

# Beyond Disability:

## *Am I Ready to Go Back to Work?*

*By Michael G. Smith*

Improved HIV treatments are allowing many people to live longer, healthier lives. Some people who gave up their jobs because of their illness may now be feeling well enough to consider returning to work. The idea of re-entering the workforce can trigger many fears and concerns. There are programs out there that can help and make it easier for you.

The idea of returning to work is scary for many reasons. Most people fear losing some, if not all, of their benefits if they go back to work. There is a solution. Many disability programs allow you to experiment with working. Social Security even offers "work incentives" that encourage you to work without losing your monthly benefit check and medical coverage.

If you are able to return to full time work, your Social Security and Medicaid or Medicare coverage will eventually stop. However, Social Security work incentives protect you even if you should get sick again and are unable to continue working. You can file a 'request for reinstatement of benefits' with Social Security.

Some people may be feeling better but not well enough to return to their usual line of work. Think about returning to school or being retrained. Each state has a vocational rehabilitation program that helps people with disabilities be retrained or find appropriate work. Even schools and colleges also have help for people with disabilities.


Others may not like the idea of returning to work as a disabled person and fear HIV disclosure. There are federal and state laws that protect you. HIV is covered under the ADA, or Americans with Disabilities Act. Each state is subject to this federal law.

There may be additional laws in your state that go beyond just the ADA. It is important to research these laws because some have restrictions and may be limited. For some, repairing finances may be more stressful than the idea of returning to work. Whether it is repairing credit and looking at old debts, dealing with the IRS or even fixing defaulted student loans, there are solutions and help to deal with each of these financial problems. Don't get overwhelmed. Remember this is a big issue and takes time, but it can be done. There are debt management programs and ways to negotiate with the IRS and student loan collectors.

Returning to work and feeling productive again can improve your self-image and make you feel better about yourself. Before you start, discuss with your doctor, case manager, partner and/or family members the effects of returning to work on your health and the impact it will have on your disability benefits. Remember – GO SLOW – a return to work takes time and planning. Know your options as well as your limitations. Develop a re-entry plan that is realistic and doesn't jeopardize your health – don't push yourself too much.

To help you plan, consider the following:

- Evaluate your health or medical condition
- Explore whether you want to go to school or work
- Identify issues you may have about your legal rights
- Examine how work affects your eligibility for benefits, i.e., Social Security
- Identify financial problems
- Develop a re-entry plan or strategy that reflects you situation and needs

Visit our web site at [www.phoenixrisingreentry.org](http://www.phoenixrisingreentry.org) as a start. Make sure to read the section on disability and work. It will give you the basic information and, hopefully, answer some of your questions. It outlines many of the programs that can help you and explains how they work. It will help you understand your situation and help guide you through the re-entry process. 

*Michael G. Smith is Project Director of the Phoenix Rising HIV/AIDS Re-entry Project.*

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