THE METLIFE MATURE MARKET INSTITUTE®

The MetLife Mature Market Institute is MetLife’s center of expertise in aging, longevity and the generations and is a recognized thought leader by business, the media, opinion leaders and the public. The Institute’s groundbreaking research, insights, strategic partnerships and consumer education expand the knowledge and choices for those in, approaching or working with the mature market.

The Institute supports MetLife’s long-standing commitment to identifying emerging issues and innovative solutions for the challenges of life. MetLife, Inc. is a leading global provider of insurance, annuities and employee benefit programs, serving 90 million customers. Through its subsidiaries and affiliates, MetLife holds leading market positions in the United States, Japan, Latin America, Asia Pacific, Europe and the Middle East.


200 Park Avenue
New York, NY 10166
MatureMarketInstitute@MetLife.com

NATIONAL ALLIANCE FOR CAREGIVING

Established in 1996, The National Alliance for Caregiving is a non-profit coalition of national organizations focusing on issues of family caregiving. The Alliance was created to conduct research, do policy analysis, develop national programs, and increase public awareness of family caregiving issues. Recognizing that family caregivers make important societal and financial contributions toward maintaining the well-being of those for whom they care, the Alliance’s mission is to be the objective national resource on family caregiving with the goal of improving the quality of life for families and care recipients.

www.caregiving.org

Insurance products: • Are Not FDIC Insured • Are Not a Condition of Any Bank Service • Are Not a Deposit Product • Offer No Bank/Affiliate Guarantee

Insurance Contracts are An Obligation Of The Issuing Insurance Company

© 2013 MetLife
Table of Contents

2 Assess the Situation
7 Understand the Options
11 Make a Plan
17 Monitor and Adapt
20 Resources for You

This guide will help IF you or a loved one:

- Experience a temporary or permanent injury that restricts physical activity.
- Must adapt living, working, transportation, and care arrangements.
- Require vocational training resources to return to work.
- Want to protect your household from the financial impact that a disability can cause.
- Need to understand the rights of a disabled individual.

WHEN A DISABILITY OCCURS
A disabling illness or injury may cause individuals to experience the shock, anger, grief, and fear that can be triggered by a change in physical ability. Most people — young and old — expect to live long, healthy lives. Few have explored the many options available to those with a disability for adapting life, home, and work.

If an injury or illness has left you or a loved one with long- or short-term limitations in physical abilities, you will need to take action. To make the most of your new reality, you need to assess emotions and physical limitations, explore your options for lifestyle, home, and work arrangements, plan your financial future, and understand your rights.
Assess the Situation

CONFRONTING A DISABILITY
A disabling illness or injury, whether short- or long-term, can have a significant impact on individuals and their families. Statistics show that a 20-year-old worker has a three-in-ten chance of becoming disabled before reaching retirement age,\(^1\) making this a very real possibility for millions of families. While a disability is a life-changing event, most affected individuals are able to return to some level of activity, perhaps even to work, depending on the nature of the disability.

In assessing the impact of disability on your life, you need to:

- Understand the nature of a disability.
- Deal with emotional reactions.
- Understand your limitations.
- Address your health care needs.

WHAT IS A DISABILITY?
A disability is an inability to engage in day-to-day activities that were previously possible. It may be caused by a medical condition or an injury related to an accident. It often impedes mobility in some way and may affect a person’s ability to participate in various areas of life including work, physical activity, or household tasks. A disability can impede activity to a great extent or a small extent. It can be short-term, long-term, or chronic.

The term “disability” can refer to a number of situations, including the following:

- Physical impairment that restricts an individual’s mobility
- Disabilities due to injury, for example, to the brain or spinal cord
- Sensory impairment such as vision or hearing loss
- Cognitive disability resulting from an illness such as Alzheimer’s disease or a similar disorder
- Disability resulting from a psychiatric condition such as depression and schizophrenia

It is also possible to experience a disability that is due to a condition not immediately apparent to others such as chronic fatigue syndrome or fibromyalgia.

\(^1\) Disability Benefits, Social Security Administration (SSA), SSA Publication No. 05-10029, accessed via Internet December 2011 at: www.ssa.gov/pubs/10029.html.
EMOTIONAL REACTIONS: KEEPING A POSITIVE OUTLOOK

When people realize that a disability — their own or a loved one’s — is going to be long-term or permanent, they may express a variety of reactions from shock to fear, grief, or anger. There is no “right” way to respond. People generally react according to what the disability means to them and how much it is going to affect or change their lives.

Many people are generally resistant to change, but those who accept and make adjustments for their new reality will have an easier time coping. Millions of people with disabilities lead successful, active lives — and you can, too.

A variety of support groups are available to help you cope with your or your loved one’s disability. Support groups can play an important role — having someone to listen to and empathize with your situation can be a vital link to adapting to your life after a disability. To find a support group in your area, consult your medical care team, disease-specific organizations, or local community resources such as churches, visiting nurse associations, or social service agencies.

If you are newly disabled or not ready to share with a group in person, there are disability-specific support groups online. If you’ve developed a disability, acknowledge your limitations but also concentrate on what you can do rather than what you can no longer do. Approach life as a challenge, not an effort. Set realistic goals for yourself and celebrate your achievements.

UNDERSTANDING YOUR LIMITATIONS

A disability will change the way you live and work, but the degree to which it affects you can vary widely. Some with disabilities will find it possible to remain in their homes, while some will not. Some will be able to return to work. But whatever your limitations, accepting them and adapting your lifestyle will make it easier for you to adjust to your new reality.

What you do after you experience a disability will be strongly influenced by whether the disability is short-term or long-term. Disability can occur for numerous reasons. The type and duration of your condition will impact your home life and work life in completely different ways.

- Your condition could be temporary, meaning that you will fully recover at some point in time.
- Your condition could be progressive, meaning it will worsen as time passes, increasingly affecting how you live and work.
- Your condition could be chronically disabling, meaning your limitations will require permanent changes in how you live and work.
Once you have an understanding of whether your condition is short-term or long-term, temporary or permanent, you can begin to explore options and plan for your future. Be an active member of your care team. Ask your doctors and other health professionals about your condition, what you can expect, and what you need to do as you plan for the future. Formulate questions that are specific to your level of disability.

### Questions to Assess Your Limitations

<table>
<thead>
<tr>
<th>Recovery and Rehabilitation</th>
</tr>
</thead>
<tbody>
<tr>
<td>- How can I reasonably expect my recovery to proceed?</td>
</tr>
<tr>
<td>- What limitations will I experience in the short-term? In the long-term?</td>
</tr>
<tr>
<td>- What kind of short-term care will I need? Will I need long-term care?</td>
</tr>
<tr>
<td>- Will I need rehabilitation in another setting before I return home?</td>
</tr>
<tr>
<td>- Will I need assistance from caregivers or agencies? What kind of assistance?</td>
</tr>
<tr>
<td>- What types of ongoing medical care will I need?</td>
</tr>
<tr>
<td>- Do I need to adapt to dietary restrictions?</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Home</th>
</tr>
</thead>
<tbody>
<tr>
<td>- Will I be able to return home? In what time frame?</td>
</tr>
<tr>
<td>- Will I need to adapt my home environment?</td>
</tr>
<tr>
<td>- Which day-to-day household activities will be difficult for me?</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Work</th>
</tr>
</thead>
<tbody>
<tr>
<td>- How long will I need to be out of work? Can I return to work?</td>
</tr>
<tr>
<td>- Will I be able to return to my usual activities at work?</td>
</tr>
<tr>
<td>- Will I need to make changes to my work environment?</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Physical Activities</th>
</tr>
</thead>
<tbody>
<tr>
<td>- Can I return to previous physical activities? In what time frame? If not, what will replace them?</td>
</tr>
</tbody>
</table>
MEETING YOUR HEALTH CARE NEEDS

The type and duration of care you will receive will depend upon the nature of your disability. If you have a short-term disability you may require medical treatment and/or rehabilitation to be able to return to your previous lifestyle. If you have a condition that leads to a more long-term or permanent disability, you may require ongoing assistance with daily activities often referred to as long-term care. This refers to a variety of services designed to help people perform the functions of day-to-day living and remain as independent as possible. Sometimes long-term care services follow a period of rehabilitation.

Many people think that long-term care refers only to services provided in a nursing home. In fact, long-term care could be delivered at home by family and friends. This care is referred to as informal care. If an individual requires more care than families are able to provide, formal care is required. Formal care can be delivered by a number of long-term care service providers in various locations depending upon the needs of the individual:

- Nurses
- Certified nursing assistants
- Physical, occupational, and respiratory therapists
- Home health aides who assist with personal care activities such as bathing and dressing
- Homemakers who are not trained to provide personal care, but who can help with household and other tasks such as laundry, cooking, and shopping

In addition to being provided in your own home, formal care might be provided at an adult day services center, a residential care facility such as an assisted living community, or a nursing home.

See also the guide The Caregiving Journey.

There are professionals who can assist you in exploring your options. Your health care team is a good place to start because they are familiar with your condition and know what you might expect in the future. Consult your physical therapists, doctors, and other health care professionals. You can also consult a discharge planner if you are being treated in a hospital.

Another option is to consult a care coordinator at your insurance company. This person can work with your care team to coordinate your care and, where applicable, facilitate your insurance reimbursement for certain services that may need prior approval.
WORKING WITH A CARE COORDINATOR
A care coordinator at an insurance company provides ongoing support for individuals with chronic illnesses and complex health care conditions. When you or a loved one experiences a complex health issue or a long-term chronic illness, it can take a huge toll on you and your family. You may feel overwhelmed, full of questions, or uncertain how to proceed. If your insurance company offers a care coordination program, it can be a resource to help you take an active role in your health care planning and understand how your health insurance can assist with health care costs.

If you have ongoing needs, it is important to have a single contact at the insurance company who knows you and is familiar with your care. Care coordinators understand the ins and outs of your health insurance policy and can help you apply it to your circumstances. They will be able to identify what is or is not covered by your health insurance policy and what services need pre-authorization. They can also direct you to the preferred providers in your area.

Care coordination is entirely voluntary and is a complement to your existing medical treatment; it is not meant to take the place of your doctor’s care or the recommendations of your care team. In most cases, if you are eligible, a nurse will contact you with an invitation to join, or you can enroll by calling your insurance company.

See also the guide Navigating the Health Care System.
Understand the Options

ADAPTING TO DAILY LIFE
A disability often requires changes in how a person lives, works, travels, or spends free time. If you’ve developed a disability, you may need physical or occupational therapy. You may have to make adjustments to your daily routine. Perhaps you have to find new living arrangements, change jobs or hobbies, or make structural changes to your home. Some changes may be temporary, and others may be permanent, depending upon your individual circumstances.

In addition to community and health care services, family, and friends, there are many resources available to help you if you must adjust:

- Your living arrangements
- Your work arrangements
- Your day-to-day activities

ADAPTING YOUR HOME
It is possible that you might need to make changes to your home to make it safe and accessible for you. Seek the advice of health care professionals such as doctors, physical and occupational therapists, and nurses on what adaptations might be helpful and what risks you might face at home. One particular risk is the risk of falls.

See also The Essentials: Falls and Fall Prevention.

If home modifications are required, you may need to seek out carpenters, builders, those who install certain types of equipment, or others who can make recommendations and provide cost quotes. Where possible, always try to get more than one estimate or recommendation so that you can make comparisons.

See also The MetLife Aging in Place Workbook.

CONSIDERING NEW LIVING ARRANGEMENTS
If you can no longer manage in your own home, you may have to consider new living arrangements on either a temporary or permanent basis. Medical and social services professionals can offer advice on whether you need skilled or non-skilled daily care and what type of environment might be best for you. They may also be able to provide recommendations on specific living facilities.
Some of the options available:

- **Other independent living arrangements.** Some individuals will find a home with a family member or friend who can help provide care. For others, accessible housing in an apartment or condominium will provide what they need to manage on a day-to-day basis.

- **Assisted living.** Assisted living communities provide housing for those who need help in day-to-day living, but do not need the round-the-clock skilled care found in nursing homes. Many communities have nurses on staff and provide health care monitoring. Most assisted living communities create an individual plan for each resident that details the services required. This plan is updated regularly to ensure that residents receive proper care as their conditions change.

  *See also* The Essentials: Assisted Living Communities.

- **Nursing home.** A nursing home provides residents with a room, meals, skilled nursing care, and medical services. Nursing homes provide care to residents with chronic conditions requiring long-term nursing care or for those needing a shorter term recovery period after hospitalization. Typically, patients in long-term care facilities require assistance with multiple Activities of Daily Living (ADLs) including bathing, dressing, eating, toileting, transferring in and out of chairs or beds, and continence.

  *See also* The Essentials: Choosing a Nursing Home.

Before making such an important decision, you may wish to discuss the options with family and friends. Ask them to help you check out several facilities by researching and then visiting them. At each facility, ask to see the results of the latest state inspection. This is public information, and facilities are required to post it. Also, the local health department can tell you whether the home has ever been cited for sanitary, fire, or patient care inadequacies.

**ADAPTING YOUR WORKING ARRANGEMENTS**

Many people with disabilities are able to continue to work and support themselves. Often, simple accommodations in the workplace are all that is needed. You may require a flexible work schedule or special equipment to help you perform your job. Talk to your employer about specific problems, or seek advice from an occupational therapist to determine how to adapt your working conditions.
If you are unable to continue in your present job, a vocational rehabilitation counselor may be able to arrange training and other services to help you prepare for an alternative line of work. Each state has a vocational rehabilitation agency that provides these services. These agencies typically have a number of local offices in each state. Contact the Employment Supports section of the Office of Disability Employment Policy (ODEP) (www.dol.gov/odep). This toll-free consulting service provides information about job accommodations and the employability of people with disabilities. You can also reach ODEP at 1-866-4-USA-DOL (1-866-487-2365) or TTY: 1-877-889-5627.

YOUR DAY-TO-DAY ACTIVITIES
Many community and government resources exist to help adapt your lifestyle. These services can make the difference as to whether or not you can stay in your home. For help locating community resources, check with your care team, your local visiting nurse association, local volunteer programs, or local and national disease-specific associations. They can help locate sources for:

- Home care services
- Grocery or meal delivery
- Transportation services
- Housecleaning or yard services to help with chores
- Home health aide to assist with personal grooming
- A visiting nurse to administer medications and monitor health

See also the guide The Caregiving Journey.

USING HOME CARE SERVICES
If you are considering the use of home care services, it is a good idea to evaluate your needs before calling agencies for information.

If you can, determine the amount of time and the number of days that the caregiver will actually be needed in the home and write this information down so that you have it when calling an agency.

See also The Essentials: Receiving Care at Home.
Questions to Help Assess Your Home Care Needs

- Will I require hands-on care such as bathing, dressing, and toileting?
- Do I have cognitive issues that will require a different type of care?
- Will I require household assistance and meal preparation?
- Will my care be a combination of both personal and household assistance?
- Do I have financial restrictions that will affect how or where care is received?
- Am I willing to receive help?

REMAINING ACTIVE

You may have access to the following types of services as part of your rehabilitation following a disabling injury or event:

- **Rehabilitation services.** Most people begin the use of rehabilitative services in the health care system following a disabling injury or disabling illness. Physical, speech, and occupational therapists assist individuals who are disabled by physical injuries or disease in the restoration of mobility, strength, dexterity, communication skills, and ability to perform Activities of Daily Living. Your health care team can recommend appropriate rehabilitation services. To locate additional resources you can search by state at the government Web site: https://www.disability.gov/.

- **Vocational counseling and training.** The vocational rehabilitation office in your state can be a resource for counseling, evaluation, and job placement services. Consult the government Web site Ed.gov at: http://wdcrobc0lp01.ed.gov/Programs/EROD/org_list.cfm?category_ID=SVR for a list of all of the state vocational rehabilitation departments including addresses, contact information, and links to state Web sites.

- **Adaptive equipment.** Your rehabilitation care team can recommend appropriate adaptive equipment to help you manage your disability. Ask about resources that may be available to you following your initial rehabilitation. You also can consult AbleData (www.abledata.com), a federally funded Web site that provides objective information about assistive technology products and rehabilitation equipment.
Planning Your Financial Future After a Disability

Disability often results in loss of income and may prevent a person from returning to work. If your disability prevents you from working, you will likely require financial support. There are several types of financial support for which you might be eligible.

- Disability income insurance
- Workers’ compensation insurance
- Long-term care insurance
- Government programs such as Social Security or Supplemental Security Income (SSI)

Disability Income Insurance

Disability income insurance must be purchased before a disabling event occurs. If you have disability income insurance coverage, it can help you to pay your bills, help maintain your current lifestyle, and help protect you and your family from debt by replacing a portion of your income. These policies might be owned by you as an individual or be provided through your employer.

Individual Disability Income Insurance

Individual policies pay benefits if you cannot work because you are sick or injured. Your policy will specify how much you will be paid, how soon after you are disabled your benefits will begin, and when benefits end. These policies generally provide replacement for 50% to 70% of your income.

Many individual policies have characteristics and optional benefits, called riders, which may affect your premium costs and the amount of the benefits to be paid to you.
Some employers offer disability income insurance as part of their employee benefits program. You may have short-term coverage, long-term coverage, or both:

- **Short-term disability coverage.** Replaces income for the early period of a disability. In general, the plans provide benefits that range from as little as two weeks for up to two years. Plans often have a waiting period, usually zero to 14 days, before your benefits begin.

- **Long-term disability coverage.** Replaces income if you are disabled for an extended period of time, often five years or until the person with the disability turns 65. These plans can have waiting periods ranging from 60 days to one year.

Talk to your benefits representative at work if you receive disability coverage through your employer.
WORKERS’ COMPENSATION INSURANCE
If your disability is due to illness or injury resulting from your job, you may be eligible for workers’ compensation benefits. Workers’ compensation provides payments to sick or injured workers, regardless of who was at fault in the accident, for time lost from work and for medical and rehabilitation services with respect to job-related sicknesses and injuries. Talk to your benefits representative at work to determine your eligibility.

Each state has different laws that govern workers’ compensations which might include:

- The amount and duration of lost income benefits
- The provision of medical and rehabilitation services
- How the system is administered
- Whether you can choose the doctor who treats your injuries
- How disputes about benefits are resolved

See the Department of Labor Web site at: www.dol.gov/owcp/dfec/regs/compliance/wc.htm for links to state workers’ compensation offices or the Insurance Information Institute (www.iii.org/insurance_topics) for more information on workers’ compensation and other insurance.

LONG-TERM CARE INSURANCE
If you are covered by long-term care insurance, your policy may provide reimbursement for services to fund some of your ongoing care needs. People with illnesses that require long-term care services often need assistance with daily activities on an ongoing basis. This may include shopping, transportation, and housekeeping as well as the following Activities of Daily Living as defined by your policy:

- Dressing
- Bathing
- Transferring (moving in or out of a bed or chair)
- Toileting
- Eating
- Continence

The inability to perform two or more activities of daily living, or having a severe cognitive impairment, may trigger benefits under a long-term care insurance policy.
SOCIAL SECURITY DISABILITY BENEFITS

If you experience a long-term disability you may be eligible to receive Social Security disability benefits. Disability payments typically begin after a five-month waiting period that starts with the first full month of disability. After a worker receives disability benefits for two years, he or she becomes eligible for Medicare.

You can file a disability claim at your local Social Security Administration office. The process is lengthy and requires a review by the State Disability Determination Service to decide if you qualify. You will be required to provide:

- Your Social Security card
- Your birth certificate
- Your medical records including dates of hospitalization, dates of doctors’ visits, and copies of prescriptions
- A detailed work history
- An explanation of how your disability has affected your work

You may be examined by a medical professional as well as having all your records verified. If you are denied disability, you will have 60 days to file an appeal. If you receive disability benefits, your case will be periodically reviewed.

SUPPLEMENTAL SECURIT Y INCOME

If you are under age 65 and your earnings are lost or reduced because of certain disabilities, you may be eligible for Supplemental Security Income (SSI). SSI generally makes monthly payments to people who are aged, disabled, or blind and who have limited income and resources. You may be eligible for SSI even if you have never worked. To determine your eligibility, contact your local Social Security office or the Social Security Administration.

See also The Essentials: Social Security.
MEDICAL ASSISTANCE

Medicare and Medicaid are two of the primary sources of federal medical assistance for people with disabilities. Most people think of Medicare as providing health coverage to those who are over age 65, but it is also available to some under age 65 who are entitled to receive Social Security disability benefits. The program is not based on income and is available regardless of financial need as long as you meet the Medicare guidelines for disability coverage. You can assess your eligibility using the Medicare Eligibility Tool at www.medicare.gov/MedicareEligibility/home.asp. The Web site www.medicare.gov also provides information about all aspects of the Medicare program.

Medicaid is a joint federal and state program that provides reimbursement for health-related services to people with low incomes and limited assets. The eligibility requirements vary by state. For more information on Medicaid eligibility and coverage as well as contact information for the Medicaid offices in each state, visit the Centers for Medicare and Medicaid Services (CMS) at: www.cms.gov/home/medicaid.asp.

See also The Essentials: Medicare and Medicaid.

LEGAL CONSIDERATIONS

If you become disabled, it is advisable to develop advance directives if you have not already done so. Advance directives are intended to convey your wishes about future medical care to your family members and physicians should there be a time when you can no longer communicate on your own. They need to be completed while you have the capacity to make decisions. There are two types of advance directives: a living will and a durable power of attorney for health care.

Living will. A living will is a legal document that allows you to document your wishes about future medical treatment should you be unable to convey them when care decisions need to be made. Living wills, sometimes called health care declarations or health care directives, spell out both the types of treatment and life-sustaining measures you would want, as well as those you would not want and the circumstances under which that would apply. Treatments that might be discussed are cardiopulmonary resuscitation (CPR) if your heart stops or use of a mechanical ventilator for breathing.

Be as specific as possible in your instructions; generalities can be difficult for others to interpret. Being specific eliminates some of the guilt and confusion your loved ones might experience if they must act on your behalf. Think of a living will as a blueprint for someone else to follow in managing your care. Have your living will reviewed by your doctor and your lawyer to make sure that your instructions are understood as intended.
Durable power of attorney for health care. A durable power of attorney for health care, also called a health care proxy or appointment of a health care agent, is often completed at the same time as a living will. It allows you to appoint an individual, called a health care agent or health care proxy, to make medical treatment and health-related decisions for you if you are incapacitated and unable to make decisions on your own.

Your living will can serve as a guide for your health care agent. This person may make decisions applying to your medical condition, such as whether or not to allow certain procedures or treatments, selecting facilities for care, hiring and firing of caregivers or health care providers, and giving consent for access to your medical records. Your agent may not, however, make decisions that contradict your desires as outlined in a living will. A durable power of attorney for health care would have no bearing on the management of your finances unless the document specified that it applied to financial matters in addition to health care decisions.

Once you have developed your advance directives, keep copies for yourself in a readily accessible location and entrust copies to your doctor, your health care proxy, and a family member or other trusted individual who can convey your wishes if you are no longer able to do so yourself.

See also The Essentials: Legal Matters.
Monitor and Adapt

ADDRESSING CHANGE

Over time your needs and your plan will change. This is equally true if you are experiencing an improvement or gradually recovering, or if your condition or illness is progressing. A change in condition may cause a resulting change in your work, housing needs, care needs, or financial situation. Any of these could lead to the need for changes in your plan.

As you confront change, it is important to know what your rights are as a person with a disability and the resources that may be available to you. There are guidelines to assist you at work and at home. There are also guidelines for family and friends who must learn to cope with your new situation.

YOUR RIGHTS AS A PERSON WITH A DISABILITY

American law protects persons with a disability from discrimination in the workplace, housing, education, transportation, and other settings. As you monitor and adapt your plans, be sure you are aware of your rights. Your rights are governed primarily by:

- The Americans with Disabilities Act of 1990
- Section 504 of the Rehabilitation Act of 1973

Americans with Disabilities Act of 1990

The Americans with Disabilities Act (ADA) was enacted in 1990 to protect people with disabilities. This federal law generally forbids discrimination in employment, transportation, public accommodations, telecommunications, and services provided by state and local governments. Generally, the protection provided by the ADA extends to individuals who:

- Have a physical or mental impairment that limits one or more major life activities such as working, learning, walking, seeing, or speaking.
- Once had a disability but no longer have it, for example, cancer or heart disease.
- Are perceived as having a disability even if they do not, for example, someone with severe facial scarring from burns.
- Do not have a disability but are discriminated against because of an association with someone who does, for example, the spouse of a person who has emphysema or the parent of someone with AIDS.

The U.S. Department of Education (www.ed.gov) supports regional technical assistance centers to provide information about the ADA and its implementation. This is a good source to consult if you have questions regarding your rights under the ADA.
Section 504 of the Rehabilitation Act of 1973
Section 504 of the Rehabilitation Act of 1973 is a federal law that prohibits discrimination against otherwise qualified individuals with disabilities in programs and activities conducted or funded by the federal government. These activities include housing, education, and transportation. Section 504 also requires the provision of reasonable accommodations to allow persons with disabilities to participate in federally conducted or assisted activities.

SOME ADVICE FOR FAMILY AND FRIENDS
Those who are close to someone with a disability may experience many of the same feelings as their loved ones: anger, frustration, fear, sorrow, and even guilt. Part of adjusting is learning how to interact with a friend or loved one who suddenly finds he or she is coping with a disability. These guidelines can help you communicate and interact in an effective way:

- Talk openly about the disability if it comes up, but do not pry.
- Always address the person first, not the disability. For example, say “a person with a disability” instead of “a disabled person” or “people who are blind” rather than “the blind.”
- Avoid old-fashioned terms such as afflicted, crippled, or lame.
- Speak directly to someone who is hearing impaired, rather than to an assistant. Do not shout. Speak clearly and slowly, and remember that facial expressions and gestures are important.
- Be patient if the person needs extra time to do or say something.
- If the person uses a wheelchair, sit down to talk so you’re at the same level.
- Listen carefully and patiently to a person with a speech impairment. Avoid speaking for the person, and try to ask questions that require short answers.
- Do not touch a guide dog or a wheelchair or crutches used by the person unless you’re asked to do so.
- Offer help if asked or if the need seems obvious, but do not insist.
If you are part of the day-to-day life of a person who has a disability, your emotional as well as physical support can be an invaluable source of strength. Here are some ways to help:

- **Come together with other family members; do not let the situation divide you.** While you may all react differently to a disability, the cooperation of everyone will make for a smoother transition.

- **Learn the facts about the person's disability.** Knowing what to expect can help prepare you for future challenges.

- **Know how and when to help.** Respect the person’s feelings. For example, ask a person who uses a wheelchair if he or she would like assistance before you start pushing.

- **Foster self-esteem.** Be positive and encourage independence, to the extent possible. Help your loved one look for new ways to achieve his or her goals.

- **Look for help.** Find out about local support groups and community services that can help both the person with the disability and the caregiver.

**FINAL THOUGHTS**

Millions of Americans have some type of disability, and many more — their families and friends — are also touched by the challenges of dealing with disability. While a disability may be a fact of life, it should not be the focus of a person’s existence. The key to coping is tapping available resources and finding the people, programs, and organizations that can help you. Do not let a disability define you. Take control of your life and seek the help you need to live it to the fullest.
Resources for You

AbleData
www.abledata.com / 800-227-0216
A federally funded project that provides information on assistive technology and rehabilitation equipment. It also supplies links to other helpful disability resources on local and state levels, and information on products available to help with daily living activities.

American Foundation for the Blind
www.afb.org / 800-232-5463
A non-profit organization promoting independent and healthy living for people with vision loss by providing them and their families with relevant and timely resources. It also offers information and tools for professionals who serve people with vision loss.

American Health Care Association (AHCA)
www.ahcancal.org / 202-842-4444
A non-profit federation of affiliated state health organizations representing more than 10,000 non-profit and for-profit assisted living, nursing facility, developmentally disabled, and sub-acute care providers. It advocates for quality care and services for frail, elderly, and disabled Americans.

The Assisted Living Federation of America
www.alfa.org / 703-894-1805
A national association exclusively dedicated to professionally operated assisted living communities. Its Web site contains a searchable assisted-living facility provider directory, state rules, regulation changes, and new developments in the industry.

Disability.gov
www.disability.gov
A Web site that provides information and resources for individuals with disabilities including information on home adaptation. It has links to local resources including the National Resource Center on Supportive Housing and Home Modification.

Disability Resources
www.disabilityresources.org
A non-profit organization that monitors, reviews, and reports information about resources for independent living. Its Web site has a searchable database of national and state resources including disease-specific organizations, state services, and technology resources.

Family Caregiver Alliance (FCA)
www.caregiver.org / 800-445-8106
Provides information, education, services, research, and advocacy for caregivers. The Web site is a resource for informational fact sheets including one on Alzheimer’s disease, online support groups for caregivers, and the “Family Care Navigator℠,” which allows you to search for resources on a state-by-state basis.
Hommoods.org
www.hommoods.org / 213-740-1364
A service of the Fall Prevention Center of Excellence, which is funded by the Archstone Foundation. Its Web site offers a variety of resources including videos on home modification, a library of information, and links to organizations and agencies involved with home modification and supportive housing.

Institute for Human Centered Design
www.adaptenv.org / 617-695-1225
An educational organization committed to advancing the role of design in expanding opportunity and enhancing experience for people of all ages and abilities. It provides links to resources on such topics as disability, universal design, and assistive technology.

Insurance Information Institute
www.iii.org / 212-346-5500
An organization dedicated to increasing the public understanding of insurance, including what it does and how it works. It provides information on numerous types of insurance including life, health, long-term care, and disability income insurance.

Iowa Program for Assistive Technology (IPAT)
www.iowaat.org / 800-779-2001
Through support from the National Institute on Disability and Rehabilitation Research, IPAT works with consumers and family members to promote assistive technology through awareness, training, and policy work. The Web site offers the free booklet, Practical Guide to Universal Home Design. IPAT also operates the InfoTech information and referral service to locate resources for new and used assistive technology and funding.

Lawyers.com
www.workers-compensation.lawyers.com
A free service from LexisNexis Martindale-Hubbell that provides individuals and small businesses with information on the law and help finding an attorney. The site offers support for numerous topics including workers’ compensation.

National Adult Day Services Association (NADSA)
www.nadsa.org / 877-745-1440
A membership organization that serves as the leading voice for the diverse adult day services community. Its Web site includes a national directory and a guide to choosing an adult day services center.
National Rehabilitation Information Center (NARIC)
www.naric.com / 800-346-2742
A resource for disability-related literature, organizations, news, and the latest research. It lists resources for employment, advocacy, benefits, financial assistance, education, technology, and more.

Office of Disability Employment Policy (ODEP)
www.dol.gov/odep / 866-487-2365
Funded by the Department of Labor, it provides national leadership by recommending disability employment policies and practices. The agency provides information on many topics relating to disability and the workplace for individuals and employers.

Social Security Disability Claims
www.social-security-disability-claims.org / 800-882-5500
Provides comprehensive information on Social Security disability benefits and SSI disability claims. Its Web site contains an option to complete a free claim evaluation form and have a claim reviewed by a case manager or licensed attorney.

U.S. Department of Education
www.ed.gov / 800-872-5327
A federal agency that supports regional technical assistance centers, which provide information on the American with Disabilities Act (ADA) and its implementation. This is a good source to consult if you have questions regarding your rights under the ADA.

U.S. Department of Housing and Urban Development (HUD)
www.hud.gov/groups/disabilities.cfm / 202-708-1112
A federal agency with a mission to create strong, sustainable, inclusive communities and quality affordable housing. It provides a link to frequently asked questions on the housing rights of people with disabilities and the responsibilities of housing providers and building and design professionals under federal law.

U.S. Social Security Administration
www.ssa.gov / 800-772-1213
The federal agency that administers Social Security, a social insurance program consisting of retirement, disability, and survivors’ benefits. The Web site can help you determine what you can expect to receive from Social Security when you retire or if you become disabled.