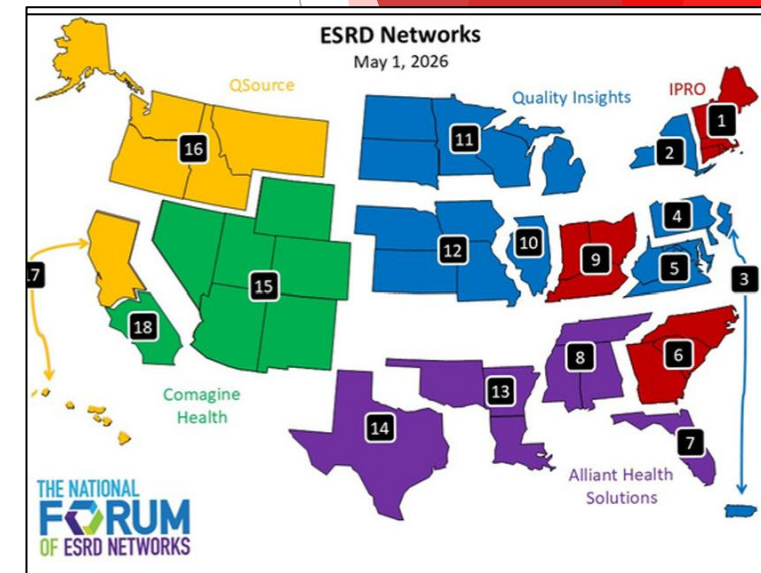
<https://www.eeoc.gov/employees-job-applicants>

<https://www.dol.gov/agencies/odep/publications/fact-sheets/employment-rights-who-has-them-and-who-enforces-them>

How ESRD Networks Have Helped

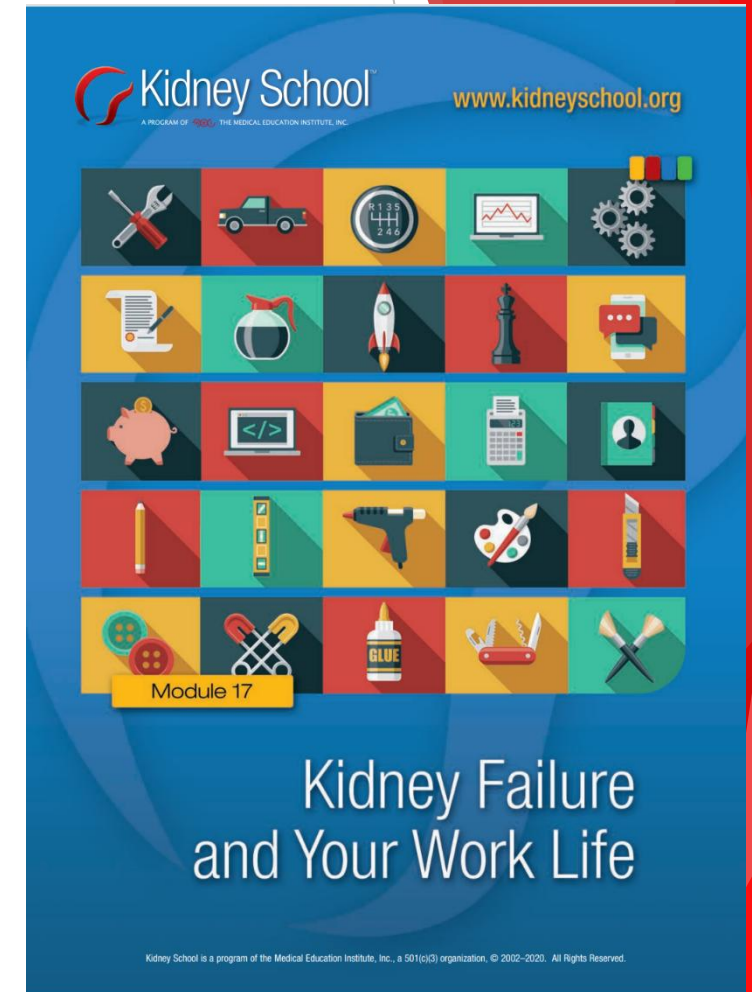
- ▶ Sharing education & resources to help clinics screen, refer, & follow up with patients on vocational rehabilitation
- ▶ Providing dialysis clinics with a tool to assess patient willingness & readiness to use VR services
- ▶ Urging clinics to have patients on quality improvement team
- ▶ Dispelling myths about risk to benefits if using a VR or Employment Network or returning to work or school
- ▶ Creating voc rehab bulletin board & lobby days
- ▶ Sharing websites on work-from-home opportunities
- ▶ Sharing inspirational stories & peer mentoring opportunities

Contact your Network at <https://esrdnetworks.org/>



Educate Yourself About Working

- ▶ Choosing work not disability
- ▶ Finding work-friendly treatments
- ▶ Keeping your job
- ▶ Addressing symptoms
- ▶ Using Family & Medical Leave Act
- ▶ Talking to an employer about health
- ▶ Asking for accommodations
- ▶ Addressing job discrimination
- ▶ Getting back to work
- ▶ Getting a new job
- ▶ Testing for drugs
- ▶ Finding resources
- ▶ Learning about employer tax credits



<https://kidneyschool.org/pdfs/KSModule17.pdf>

Some Employment Resources

- ▶ [SSA Red Book](#) – describes all work incentives
- ▶ Department of Labor Office of Disability Employment Policy
<https://www.dol.gov/agencies/odep>
- ▶ Job Accommodation Network (supported by Dept of Labor's Office of Disability Employment Policy) -
<https://askjan.org/disabilities/Renal-Kidney-Disease.cfm>
- ▶ Social Security Ticket to Work - <https://choosework.ssa.gov/>
- ▶ SSA Find Help - <https://choosework.ssa.gov/findhelp/>
- ▶ Free help to start a businesses - <https://www.score.org/> (Small Business Association partner)
- ▶ ESRD Networks – ask for work support
<https://esrdnetworks.org/>

Some Support Options



- ▶ Home Dialysis Central
 - ▶ Facebook private group
<https://www.facebook.com/groups/HomeDialysisCentral>
 - ▶ Forums (patients, care partners, professionals & *Ask Our Experts*)
<https://forums.homedialysis.org>
- ▶ National Kidney Foundation PEERS
<https://www.kidney.org/peers>
- ▶ Renal Support Network Peer Support
<https://www.rsnhope.org/peer-support/>
- ▶ Dialysis companies may have support groups & listservs

You CAN Work Using Legal Protections, Work Incentives, Your Team's Help & Family & Friends' Support!

