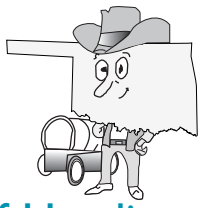
WILL'S CORNER, OKLAHOMA



The Office Of Handicapped Concerns

*(The Best Kept Secret In Oklahoma)*

**Volume 3, Issue 1** **January, 2002**

# Straight Talk About Your Ticket To Work

Ten thousand Oklahomans who are recipients of SSI and SSDI Social Security Benefits are slated to receive their tickets to work in the month of January, 2002. The remaining ninety thousand tickets are scheduled to be sent out some time before summer begins. We are going to have some decisions to make when we receive these "tickets", and we may need some information to help us make the best decision for us and our families.

*Will's Corner* ran an article on the federal Ticket to Work legislation in the October, 2000 issue entitled To Work or Not to Work. Just to recap that article, we said that SSI and SSDI Social Security beneficiaries will be able to return to work if they choose and possibly still qualify to draw some of their Social Security benefits. We discussed that Social Security disability beneficiaries have usually gone through an extensive effort to prove that they are not able to work in order to qualify for benefits. It is only natural that these same persons should be a little wary of returning to work. If they show they are able to work, won't they endanger the cash benefits they are receiving from Social Security and the Medicaid insurance they receive from the Department of Human Services because they have been determined "disabled" by the Social Security Administration? These are very real questions that beneficiaries have.

In the April, 2001 issue of *Will's Corner* we discussed House Bill 1484 up for consideration in the Oklahoma legislature. This piece of legislation sought to make returning to work for the Social Security beneficiary more attractive by allowing them to buy into Medicaid insurance if they were not able to get insurance coverage where they worked. Many people, if they returned to work, would not qualify for medical insurance at their new places of employment because of a pre-existing condition they had when they began employment. Again, this is a real concern. House Bill 1484 did pass the Oklahoma Legislature and was signed by the Governor. It is my understanding that to implement this legislation, we will need more money for the Healthcare Authority to fund Medicaid insurance for individuals who wanted to buy into the program.

Oklahoma has been chosen as one of the initial thirteen states nationally to pilot the ticket to work program. This is the reason you will be receiving your ticket. As we said, when we receive this ticket there will be some decisions for each of us to make. The first and most important decision will be if we want to use the ticket. Do we or do we not want to return to work? This is a decision that could take some effort and could require some research. You may not have thought about it. You may have presumed that you were not able to work. You may be offended that someone is even proposing the idea. Whatever your reaction, when you receive this ticket, it will be an opportunity for you to do some thinking about yourself and your family. Your doctor may have some information for you regarding your physical or mental ability to return to work. You may want to weigh your Social Security cash benefits against what you would make if you worked. There are many angles to consider. One incentive that Social Security has approved is that persons who are using the ticket to work will not be subject to the continued disability review based on medical while they are in the program to return to work. We all know that periodically Social Security beneficiaries must undergo a review of their condition to see if they are still disabled. This review is suspended for those using the ticket to work while they are receiving the services to enable them to return to work. Social Security has already built into their system some work incentives to encourage beneficiaries to return to work, and these incentives continue to be revised to attract people into consideration of returning to work. You may call your local Social Security office with specific questions about their work incentives in the process of making a decision of whether or not returning to work is good for you. You may want to contact someone at the OBPAP in deciding whether or not to use the ticket to work.

*Continued on Page 2* ➤

*Continued from Page 1* ►

The Oklahoma Benefits Planning and Assistance Project (OBPAP) was established to do benefits planning and assistance for Oklahoma Social Security beneficiaries who were attempting to decide if returning to work would be good for them. They can give you an idea of how your SSI or SSDI would change as a result of making whatever money you were making at any given time. Benefits counselors can also advise you how returning to work would affect other programs you may be receiving such as low-income housing, daycare, and Medicaid. In some instances, counselors may come to your home with information if you request it. Benefits counselors are located in all parts of the state. If you live in northeast Oklahoma, contact Ability Resources at 918-592-1235 or 1-800-722-0886 (V-TDY). In northwest Oklahoma which includes Oklahoma City, contact NAMI-Oklahoma at 405-230-1900 or 1-800-583-1264. In southern Oklahoma, contact Progressive Independence at 405-321-3203 or 1-800-801-3203 (V-TDY). A statewide number for benefits planning is at the National Center for Disability Education and Training at 405-325-8130 or 866-608-8873 (toll free and V-TDY).

*...your ticket to work is only as good as the effort you are willing to put into self-appraisal...*

If you do decide to return to work, you will have more decisions to make. Do you want to work full time or part time? What type of work would you like to do? What training will you need to do that work? Your ticket to work is only as good as the effort you are willing to put into self-appraisal. No one else can do this for you. This is what you do for yourself. It is a gift to yourself, and the effort you put in up front will pay off. I want to work full time in the social service field at a desk job which does not require travel. I will need a four-year college degree in any of the humanities with preference to courses in psychology/sociology. I will need a car to get to work. Personalize your own planning to fit your needs. When you have identified your needs, you will know how to approach programs representatives and what to ask for. But, at this point, we have another decision to make. We know that we want to use our ticket and that we want to return to work. Now we will have several choices of providers to use as our employment network, EN for short.

As of the writing of this article, we have five Oklahoma-based providers of employment services for Oklahoma Ticket-to-Work ticket holders. We have four other employment providers who are based out of state but are willing to serve persons in Oklahoma. The local employment providers are Hope Community Services in Oklahoma City, Employment Resources, Inc. of Tulsa, Goodwill Industries of Southwest Oklahoma in Lawton, Pros and Associates in Oklahoma City, and Rehabilitative Services counselors throughout Oklahoma. In order to make the best decision of who can serve us, we need to know our needs in order to meet our personalized employment objective. Different providers are willing to do varying things for us. If I am going to need training to accomplish my employment objective, I am going to ask that provider up front if they are willing to send me to school. Whether or not I choose that provider will depend on their answer to my question. I may need a job coach to be successful at my employment objective. Will that employment network provide me with a job coach temporarily until I know my job well enough to do it on my own? There is no substitute to asking probing questions based on the realistic employment outcome I have set for myself. Also there is no substitute to staying in close touch with my employment network about my changing needs. Yes, I can change my mind. I may find after receiving some preliminary training on the human body systems that I do not want to become a medical transcriptionist after all. I want to share that information with my provider as soon as possible in order to revise my employment objective to something that is better suited to me. Oh, and one other note—when I choose a provider or change providers, it is my responsibility to inform Maximus of my decision so that my provider may be paid. (Maximus is the national agency contracted with Social Security to administer the Ticket-to-Work program.)

I may have agreed on a specific vocational objective with my employment network provider and agreed on the specific things I will need in order to achieve that objective. My provider agreed to pay for my transportation to the local Vo-Tech but now is saying that the transportation is my responsibility. I have attempted to settle this dispute unsuccessfully. What do I do now? The Ticket to Work program has built into it a component of protection and advocacy—someone who will advocate on my behalf with my provider. If my provider is the Department of Rehabilitative Services, my advocate will be the Client Assistance Program right here at the Office of Handicapped Concerns. If I have chosen one of the other employment networks, I may approach the Disability Law Center in Oklahoma City for advocacy. These organizations can assist me in settling disputes with my provider and in suggesting things I can do to get my employment needs met.

*Continued on Page 3* ►

**The most completely lost of all days is the one we have not laughed.**

# News Flash For Job Seekers

The Oklahoma Department of Rehabilitation Services is announcing their contribution to the latest in job seeking and job recruitment technology for the State of Oklahoma. They have joined in partnership with Profiles International, Inc., an innovative method of connecting applicants and employers internationally.

They are making this available to their clients and all other people in Oklahoma with disabilities to place their information in the database as soon as possible. Soon it will be announced statewide and applicants from Workforce Oklahoma and other placement agencies or applicants looking on their own will also begin using the system.

*...you will be presenting yourself to employers in the best possible light...*

As the database of applicants is building, Oklahoma Department of Rehabilitation Services will begin calling on employers all over the state of Oklahoma to begin using this system for their employment needs.

To utilize this job matching system, your first step is to go to the website: www.okdrs.jobfit.com. You will be led through simple instructions to compile relevant information about your education, training and experience. This will automatically create a digital resume that is designed to make it easy for employers to find your specific job related attributes **and** create a professional resume for you to use in the future.

The system does not end there. You will then complete a survey that will provide you and employers with information about your strengths for certain positions. **It is very important that at this stage you answer honestly and from your own feelings. Do not try to anticipate what an employer would want you to say. What is a positive attribute in one job is a negative in another.** For instance, some jobs would be better suited to a person who would like to work around, with and for people while another job would be better suited to a person who can work alone where there is no personal involvement with others.

The survey will provide you with a printable report that will give you a better understanding of yourself and your professional relationships. The survey will take at least an hour to complete but it is well worth the time it takes. Do not let any of the questions discourage you. Remember, not everything is required on all jobs.

When you finish, you will also have an excellent career development tool. It will show you where your strengths are and in what occupations you would succeed. It will give you a direction if you are considering training or education.

Employers want to hire people who have the right set of requirements. Employees want to work in a job that is fulfilling and enjoyable to them. By completing the information the employer wants to know to make a good decision, you will be presenting yourself to employers in the best possible light for a good match for both of you. The system will choose matches based on education, training, experience, work traits and preferences. **Both of you win!**

*Continued from Page 2* ➤

**Whether or not I use my ticket to work is my choice. How I use my ticket is my choice made with agreement from my employment network provider. All ticket holders will not receive the same services. Employment services will be individualized according to the needs and objectives of the consumer. If you have some specific questions about the Ticket-to-Work Program in Oklahoma, you may call Nikole Anderson at the Social Security office in Shepherd Mall in Oklahoma City at 405-605-3001 ext. 3002. You may also contact Maximus which is the national agency contracted with Social Security to administer the Ticket to Work program. Maximus may be contacted toll free at 1-866-968-7842. Ask to speak to an employment network coordinator. Returning to work for someone who is drawing Social Security disability is a big decision. It will not be the right thing for some beneficiaries while for others it will open up opportunities they had not previously known.**

*Continued on Page 4* ➤

*Growing old is mandatory; Growing up is optional.*

# SHARE

What do you think of when I say share? If I share with you, we pool our efforts and resources for the benefit of both of us. If we share, we both do some giving, and we both do some receiving. We are able to accomplish things that we would not have been able to do working as a single individual. If we share, there is something between us that transcends the material. After traveling to Lawton, Oklahoma, the word "share" has come to mean all this and more to me. I have seen lots of people sharing of their time and abilities to benefit themselves and others, and that's why I have been inspired to share with you so you can pass on to others in your own communities. Sharing is certainly a key to opening up the resources of the human spirit.

*Here is a wonderful example of what SHARE is.*

Today I am visiting with Gordon Avery of the Heartland SHARE food distribution program in Lawton, Oklahoma. Gordon is a man who believes in what he is doing, and now that I see his work, I can see why. Heartland SHARE is a private, non-profit organization with distribution sites across Oklahoma, Kansas, and Missouri. SHARE programs are located across the U.S. and in several foreign countries. As we said, SHARE is a food distribution program manned by volunteers and using volume buying to reduce grocery costs to the consumer. It is not a government program, and neither is it a charity. "Gordon, I hear you people are really working in southwest Oklahoma to bring affordable food to people who are elderly and disabled in Lawton and surrounding communities."

"We offer affordable food to all participants. It is true that elderly, disabled, and low-income persons especially benefit from low-cost food, but in truth, the program is open to anyone. Our motto is, 'If you eat, you qualify.' We have individuals who participate who have upscale incomes and we have poor people as well. All these people share a common desire to receive quality, brand-name food at affordable prices."

"What do you call affordable prices?"

"We distribute food in what we call a SHARE. A SHARE menu varies from one month to the next but usually includes frozen meat and fish items, fresh fruits and vegetables, and staple items such as dessert and bread mixes. We charge $17.50 at this particular distribution site for the same food that would cost you roughly twice that amount if you purchased it at a local grocery store. How's that for a savings to you?"

"Well, it's great, but where's the catch Gordon?"

*Continued on Page 5* ➤

*Continued from Page 3* ➤

The website also offers you a place to look at employers and jobs that are listed on the database. Remember this is new and employers are just beginning to be contacted. Their first question will be, "How many applicants are in your database?" **Make sure your application is among them.** Watch the employer database grow as word spreads across Oklahoma.

Soon the database will be a tool for employers to use to see what the work force in Oklahoma has to offer new and established businesses. This can be a way to attract businesses to Oklahoma, which means more jobs for everyone.

If you have any questions, call Marilyn Burr, Office of Handicapped Concerns, at 405-521-3756 or 800-522-8224.

**Marilyn Burr is the author of this article. Marilyn is a new Disability Program Specialist at the Office of Handicapped Concerns where she specializes in the field of employment for people with disabilities. Marilyn was hired in the position of Thelma Rex who recently retired after many years of service.**

*Continued from Page 4* ➤

" We don't have a catch, but we do ask you to do two hours of volunteer work in your community for each SHARE you purchase. You save money on your groceries, and you pass on your volunteerism to help others. Everybody benefits."

"Yes, but Gordon, I have no idea how or where to volunteer."

"You might read to an elderly or disabled person. You could pick up trash at a public park. You could sing in your church choir. We define volunteerism as anything you do for someone else outside your family without pay."

"Can I use my food stamps towards the purchase of a SHARE?"

"We accept food stamps."

"Are there SHARE sites in Oklahoma other than here in Lawton?"

"As we said, we have SHARE food distribution sites all over Oklahoma. You may call the main office in Topeka at 1-800-932-2028 or visit the website at www.heartlandshare.com to find the distribution site nearest you."

"Gordon, tell me about your site here in Lawton. How and when did you get started?"

"We began in April, 1998 when a woman wanted to bring the SHARE program to Lawton. We had assistance from the home office in Topeka and the SHARE program in Oklahoma City. From that initial beginning, we have grown to a program of fourteen office volunteers with between 1200 and 1500 hours of volunteer service per month. We distribute about 312 SHARES per month in Lawton and surrounding communities."

"So how do you pay the rent and utilities here in the office?"

*Between August and October of this year we distributed donated food to provide the raw material for 43,000 meals to needy citizens.*

"We also have a separate food pantry for veterans, and sometimes veterans organizations donate money. Some SHARE participants donate money to keep our office open and the bills paid."

"You mean you run this whole program on volunteer efforts and donated money?"

"Isn't it wonderful? People helping people is the name of the game."

"Does this site offer any other services?"

"Yes we do. Since this is Lawton and Ft. Sill is nearby, we have the food pantry for veterans as a separate program from the SHARE. We distribute Thanksgiving and Christmas food baskets, and we distribute a truckload of donated food to sixteen feeding sites in Lawton including the Salvation Army, the battered women's shelter, and Teen Challenge. Between August and October of this year we distributed donated food to provide the raw material for 43,000 meals to needy citizens. As I said earlier, these efforts are in addition to the SHARE program which we have been talking about."

**The Heartland Share program is a private, non-profit organization headquartered in Topeka with distribution sites all over Oklahoma, Kansas, and Missouri. SHARES are distributed once per month consisting of a varying menu of food items for roughly half the price I would pay in a regular grocery store. In return for the savings on my grocery bill, I agree to volunteer two hours time in my community for every SHARE I purchase. Heartland Share is not a government program nor is it a charity. There are virtually no qualifications to be eligible. Their motto is 'If you eat, you qualify.'**

## *Oh, My!*

A man left work on Friday afternoon, but since it was payday instead of going home he stayed out the entire weekend partying with the boys and spending his entire week's wages. When he finally appeared at home on Sunday night he was confronted by a very angry wife and was barraged for nearly two hours with a tirade befitting his actions. Finally his wife stopped the nagging and simply said to him, "How would you like it if you didn't see me for two or three days?" He replied, "That would be fine with me." Monday went by and he didn't see his wife. Tuesday and Wednesday came and went with the same results. Come Thursday, the swelling went down just enough where he could see her a little out of the corner of his left eye.

***If your address or other information has changed, let us know so we may be able to serve you better.***

***Thanks,***

***Will***

# New Assistive Technology Loans

Thousands of us could use special, adaptive equipment that would help us to function in our environment with our disability more easily. Couldn't you use that JAWS computer program to read your computer screen to you with your visual impairment? And what about that accessible bathroom you wish you had in your home? Oh, and don't forget that modified van which you needed for your son who is handicapped, and there was no government program out there which would pay for it? Guess what. There may be something out there for you with low-interest loans and guaranty loans which would enable you to pay for that much-needed equipment that, unfortunately, is so expensive.

ABLE-Tech is the Oklahoma organization expert in the field of assistive technology and located in Stillwater, Oklahoma as a part of the O.S.U. Wellness Center. ABLE-Tech does public awareness, interagency coordination, training and technical assistance, and outreach services for Oklahomans who are disabled and need special equipment to help them function better where they live and work.

***Linda Jaco, the executive director of ABLE-Tech***

This morning I am with Linda Jaco, the Program Manager of ABLE-Tech. "Linda, I hear you've got some fantastic news for Oklahomans with disabilities who need adaptive equipment, do not qualify for many government programs, but are still unable to afford the high cost out of their own pocket?"

"Yes, I do. I am happy to let people know about the new grant ABLE-Tech received from the federal government with matching funds from the state to offer low-interest and guaranty loans to purchase assistive technology."

"When you say low-interest loans, what are you talking about?"

"We are all aware that interest rates have been varying in recent months. Call us for the current rate."

"I understand low interest, but I frankly have no idea what a guaranty loan is."

"A guaranty loan is a loan where ABLE-Tech stands behind the person qualifying and actually guarantees the bank repayment of the loan."

"Give me an example, and maybe I can understand better."

"Let's say a person with a disability had only an SSI income. Say this adult lived with her parents and had never established credit in the past, but she desperately wanted computer access. With her low income and lack of established credit, she might not qualify for a conventional loan. If we guaranteed her loan to the bank, she might qualify and receive the funding she needed to get that new computer. That's what I mean when I say guaranty loan."

"So how do I apply for one of these new loans?"

"You can get a loan application two ways. Pick up the phone and call Peggy Jenkins at BancFirst in Stillwater (1-800-446-9401). You may be able to download the application from our website at http://okabletech.edu."

"But, Linda, there is a BancFirst right next to my house in Midwest City. Why do I have to go through the Stillwater BancFirst?"

"Right now we are working with this one bank in Stillwater, but we hope to expand to BancFirsts across Oklahoma in the near future."

"Sounds great."

"You asked about the steps to applying for your loan. After you get your application and send it in to Peggy Jenkins,

*Continued on Page 7* ►

*Continued from Page 6* ➤

BancFirst has agreed to let the consumer know within 48 hours of receiving that application whether or not they qualify for the low-interest loan. If the individual does not qualify for the low-interest loan, Peggy will refer them to our private, non-profit arm for consideration for a guaranty loan. Our board of directors, which by the way is composed of over 50% persons with disabilities, promises to let the consumer know within a week whether or not they qualify for the guaranty loan."

"That sounds very consumer friendly, and I love the fact that your board is made up of over half persons with a disability. Somehow I feel they may be more sensitive to my situation and understanding of my needs."

*We all know that several programs will pay to have a lift installed on a van but will not buy the van itself.*

"Will, what I personally like about these loans is that they can be used to purchase equipment and modify homes—purposes that have not traditionally been paid for by government programs. We all know that several programs will pay to have a lift installed on a van but will not buy the van itself. With one of our loans, a family might actually get the van itself as well as the modifications to the vehicle. Loans are made for up to five years, and we at ABLE-Tech are willing to work with an individual or family with financial planning to see what can be done to meet their needs."

"Linda, I know there is an explosion out there of new equipment on the market to help people with disabilities. I don't even know what's out there, and I claim to be in the disability field."

"ABLE-Tech will assist you in finding the equipment to meet your needs. You just have to be able to verbalize what your need is with your particular disability. If it's out there, we'll find it and let you know where to go. If you decide on a particular piece of adaptive equipment, we'll also let you know possible funding sources to purchase that adaptive equipment. And, of course, if you don't qualify for that funding source, we may be able to offer you a low-interest or guaranty loan where you can take pride in buying the equipment yourself. What do you think about that?"

"It sounds too good to be true. Linda, here's my fear. I've got to say it because I know people out there are thinking it. You received your federal grant and state matching funds this year to establish this new loan program in Oklahoma. But, let's say next year you don't get the grant and the program falls through. Steve Stokes, our director, always says that what the government gives, it can take away."

"We intend to get the grant next year and each year thereafter, but our program does not depend on new money each year. Remember that people are going to be paying their loans off each month and that money can then be used to finance new loans for more people. We will recycle the money again and again to meet new needs of people with disabilities."

"So how did you say I may get a new van?"

"Will, you must have a physical disability and need an adapted van to qualify for our loan."

"The low-interest loan and the guaranty loan sound so consumer friendly."

"Our board will be looking at each case in determining eligibility for a loan. Not everyone will be approved, but we do feel that we can be more liberal in looking at a person's situation than conventional loans may be. We are looking at income to debt ratios of as high as 50%."

**Last year was the first year that federal funds were available under Title III of the Assistive Technology Act to fund loan programs in the various states. $3.8 million dollars was available to states in grant money last year. $13.6 million was actually allocated to fourteen states who received grants this year, and Oklahoma was one of those states. President Bush has proposed $40 million in his budget for grants for states to establish loan programs for assistive technology for next year. ABLE-Tech will be submitting its new proposal to attract more of that money to Oklahoma next year.**

## Quotes From Kids

Never trust a dog to watch your food. (Patrick, aged 10)

Never tell your mom her diet's not working. (Michael, 14)

When your dad is mad and asks you, "Do I look stupid" don't answer. (Hannah, 9)

# MARK YOUR CALENDAR

**February 22** Brown bag lunch sponsored by the Office of Handicapped Concerns in the Commity Room at Shepherd Mall (Villa and 23rd St. in OKC). Sharon Buckley R.N. is a Certified Diabetes Educator and will speak between 12 noon and 1 p.m. about diabetes from the perspective of the individual and family. Bring your own brown bag lunch, and we will supply coffee and tea. RSVP William Ginn at 1-800-522-8224 or 405-822-6698 no later than Feb 15. Call now to reserve a place at our very first brown bag lunch.

**March 20-22** Annual Minority Aging Conference. Clarion Convention Center, 737 S. Meridian OKC. Call Pat Baker for more information 405-522-3073.

**March 21-23** Southern Early Childhood Conference, Myriad Convention Center OKC. Contact Brenda Wood for more information at 1-800-305-7322.

**March 28-29** OK-APSE Supported Employment Conference at Myriad Convention Center OKC. Call 405-325-4915.

**April 8-9** Governor's Conference on Developmental Disabilites. Tulsa. Contact Sheree Powell at 405-521-4972.

*Will's Corner, Oklahoma* was printed by Department of Central Services, Central Printing, 2900 copies at a cost of $1,114.20. Copies are on file with the Publications Clearinghouse of the Oklahoma Department of Libraries.

The Office of Handicapped Concerns
2712 Villa Prom
Oklahoma City, Oklahoma 73107-2423

**Web page:** *www.state.ok.us/~ohc.*
**E-Mail:** william.ginn@ohc.state.ok.us

BULK RATE
U.S. POSTAGE
**PAID**
PERMIT # 932
OKLAHOMA CITY,
OKLAHOMA