



RETURNING TO WORK

Returning to work following an organ transplant completes full circle a goal of transplantation: resuming a normal lifestyle. With today's medical success in transplantation the issue of long-term employment must be addressed. The goal of JumpStart, the Georgia Transplant Foundation's return to work program, is to aid the transplant recipient in successfully re-entering the work force through the provision of education, training, and support services. Returning to work represents a significant improvement in the quality of life for transplant recipients.

WHAT ARE THE BENEFITS OF RETURNING TO WORK?

INSURANCE coverage is one of the most valuable benefits of returning to work. It is the single best way to secure your healthcare needs post-transplant. In most cases, the insurance benefits that come with consistent employment protect transplant recipients as well as their family from major financial hardship. Recipients need medical insurance to cover long-term costs of follow-up care and life long medications. The Health Insurance Portability Act of 1996 was designed to help prevent the potential loss of health insurance. According to this law, when a patient with uninterrupted insurance, whether private or Medicare or Medicaid, begins a new job with a group health insurance plan, the new coverage cannot exclude a pre-existing condition once the employee meets any company waiting periods. If you are covered by insurance and begin a new job, be sure to ask your benefits manager about HIPPA.

MEDICATION coverage may be the second most important benefit of returning to work and obtaining insurance. Transplantation is a life improving treatment; however, it does require you to take costly medication for a lifetime. Depending on the individual, costs range from \$800-\$2000 monthly. Benefits you have at the time of transplant may not be ongoing benefits and coverage can end after you have recovered from your transplant. However, medication costs do not end.

OVER ALL WELL BEING is greatly enhanced when returning to a normal lifestyle. While each recovery is unique, the return to productive employment is often a significant milestone in recovery and rehabilitation both mentally and physically. Recipients who are able to return to work often experience less depression, better relationships, higher self-esteem, and increased motivation to stay healthy.

FAMILY AND SOCIAL RELATIONSHIPS are benefited by return to work. Families experience transplantation together. Research tells us that going through a transplant is an intensely social experience. This experience involves immediate family members, extended family, co-workers, friends and your health care team. Since transplantation improves the quality of life for most recipients, there is no reason that you should not return to work and make contributions to your family and society.

FINANCIAL STABILITY is another important benefit of returning to work following your transplant. Individuals can achieve a stable monthly budget by getting and keeping employment. Financial stability through work can promote a debt-free lifestyle, recreation time, and retirement. In most cases, the transplant recipient should seek employment. There will be cases where a recipient may not realistically be able to return to work because of medical complications. In these situations, talk with your family about different employment options. Perhaps a family member who is not working but is of age and physically able to work, could seek employment. Look at how other members of your family can contribute to the household income if you are unable to work. There are helpful resources for family members entering the job market as well.

WHEN SHOULD I CONSIDER RETURNING TO WORK?

It is never too early to begin thinking about going back to work. The majority of transplant recipients are capable of returning to either full-time or part-time employment. How do you know when you should start preparing for this? The following are questions you need to be asking yourself even before your transplant occurs.

- How long will my Social Security Disability Income continue?
- Can I afford to pay the 20% co-pay for my rejection medications, doctor visits and hospitalizations on my current income?
- Can I return to my old job or do I need training to prepare for a new job?

Recipients: You have received your transplant so now you should talk to your doctor about going back to work. Ask the doctor to release you into a vocational program such as JumpStart instead of just saying you can go back to work. If you are working with JumpStart or the state's vocational agency your Social Security benefits are protected. The security of returning to work without losing your social security check or Medicare is an important benefit. This gives you time to prepare to go back to work. It provides a safe transition for training for appropriate work while keeping your benefits.

Candidates: If you are waiting on your transplant, consider the above questions in developing a plan for how you will return to work. Many candidates can continue working right up to their transplant. If you cannot continue in your current job, use this time before your transplant to explore job options, possibly work part-time, or consider getting training in a more appropriate field for post transplant work. Think of things you can do **now** to make yourself more marketable **in the future** when you are ready to re-enter the job market. Examples might include: completing your GED, updating computer skills, or volunteering to enhance your job history.

WHAT SHOULD I CONSIDER WHEN JOB SEARCHING?

There are several issues that affect how well you will be able to manage your healthcare needs and your job. Consider the following when job searching.

The Size of the Company The annual salary is not the only factor to consider when looking for a job. The benefits a company offers, like medical and dental insurance, should be considered compensation and need to be factored into your job decision. Obtaining medical insurance is essential to maintaining your transplant and remaining healthy.

Small companies may not offer medical insurance and even if they do, a preexisting condition may not be covered unless you have insurance when you are hired (you can then utilize the portability laws: see HIPPA info on page 1). For smaller companies, an employee who has had a transplant presents a risk for high insurance premiums for the entire company because of the numerous medical claims.

Large companies on the other hand, companies with greater than 50 employees are considered a “true group” and usually offer more options for health care coverage.

Self-Employment: Most often if you are self employed with a significant medical history you will not be able to get individual health insurance.

The Work Environment Transplant recipients have environmental and weight lifting restrictions. Remember, as a transplant recipient, you have a modified immune system because of your anti-rejection medications. Because of this, it is important to consider the environment you will be in when you return to work.

Environment: Recipients should make sure to avoid environments that are extreme in temperatures, have toxins such as chemicals, or have exposure to infectious or childhood diseases.

Lifting Restrictions: Lifting restrictions for recipients vary depending on the type of transplant and previous medical history. Check with your doctor to find out the specific maximum amount of weight you can lift. If your job requirements don't meet with your transplant limitations, consider working with JumpStart or Vocational Rehab for job modifications. If modifications cannot be made to make your current job suitable, you may need to consider vocational training for another type of job.

Federal and State Incentives to Return to Work

Trial Work Period: The Social Security Administration provides incentives for the disabled person to return to work. If you are currently receiving Social Security Disability Income (SSDI) each month, you can take advantage of the trial work period. The Trial Work Period allows you to test your ability to work for at least 9 months. This is a win – win plan for going back to work after your transplant. Under this program you can keep your SSDI income and benefits for 9 months while you are receiving a paycheck from your new job, regardless of how much you earn. You must notify Social Security once you start working and they will mail you a Work Activity Report. After nine months of your trial work period, if you are considered gainfully employed, Social Security allows you 3 additional months to receive payments before stopping your monthly disability income. If you have SSDI and participate in this trial work program, your Medicare benefits may continue up to 93 months following the end of your SSDI income.

*The trial work program is a one time benefit so if you have had a 9-month trial work period before, you will not be able to take advantage of this incentive unless you are determined disabled again.

*If you have received a letter from Social Security stating that you are no longer disabled, it is too late to enter a 9-month trial work period. However, if you receive a letter stating that you are **being reviewed**, you may still be able to participate in the trial work program. Call JumpStart at 678-514-1183.

Ticket to Work: The Ticket to Work Program provides a “ticket” to all social security disabled beneficiaries to take to a certified provider of rehabilitation and employment services. The program is being phased in nationally over a 3-year period. Georgia is scheduled to begin in late 2002. JumpStart will be an approved provider. Benefits of using the “ticket” are increased choices of rehab providers, expansion of Medicare hospital insurance to 93 months after the trial work period, and individuals using a “ticket” will not need to undergo regularly scheduled disability reviews.

Supplemental Security Income (SSI): If your only income is SSI cash benefit, any money you earn after the first \$85 will reduce your monthly check. There are special requirements for SSI clients different from the trial work program described above. You may earn some income before losing your entire SSI check. In general, your Medicaid coverage can continue even after your SSI payments stop, until your income reaches a certain level. If SSI is your only monthly income and you want to return to work, contact The Benefits Navigator program (1-866-772-2726) or your local Social Security office to discuss work options such as PASS or impairment related work expenses.

HOW DO I GET STARTED IF I WANT TO RETURN TO WORK?

If you have received your transplant or you are UNOS listed waiting for a transplant and want to return to work, contact the Georgia Transplant Foundation (GTF) at 770-457-3796. GTF has a program called JumpStart. It is a transplant return-to-work program specifically designed to help transplant recipients and candidates who are Georgia residents with their work-related issues. At JumpStart, counselors who know transplantation can provide you with numerous helpful services. These include a work evaluation to help you develop your job goal, career interest testing to help you explore different job choices, job training such as updating computer

skills, counseling on insurance, American Disability Act, and Social Security matters, assistance with job applications, resume writing, interviewing techniques and job placement.

Anyone can refer you to the **JumpStart** program. You may even refer yourself. If you are a transplant candidate, you must get a letter from your transplant center stating the date that you were placed on the transplant waiting list before beginning services.

**ASSISTANCE IS AVAILABLE TO HELP YOU RETURN TO WORK;
ALL YOU NEED TO DO IS MAKE THE CALL!**

PHONE NUMBERS AND WEBSITES

JumpStart	770-457-3796	www.gatransplant.org
Insurance Commissioner Consumer Services	1-800-656-2298	www.inscomm.state.ga.us
Social Security Administration	1-800-772-1213	www.ssa.gov
Medicare	1-800-633-4227	www.medicare.gov
Benefits Navigator Program	1-866-772-2726 - 404-350-7589 - 404-350-7598	
State Health Insurance Counseling Program	1-800-669-8387	
Consulting Group Program	404-525-3660	

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