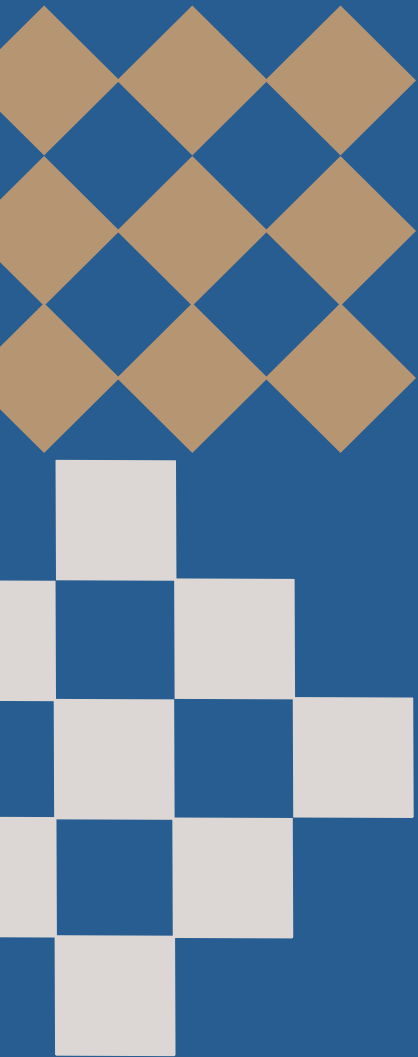


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# Visible and Non-Apparent Illnesses and Disabilities **KNOW YOUR RIGHTS**

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## Introduction

People with non-apparent disabilities are part of our daily lives. According to UMass, around 10% of Americans have a non-apparent disability. It's difficult to quantify the exact number of people because many don't disclose their condition.

Accessibility.com explains that non-apparent disabilities are "Disabilities that don't manifest in ways that are immediately obvious to others." Some of the most common types of non-apparent disabilities include chronic pain or fatigue, cognitive or learning disabilities, hearing disabilities or impairments, mental health conditions, autism spectrum disorder (ADHD), chronic fatigue syndrome (CFS), multiple sclerosis (MS), Lyme disease, chronic illnesses such as diabetes, lupus, and Crohn's disease and many more.

The job search is a difficult process, but it can be much more challenging for those with visible and/or non-apparent disabilities. How can you increase your chance of landing a job and receiving accommodations?

Remember that getting a job with a visible and/or non-apparent disability may take time and patience. Stay positive and keep trying; eventually, you will find a great position.



# Visible Disabilities

Visible disabilities are easy to spot. They usually can be noticed by an individual just by looking at a person. This category includes disabilities that have any visible indicator that the person is disabled. That indicator might be an assistive device, a particular set of actions, a communication method, a physical feature, or something else.

We have to remember not to stereotype disabled people. It is also important not to think that every person with a condition is the same. Every disabled person is a unique individual.

This means that every disabled person will require different types of support from their employer. It is the job of an employer to ensure disabled people can overcome any substantial barriers to them completing their work and progressing in their careers. This also applies to recruitment; disabled people need to have the same chance as non-disabled people as it relates to getting a job. Anything that is inaccessible needs to be modified in order to be equal and fair.

Some things that employers can do to make sure the recruitment process works for everyone include:

1. Ensure that job postings on the company website are accessible for the visually impaired (i.e., font size and font color).
2. Make sure that the language used in job postings is not exclusionary.
3. Allow different interview options (i.e., location, format, time of day, length of interview, etc.)
4. Be sure that your location is accessible for disabled candidates.
5. Evaluate the physical layout of the area the candidate will traverse. Is there enough space to navigate in a wheelchair?

In discussing visible disabilities, Claire Barnett, Multimedia Director at Vanderbilt University says "People with visible disabilities often describe feeling underestimated and undervalued. They experience the snap judgments of non-disabled people with disheartening frequency, and those judgments can have a lasting impact. It's up to non-disabled folks to change this reality. It should never be the responsibility of a disabled person to convince you that they are worth taking seriously."

# Non-Apparent Illnesses and Disabilities

But what about those illnesses or disabilities that are not visible? These may also be referred to as invisible, non-visible, hidden, or unseen. These types of disabilities can be classified as a physical, mental, or neurological condition that is not visible from the outside yet can limit or challenge a person's movements, senses, or activities.

First off, make sure that you are referring to the illness or disability in a way that is not offensive to the person. According to The Disability Inclusion Blog from Disabilityin.org titled "Non-apparent disability" vs. "Hidden" or "Invisible disability" – which term is correct?":

- Non-apparent disability: "This is the terminology Disability:IN uses and recommends. It implies the disability is just that – non-apparent and does not imply any negative connotation. We believe disability is a strength and it does not matter what type of disability someone has."
- Hidden disability: "This implies that the person with the disability is purposefully withholding this information. There is a difference between choosing to not self-disclose a disability versus actively hiding it."
- Invisible disability: "For some people with disabilities, this term is offensive. It suggests the person is not visible or that you cannot discern that a person has a disability, which is not always true. The same is true for 'non-visible disability'. Non-apparent disabilities may become apparent, depending on the type of disability."

According to Disabled World,

1. About 10% of Americans have a medical condition that could be considered an invisible disability.
  - 96% of those people live with chronic medical conditions that are non-apparent.
    - About 25% have some activity limitation, ranging from mild to severe.
    - The remaining 75% do not experience activity limitations related to chronic conditions.
2. Although the non-apparent disability creates a challenge for the person who has it, the reality of the disability can be difficult for others to recognize or acknowledge. Others may not understand the cause of the problem if they cannot see evidence of it."

# Disclosure Requirements

It is up to individuals with all disabilities, visible and non-apparent, to disclose their needs to their employers. However, some people with invisible disabilities often prefer to not talk to their employers about their needs, because they may worry about discrimination. The notification requirement is addressed in an article by Legal Aid at work titled "[Who is protected by the Americans with Disabilities Act \(ADA\) and California's Fair Employment and Housing Act \(FEHA\)](#)":

"To be protected by the Americans With Disabilities Act (ADA)/Fair Employment and Housing Act (FEHA), you must disclose your disability to at least one person who represents the employer, such as a supervisor or human resource person. While you do not have to share every detail about your disability, you need to provide enough information to show that you have a 'disability' under the law and that you need accommodation. To be safe, you should use words such as 'disability,' 'impairment,' 'limiting,' 'major life activities,' and 'accommodation.'

Disclosure of a disability to an employer can be an extremely personal decision. Employees considering such disclosure should compare the costs and benefits, including:

- Need for accommodations to perform the job
- Need for accommodations to avoid discipline or termination
- Need for accommodations to protect health
- Whether you can get the accommodation
- Risk of stigma and harassment
- Risk of loss of job or promotion
- Risk of loss of privacy
- Potential for more successful, interactive, and supportive employment experience."

One of the most definitive resources when it comes to disabilities is the [Job Accommodation Network \(JAN\)](#). According to their [Disability Disclosure](#) page, "There is no single right or wrong approach to disclosing a disability.

Disability disclosure can occur during any stage of the employment process, including pre-employment, post-offer, and while employed – whether it be within days, months, or years of initially being hired. Generally, it is up to the individual with the disability to determine the right time to disclose."

## Disclosure and Pre-Employment

- With limited exceptions, an employer may not require an applicant to disclose information about a disability or medical condition prior to making an offer of employment. However, there are situations when an applicant may need to disclose information about a disability during this early stage in the employment process.

## Disclosure and Post-Offer

- Individuals are often compelled to share disability-related information during the post-offer stage of employment because many employers ask medical questions or require medical examinations before a newly hired employee begins working. Employers are not limited in the categories of questions that can be asked during the post-offer stage. While this essentially requires an individual to disclose information about disability – even when an accommodation is not needed – the information revealed during post-offer cannot be used to rescind a job offer unless it can be shown that the individual would be unable to perform the essential functions of the job (with or without accommodation), or would pose a direct threat to themselves or others (EEOC, 1995).

## Disclosure to Receive Reasonable Accommodation

- Generally there is no obligation to disclose disability-related information to an employer until the need for reasonable accommodation becomes apparent. Reasonable accommodation may be needed to participate in the hiring process, to perform essential job functions, or to receive a benefit or privilege of employment. The need to disclose and request accommodation will become evident when an individual knows there is a workplace barrier due to a disability.

## JAN offers 6 top do's and don'ts of disclosure:

1. Do disclose when you need an accommodation.
2. Do know who to disclose to.
3. Do know how to disclose.
4. Don't disclose too soon.
5. Don't disclose too late.
6. Don't disclose to everyone.



# What is an Accommodation/What are Examples of Workplace Accommodations

According to the U.S. Department of Labor (DOL), “under Title I of the Americans with Disabilities Act (ADA), a reasonable accommodation is a modification or adjustment to a job, the work environment, or the way things are usually done during the hiring process. These modifications enable an individual with a disability to have an equal opportunity not only to get a job, but successfully perform their job tasks to the same extent as people without disabilities.

The ADA requires reasonable accommodations as they relate to three aspects of employment: 1) ensuring equal opportunity in the application process; 2) enabling a qualified individual with a disability to perform the essential functions of a job; and 3) making it possible for an employee with a disability to enjoy equal benefits and privileges of employment.

The National Network Information, Guidance, and Training on the Americans with Disabilities Act (ADATA) provides examples of what types of accommodations are generally considered reasonable as well as some examples of reasonable accommodations.

What types of accommodations are generally considered reasonable?

- Change job tasks
- Provide reserved parking.
- Improve accessibility in a work area.
- Change the presentation of tests and training materials.
- Provide or adjust a product, equipment, or software.
- Allow a flexible work schedule.
- Provide an aid or a service to increase access.
- Reassign to a vacant position.





# What is an Accommodation/What are Examples of Workplace Accommodations

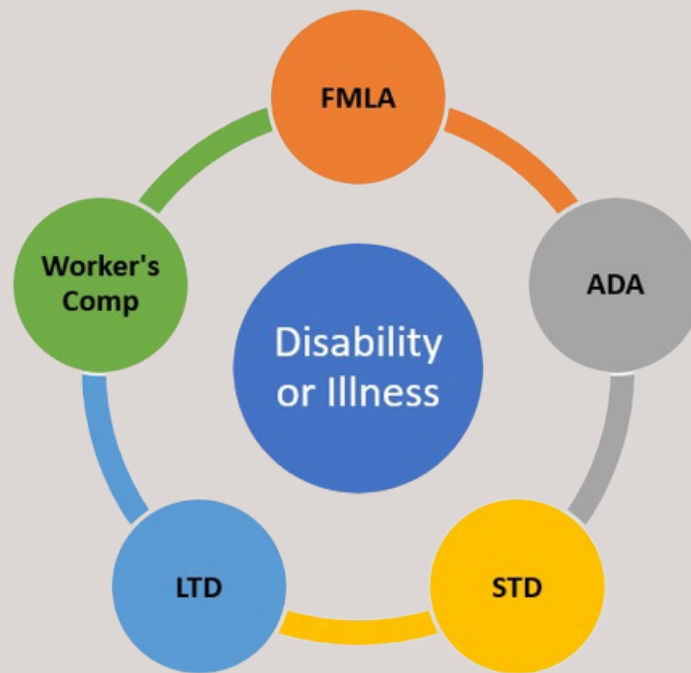
What are some examples of reasonable accommodation?

Provide Alternative Formats: A supervisor gives feedback in writing, rather than verbally, for an employee who communicates better through written materials.

- **Accessible Parking:** An employer changes its practice of only offering parking to upper management to allow an employee who is unable to walk long distances access to a reserved parking spot close to the building.
- **Service Animals:** An employer reasonably changes their office's "no animals" policy, in order to welcome an employee's service animal.
- **Equipment Change:** An employer purchases software that magnifies the computer screen to allow an employee with low vision to correctly enter and read information on the computer.
- **Reorganization of the Job:** The employer provides a checklist to ensure task completion for an employee who has an intellectual disability.
- **Reassignment:** Reassignment is the reasonable accommodation in some situations. An employer may reassign an employee to an open position if the employee can no longer perform the essential functions of their current job. The employer does not have to create a new position, no other employees need be transferred or terminated in order to make a position vacant for the purpose of reassignment, and the individual with a disability should be qualified for the new position.

To see a comprehensive list of accommodations by disability, limitation, work-related function, topic, or accommodation, check out Job Accommodation Network's (JAN) "[A to Z of Disabilities and Accommodations](#)".





## 1. Family and Medical Leave Act (FMLA)

- a. FMLA entitles eligible employees of covered employers to take **unpaid, job-protected leave** for specified family and medical reasons with continuation of group health insurance coverage under the same terms and conditions as if the employee had not taken leave.
- b. For more information, check out [The Employee's Guide to Family and Medical Leave Act](#) and [The Employer's Guide to The Family and Medical Leave Act](#).

## 2. Americans With Disabilities Act (ADA)

- a. The ADA is a civil rights law that prohibits discrimination against individuals with disabilities in all areas of public life, including jobs, schools, transportation, and all public and private places that are open to the general public. It guarantees equal opportunity for individuals with disabilities in public accommodations, employment, transportation, state and local government services, and telecommunications.
- b. For more information, check out: [Job Accommodation Network's \(JAN\) Employee's Practical Guide to Requesting and Negotiating Reasonable Accommodations under the Americans with Disabilities Act \(ADA\)](#) and [Employer's Practical Guide to Reasonable Accommodations Under the Americans with Disabilities Act \(ADA\)](#). The [JAN website](#) is a must-view for anyone with a disability. You can also get useful information from the EEOC's [The ADA: Questions and Answers](#), the ADA National Networks [FAQ list](#), and the U.S. Department of Justice's [ADA Homepage](#).

# Laws, Regulations and Benefits Overview

## 3. Short-Term Disability (STD)

- a. Short-term disability is an insurance policy that pays a portion of your salary in situations when non-job-related injuries, illnesses, or other medical issues prevent you from working for a limited time period.
- b. Check out this great article titled [How Does Short-Term Disability Work? All Your Questions, Answered](#) published in The Muse for detailed information on short-term disability.

## 4. Long-Term Disability (LTD)

- a. Long-term disability is an insurance policy that pays a portion of your salary in situations when non-job-related injuries, illnesses, or other medical issues prevent you from working for an extended period of time (usually beyond the timeframe that STD covers).
- b. Check out this great article titled [The Basics of Long Term Disability](#) published by Indeed.com for detailed information on long-term disability.

## 5. Worker's Compensation (WC)

- a. Workers' compensation is insurance that provides cash benefits and/or medical care for workers who are injured or become ill as a direct result of their job.
- b. For more information on worker's compensation laws by state, check out this article by The Hartford titled [Worker's Compensation Laws By State](#) and click on the link for your state.



# Laws, Regulations, and Benefits Details, Comparisons, and Interactions

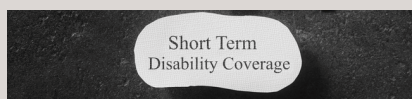
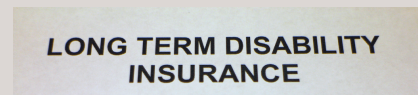
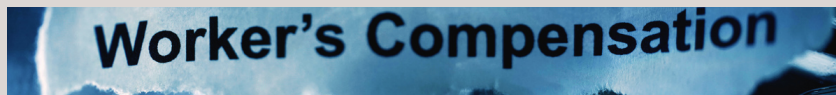
|                                | FMLA  | ADA   | STD  | LTD  | Worker's Compensation  |
|--------------------------------|---|---|--|--|--|
| <b>Employer Coverage Rules</b> | <p>Private Sector - Employs 50 or more employees in 20 or more workweeks in the current or previous calendar year.</p> <p>Government Agencies and Schools - All, regardless of number of employees</p>  | All employers, including state and local governments, with 15 or more employees | Coverage is offered at the employer's discretion except in states with mandatory disability, i.e., California, Hawaii, New Jersey, New York, Rhode Island, and Puerto Rico | Coverage is offered at the employer's discretion.  | <p>Most employers are required to carry worker's compensation insurance. Some states have a minimum number of employees threshold and/or different rules for some industries.</p> <p><i>See <u>National Federation of Independent Business (NFIB)</u> list of state-by-state employer coverage requirements.</i></p> |
| <b>Employee Eligibility</b>    | <p>At least 12 months of employment (does not need to be consecutive), <b>AND</b></p> <p>At least 1,250 hours of service during the 12-month period immediately before the date the FMLA leave is to start, <b>AND</b></p> <p>Works at a location where the employer employs at least 50 employees within 75 miles of the worksite.</p> | Any employee or employment candidate  | Coverage eligibility varies and is set by the employer's STD policy. For example, the 1st of the month after 60 days of full-time employment.                              | Coverage eligibility varies and is set by the employer's LTD policy. For example, the 1st of the month after 60 days of full-time employment | All workers are covered if the employer is required to provide worker's compensation insurance.  |

# Laws, Regulations, and Benefits Details, Comparisons, and Interactions

|  | FMLA   | ADA   | STD  | LTD   | Worker's Compensation   |
|--|--|---|--|---|---|
| <b>Definition of "Serious Medical Condition" or "Disability"</b> | An illness, injury, impairment, or physical or mental condition that involves: inpatient care in a hospital, hospice, or residential medical care facility; or continuing treatment by a health care provider. | A physical or mental impairment that substantially limits one or more major life activity.                      | Unable to perform the employee's work duties due to a continuous, incapacitating serious health condition.   | Unable to perform the employee's work duties due to a continuous, incapacitating serious health condition. Note: some policies specify the inability to do <b>one's own job</b> or the ability to do <b>any job</b> . | Unable to perform the employee's work duties due to a continuous, incapacitating serious health condition. Note: some policies specify the inability to do one's own job or the ability to do any job.  |
| <b>Payment Received During Leave</b>                             | FMLA is unpaid, but an employee may be required to, or be eligible to, use their paid time off.  | ADA leave is unpaid. Workers who are working under an accommodation are paid normal wages for any hours worked. | STD policies normally cover 50% to 80% of normal pay. Payments made under state-mandated policies vary by state.<br><br><i>See links for state-mandated short-term disability benefits below this chart.</i> | LTD policies normally cover 40% to 70% of normal pay.   | Each state has a maximum weekly rate, but the typical payment is 66 2/3% of average weekly pay for total disability. See<br><br><i>For a list of each state's maximum weekly WC benefit amounts see Social Security's DI 52150.045 <a href="#"><u>Chart of States' Maximum Workers' Compensation (WC) Benefits.</u></a></i> |

# Laws, Regulations, and Benefits Details, Comparisons, and Interactions

|  | FMLA   | ADA  | STD   | LTD  | Worker's Compensation   |
|--|--|--|---|--|---|
| <b>Types of Leave or Accommodations Available</b>            | Continuous leave, intermittent leave, or temporary accommodation | Accommodation or extension of FMLA leave   | Continuous leave or reduced schedule leave  | Continuous leave or reduced schedule leave | Continuous leave, reduced schedule leave, or temporary accommodation  |
| <b>Job Protection During Leave?</b>                          | Yes  | No, unless the accommodation requires time off from work, and FMLA was requested and approved. Sometimes, an extension of FMLA past the 12 week allowance (or less if you had previously used some of your FMLA entitlement) is considered an acceptable ADA | No, unless you also requested and were approved for FMLA leave for the STD illness or injury. Job protection only runs for the duration of your FMLA entitlement. | No   | No, unless your employer automatically issues FMLA leave for the work-related illness or injury and runs both the workers compensation and the FMLA concurrently. |
| <b>Eligibility: Self-Only or for Eligible Family Members</b> | Self and Eligible Family Members                                 | Self-Only  | Self-Only   | Self-Only                                  | Self-Only   |



# Laws, Regulations, and Benefits Details, Comparisons, and Interactions

|   | FMLA  | ADA   | STD   | LTD  | Worker's Compensation   |
|---|---|---|---|--|---|
| <b>Reporting / Requesting</b>                         | Employees seeking to use FMLA leave are required to provide a 30-day advance notice, when the need is foreseeable and such notice is practicable. | You may request a reasonable accommodation at any point during your employment once you know that you need a change in your job due to your disability. You do not need to request a reasonable accommodation during a job interview. | Report a claim as soon as you believe you will be absent from work beyond the benefit waiting period as defined in your plan. If you are uncertain about how long you will be absent or whether you should file a claim, file one just in case. | Notify the employer or disability carrier as soon as you are aware that your leave is expected to extend past the duration of your STD benefits. | If you are injured at work, or have a work-related illness: Immediately report any work-related injury to your supervisor. If you require emergency medical treatment, obtain care first, and then notify your supervisor as soon as possible after receiving treatment.  |
| <b>Waiting Period for Benefits/ Coverage to Begin</b> | As long as an employee meets the eligibility requirements, there is no waiting period to begin FMLA.  | There is no waiting period to request an accommodation.   | Generally, 7 to 14 calendar days after the start of the illness or accident, but this may vary by policy or state mandate.  | When offered in conjunction with an STD policy, LTD benefits begin after the STD benefits end.   | There is no waiting period to file a worker's compensation claim. Waiting period for payments ranges between 3 to 7 days.   |
| <b>Length of Leave/ Coverage</b>                      | 12 weeks (or 26 weeks to care for a covered service member) in a 12-month period.   | As long as the disability exists.   | 3 months, 6 months, or 12 months, depending on the policy or the state mandate.   | 2 years, 5 years, 10 years, up to age 65, or for life, depending on the policy   | This range can be 3 to 7 years. There is not usually a limit on permanent disability benefits. However, some states do stop weekly benefits when employees reach the age of 65. Also keep in mind that not all states will provide permanent partial disability benefits. |

# Laws, Regulations, and Benefits Details, Comparisons, and Interactions

|   | FMLA   | ADA   | STD  | LTD  | Worker's Compensation                             |
|---|--|---|--|--|---|
| <b>Job Accommodations Provided</b>        | Yes  | Yes   | Yes  | Yes  | Yes   |
| <b>Interaction Between Leave Programs</b> | May run concurrently with ADA, STD, LTD, and Worker's Compensation | May run concurrently with FMLA, STD, LTD, and Worker's Compensation | May run concurrently with FMLA, ADA, and Worker's Compensation | May run concurrently with FMLA, ADA, and Worker's Compensation | May run concurrently with FMLA, ADA, STD, and LTD |

## State-Mandated Short-Term Disability Benefit Links

- [California Short-Term Disability Benefits](#)
- [Hawaii Temporary Disability Benefits \(TDI\)](#)
- [New Jersey Temporary Disability Benefits \(TDI\)](#)
- [New York Short-Term Disability Benefits \(DBL\)](#)
- [Rhode Island Temporary Disability Benefits \(TDI\)](#)

“I wish for a world that views disability, mental or physical, not as a hindrance but as unique attributes that can be seen as powerful assets if given the right opportunities”

– Oliver Sacks



# Cancer and Careers (CAC)

## Employee and Jobseeker Resource



Founded in 2001, Cancer and Careers (CAC) empowers and educates people with cancer to thrive in their workplace by providing expert advice, interactive tools, and educational events. With its slogan “Be the Boss Over Cancer,” the website is a treasure trove of free online resources for an employee or job seeker diagnosed with cancer, as well as for their co-workers and supervisors. The site also has specific advice and tools for caregivers, human resources professionals, and healthcare professionals to ensure they can provide the best guidance and support.

There are too many CAC offerings to give them the attention they deserve, so we’re providing some highlights:

If you or someone you know has just been diagnosed with cancer, CAC’s website section titled Cancer Diagnosis — Where to Start provides a step-by-step guide for creating an action plan, sharing the news, preparing for treatment side effects, and other helpful strategies.

The At Work section features a variety of information for workers recently diagnosed with cancer and those returning to work after completing treatment. Sections include:

- Legal and Financial - learn about legal rights in the workplace, requesting reasonable accommodations, navigating an employer’s health insurance, getting legal assistance, being self-employed with cancer, and much more.
- Back to Work After Cancer – features tips on setting professional boundaries, easing back into the work routine, and shifting the mindset to manage one’s own expectations and to respond to assumptions from coworkers.
- Managing Treatment Side Effects – learn about how to work with “chemo brain,” how to maximize one’s diet, nutrition, and exercise, and how to navigate physical changes that affect one’s appearance, including wardrobe, hair, and skin.
- There are also numerous resources available for employees who have a coworker with cancer or boss with cancer, including what to say (and not say) and how to provide support.

# Cancer and Careers (CAC)

## Employee and Jobseeker Resource

The Looking for Work section is targeted to individuals reentering the workforce or looking for a new job during or after treatment.

- A Free Resume Review Service is available to cancer patients and survivors. Once the user answers a short questionnaire and uploads their resume, a career coach will provide feedback and suggestions within 2-3 weeks. Please note, this is not a resume-writing service.
- The Exploring Your Options area could be a website all its own! It features downloadable Job-Search Tools including an Interview Cheat Sheet, a Networking Tracker, and a Job Search Tool Kit that can be ordered (print publication) or downloaded. There are also tips for researching employers, exploring flexible employment options, and finding meaningful work.
- Your Online Footprint offers strategies for protecting one's privacy and managing one's reputation online, especially for those who have posted content about their cancer journey.
- Additionally, there is advice on Managing Disclosure When Looking for a Job, using your resume and cover letter to explain gaps in employment due to treatment, and resources for networking and interviewing.

There is also an interactive Ask a Career Coach section. Everyone has access to reading posted questions and answers, but users must create an account in order to submit their own questions.

The website's Resources section is a one-stop shop for free publications, charts, checklists, financial assistance programs, resource databases, and other information. CAC also offers a variety of free virtual Conferences & Events, including a November 1 webinar for those caring for loved ones with cancer, "Balancing Work and Caregiving." If you can't attend an event live, CAC's Videos section is an archive of past webinar recordings, survivor stories, conference highlights, and other events – many of which are also available in Spanish.



To learn more about Cancer and Careers and its impact, visit About Us | Cancer and Careers.

# Social Security Disability Insurance

Social Security Disability Insurance (SSDI) is a government program that pays benefits to you if you have a medical condition that meets the Social Security Administration's definition of disability, and your condition hinders you from doing the work you've done in the past. Additionally, you need to have worked long enough – and recently enough – and have paid Social Security taxes on your earnings.

## How to Determine Eligibility

You must meet the following requirements:

- You must have worked in jobs covered by Social Security.
- You must have a medical condition that meets Social Security Administration's (SSA) strict definition of disability.



The SSA uses a step-by-step process involving 5 determination questions:

1. Are you working?
2. Is your condition "severe"?
3. Is your condition found in the list of disabling conditions? This SSA link includes a variety of links to physical, neurological, and mental health disorders:
4. Can you do the work you did previously?
5. Can you do any other type of work?

SSA provides benefits for *total disability*, with a condition that has lasted – or is expected to last – for at least one year; partial disability and short-term disability are not eligible.

- You must have worked long enough and recently enough. The number of work credits you need depends on your age when you become disabled, and this number changes from year to year. (Generally, you need 40 credits, 20 of which were earned in the last 10 years ending with the year your disability begins. This number may be less for younger workers.) For more details, download SSA's publication How You Earn Credits
- Your medical condition must prevent you from doing the work you did previously and prevent you from adjusting to other types of work.

For more information on qualifications, visit How You Qualify and How We Decide If You Have a Qualifying Disability.

## How to Apply

This [Checklist for the Online Adult Disability Application](#) can help you gather the information you need to create a Social Security account and complete the online Disability Application.

The SSA will make an initial determination on your claim. If your claim is denied, you have the right to appeal the decision. ➡ **It is important to note that an initial denial is common, and over 65% of claimants are turned down the first time.**

Denial is often due to reasons including: insufficient medical evidence, multiple applications instead of appealing a prior denial, earning too much money to be considered disabled, gaps in medical care, and a number of other factors.

If your claim is approved, there is a 5-month waiting period. You will receive your first benefit payment in the sixth full month after the date the SSA determines that your disability began.

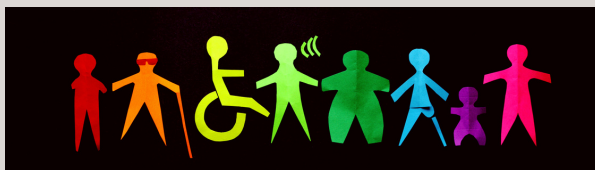
The approval process timeline varies depending on several factors, including the complexity of your case, the completeness of your application, and the availability of medical evidence. It generally takes three to six months for an initial decision.

However, there are initiatives to fast-track the benefits process for serious medical conditions that clearly meet SSA's disability standards, leading to approval of claims in a matter of days: [Compassionate Allowances](#) (diagnoses like ALS and pancreatic cancer) and [Quick Disability Determinations](#).

## Working While Collecting Disability Insurance

The Social Security Administration has work incentives that allow you to test your ability to work and still receive monthly SSDI benefits. You can also get help with education, rehabilitation, and training that may be needed for you to get back work. Among the programs offered is the [Ticket to Work program](#), which provide help finding a job, vocational rehabilitation, and other support in coordination with employment networks and state vocational rehabilitation agencies.

For more information, read: [Working While Disabled: How We Can Help](#).



# Social Security Disability Insurance

## **How to get a temporary parking placard (handicapped parking permit)**

Handicapped parking permits can increase the independence and mobility of people with disabilities, making it easier for them to park in close proximity to a doctor's office, store, or other location. Individuals with temporary disabilities, such as limited movement or increased pain from activity after a surgery, may also qualify for a parking placard.

Unlike the disability benefits listed above, a handicapped parking permit is determined by your state's Department of Motor Vehicles (DMV). Each state has its own criteria for issuing the parking permits. Common eligibility factors include difficulty walking, use of mobility aids, chronic illnesses, or specific medical conditions.

Depending on your state, you may need a healthcare professional to complete the appropriate section of the application form that provides details about your condition and its impact on your mobility.



The processing time for handicapped parking permits varies by state. In some cases, you may receive your permit by mail within a few weeks. The benefits that the parking permit provides can vary from state to state, as well as the permit's expiration date. Consult your state's DMV or a healthcare professional to determine your eligibility.

More SSA Disability Resources Can be Found Here:

Download Social Security's Disability Benefits publication here: [Disability Benefits](#) and [Disability Starter Kits](#)

If you have specific disability insurance questions, call 1-800-772-1213. For quicker access to a representative, try calling early in the day (between 8 a.m. and 10 a.m. local time) or later in the day. The SSA is less busy Wednesdays through Fridays and later in the month. It also offers many automated telephone services, available 24 hours a day.



This informative document is presented by The Career Experts Group which is a select group of Master Career Practitioners and Personal Branding Strategists. We share one mission: to guide and support individuals at all stages of their career journeys, from new college graduates to C-Suite executives.

Our clients include neurodiverse workers, professionals of color, older workers, early-career professionals, career changers, and those returning to the workforce. Our own professional backgrounds are just as diverse: high-tech, education, counseling, marketing, human resources, recruiting, and entrepreneurship, to name a few.

Each member of the Career Experts Group is passionate about helping you get to work on your career. We've got you covered, no matter where you are in your career journey.

For a wealth of career-focused information, insights, and inspiration, visit the Career Experts Group website.

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