Going Beyond the Office: Benefits Advisement Unit

Recently, RCIL’s Benefits Advisement Unit (BAU) acquired a letter in the mail. It was from a woman who had received assistance from the BAU. It read, "Thank you so much. I have to tell you that you folks have been very, very helpful, caring and prompt! I worked as a ‘white collar’ person for almost 30 years before I crushed my leg. I have never had this much attention and caring! I can't thank you enough."

The letter, full of praise, came from a woman in an outlying county who was originally denied enrollment in the Medicare Savings Program (MSP)—the program that pays or reimburses Medicare Part B premiums—on the grounds that she had monthly excess income.

BAU staff carefully reviewed the Department of Social Services' reasons for turning down her request. Once they were familiar with the case and the merits of her claim, BAU staff advocated that the woman should be eligible for the Medicare Savings Program, because she had a Supplemental Needs Trust (SNT) or pooled trust account; the income deposited into the SNT should be excluded when determining eligibility for the MSP.

A Fair Hearing was also requested. The Department of Social Services subsequently reversed its decision and the woman was approved for the Medicare Savings Program and received retroactive reimbursement of her Medicare Part B premiums. But the story did not end with the successful appeal.

Continued on next page
Visit our Resource Room at 497 State Street

Don’t forget one of our best and most accessible resources: located right in the lobby at 497 State Street we have five computers set up for community users. People may use the computers free of charge to surf the internet, check emails and even to develop a resume. RCIL Independent Living staff will assist you in mastering the basics of software programs and utilizing the internet.

Additionally, there are two computers available with adaptive software and keyboards for individuals who have low vision or are blind. There is staff available to demonstrate the software and show users how you can get these programs on home computers.

The software includes Open book for scanning and reading printed materials, Zoom text and Magic for magnification.

Additionally, we provide ABBYY FineReader 10 and JAWS version 13 for text to speech Scanning, as well as Dragon Dictate for speech to text use. Ease Reader, Nero StartSmart and VS Communicator 3 are also available as demonstrations. Please stop by and take advantage of this great resource in our lobby!

Benefits Advisement Unit  Continued from page 1

While going through the process, the BAU recognized that the case itself had broader implications and could potentially affect the rights of many people with disabilities who had Supplemental Needs Trusts. So, the BAU staff continued to research Medicaid policy and regulations.

They contacted attorney Valerie Bogart of the NYC Self Help, Inc. and explained the issues, their implications and asked for her help in identifying any relevant policy, regulations, or directives related to Supplemental Needs Trusts. Ms. Bogart subsequently provided a Fair Hearing decision that is binding as a precedent as a statement of official state policy.

The Fair Hearing decision also cited and referenced a state directive which states that the income received and promptly transferred into an exception trust is not counted as income for eligibility purposes in evaluating the request for the Medicare Savings Program (MSP).

RCIL's Benefits Advisement Unit wishes to extend a very special thank-you to attorney Valerie Bogart for her concern, her help, and her expertise. The information she provided will surely assist many of the people with whom we work as well as our sister agency, Center for Disability Rights, that manages a pooled trust.
HSBC Recognizes RCIL as Financial Partner for Third Year in a Row

HSBC has yet again recognized RCIL as a loyal and dedicated community partner with a generous donation to RCIL and Community Reinvestment Act (CRA) funds in the amount of $3,000. This is the third year HSBC has shown its dedication to the guidelines of the CRA legislation and their contribution to the community they serve. The CRA targets individuals with disabilities that fall under the low to moderate income population. RCIL would like to extend a special thanks to Karla J.L. Gadley, Senior Community Development Manager and Vice President of HSBC, for her support and her belief in the role RCIL fills in serving our community. The donation of $3,000 will ensure the success of RCIL’s mission to keep individuals and seniors with disabilities living independently in the community.

Not only has participation in the HSBC First Home Club saving program been an excellent consumer experience in financial stability, but it also earned RCIL an essential grant of $7,500 to ensure that closing costs are covered. RCIL appreciates the HSBC Grant Team for understanding the financial challenges our consumers face as participants on limited income.

RCIL’s homeownership closings with HSBC have grown each year and in 2011 it is anticipated that approximately ten consumers with disabilities will have achieved closing on a home.

Often the financial preparation for a home purchase is time-consuming and tedious. It can often take several years of repairing credit history, budgeting and saving for consumers to finally achieve their goal of purchasing a home. For example, a consumer named Suzanne, who had worked with Jane Chase since 2006, finally closed on the home of her dreams in October 2011.

RCIL would also like to express their appreciation to Laura J. Smith, Senior Retail Mortgage Consultant at HSBC for the role she played in helping Suzanne, as well as helping other consumers who have successfully purchased homes since 2002. Laura has expert knowledge, compassion and understanding of the consumer’s particular needs during their financial journey.

For further information on housing, please contact Jane Chase at (585) 442-6470.
Welcome 2012 by Making a New Year’s Resolution

As we ring in the new year, RCIL wants to inform everyone of opportunities to get involved. Join an RCIL peer group or attend a training, make a donation and make a difference. Here’s how:

Get involved!

RCIL peer groups: RCIL is interested in knowing what type of trainings or workshops you would attend. Please call Deanna McManus at (585) 442-6470 to fill out a short interest inventory on peer groups. RCIL currently offers a peer group for Men, Women and Parents.

RCIL also hosts a young adult gaming group that gets together to play Wii and PlayStation 3 games on our big projection screen in our Board Room. If you are interested, please call to be put on the mailing list and notified for upcoming dates and events.

The Spina Bifida Resource Center is available Monday through Friday, 9 am - 5pm to provide information and resources on Spina Bifida, Early Intervention, Preschool and Special Education Services as well as assistive technology and devices.

Youth Transition Services: These services provide guidance through the Committee on Special Education (CSE) and the Individualized Education Plans (IEP) process. Learn how to advocate for your child, or if you are a Middle school or High school student, learn how to become your own self advocate.

Employment and Employment Soft Skills: Looking for your first job or a new job? Call or stop in to schedule some one-on-one time with an employee to help you perfect your resume, job interviewing skills and other pre-employment requirements. We even offer computers in our lobby and assistance to complete a job search on the public computers.

Benefits advisement: Call or stop in if you have questions on how the annual increase in SSI benefits may affect your other programs such as food stamps and section 8. (Yes, we did say increase. There is actually an increase this year in the Federal SSI rate from $674 to $698 for single SSI recipients living alone. The New York State supplement stays the same at $87.)

Make a difference!

Donate: RCIL accepts reusable, durable medical equipment and devices, adaptive toys and equipment for infants and toddlers, as well as unopened diapers, Depends, Chux or undergarments (in both adult and children sizes).
RCIL also accepts cash donations at any time of the year. The funds can be specified to serve a particular program like the loan closet or for general agency use. All donations of cash or equipment are tax deductible. You may request a tax donation slip at the time of drop off. Simply visit RCIL’s website at www.rcil.org and click on “donate” to find a variety of ways to give.

Volunteer: RCIL is always in need of volunteers to do clerical work, to provide a unique service or entertainment or to be on board committees and provide peer advocate supports. Use your life experiences to help others make good life experiences and choices. Share your skills and interests!

Voter Registration: Call RCIL and we will mail you out a voter registration or stop in and we will help you to fill it out. If you have recently moved you should update your voter registration. 2012 is a big election year; have your voice be heard!

To take advantage of these opportunities, please call (585) 442-6470 or email Marsha Sweet at msweet@rcil.org.

Drastic Rise in Veterans and Military Families Seeking Food Assistance

No matter what the reason, veterans and military families seeking food assistance has risen dramatically in the past two years. According to Hunger Solutions New York, food stamp usage at United States military commissaries has more than doubled, and in New York City one out of ten veterans are unable to purchase food due to rent and utility costs. These statistics, although alarming, seem to define the problems that a lot of people face today.

Many veterans are unfamiliar with navigating the public assistance systems. Luckily, RCIL can provide that much needed assistance. Veterans who need such assistance can contact RCIL and talk to the veterans outreach advocate, Chip Perretta. Veterans will receive any assistance necessary, from getting the proper paperwork to assistance in filling it out.

To contact Chip, call (585) 442-6470 or email cperretta@rcil.org.

See what’s happening online!

Go to http://www.rcil.org for more information on our services and advocacy or go to one of our social media pages below

http://www.facebook.com/rcilnys

http://www.twitter.com/rcilny

http://www.youtube.com/rcilvideo
My name is Cheryl Tichenor and I am the newest member of the RCIL team, working as an Independent Living (IL) Specialist. I have over 20 plus years of experience working with people who have all types of disabilities.

I started working in the human services field with people who were primarily served under the Office for People With Developmental Disabilities (OPWDD) system. Later, I decided to branch out and become a Nursing Home Transition and Diversion (NHTD) Service Coordinator.

I very much enjoy the opportunity to aid people in securing and maintaining affordable housing, negotiating difficult systems (for example, Medicaid, food stamps, and Social Security Administration) and providing advocacy and referral.

As an Independent Living Specialist I am on call once a week and provide information and referral services to people who call or walk in seeking assistance. I handle all types of requests for information such as housing, benefits, home care, transportation, or any other information a consumer may need. Sometimes it is a matter of assisting a person with independent living skills such as developing a system where the person can keep track of paying their bills on time or accessing needed medication.

What is challenging about this job is that every situation is unique. Sometimes a simple phone number is all a person needs, other times we may work with an individual on a long-term basis to help them to continue to live as independently as possible within their community. Every day comes with new challenges of its own and I am always striving to learn and grow with the job and being well informed of community and agency resources for people seeking services.

Working within the parameters of the independent living philosophy is of paramount importance to me because I feel proud to contribute to a civil rights movement. I look forward to the privilege of providing people with information and services in order for them to live independently.

To find out how an Independent Living Specialist can help you or a loved one, call (585) 442-6470 or visit www.rcil.org for a complete list of services.
Captions Lacking in Rochester Movie Theatres
By Dean DeRusso, Deaf Systems Advocate

Rochester, NY has one of the largest deaf populations, per capita, in the country. Because of this it would be a fair assumption that our city would be very accessible to the Deaf and Hard of Hearing community. When I first moved to Rochester, I thought the same thing. But as I started to pay attention, I noticed that Rochester faces many challenges with providing captioned media.

The first thing I noticed when I moved here was that movie theaters only carried captioned movies once a month (which, at the time, was better than most cities). Currently, open captioned movies play only once a week on just one screen at Regal Theaters. The captions can be hard to read and the movies that are captioned are usually not the most recent or popular.

Captioning industries often argue that hearing people do not like seeing captions on movie screens, therefore they either change the color of the text to something that is difficult to see or just remove them entirely. If the captions are removed, deaf viewers need to use some kind of equipment that the individual needs to carry into the theatre. Examples of such technology are Rear View (RVC) and CaptiVew Caption (CV). Industry experts are also discussing the possibility of special glasses to see captioning.

In my opinion, this extra equipment is unacceptable for two reasons. One, it makes deaf movie-goers stand out, and two, having to pay for this equipment is another barrier to deaf people to participate in society.

Another problem with captioning in Rochester is the local newscasts. Many deaf Rochestarians, myself included, have lost their motivation to watch the news because the captioning can be inaccurate. The Federal Communications Commission (FCC) uses Designated Market Areas (DMA) which were developed by the Nielsen Ratings Company and lists geographic areas in the order where the most people consume media. Local TV stations are only required to provide live captioning on their newscasts if they are in the top 25 DMAs, and despite the fact that Rochester has such a large deaf population, Rochester is not in the top 25.

Therefore, in order to save money, Rochester TV stations use Real-Time Scripting Captions. This means that the captions are based solely off of the provided text scripts for the reporters. This can be a problem if the speaker goes off script and improvises or if there is breaking news and no script has been provided. When they use live interviews there is no way to anticipate what reporters will say so there will be no captions at all.

Recently, Rebecca McGregor interned for us and she focused on captioning. She did an excellent job at gathering information and organizing people to get involved. She has found a group of motivated individuals who want to focus on the Monroe County Caption Committee (MC3). Please stay tuned for updates on the work of MC3 and feel free to call (888) 202-1055 (TTY) or email dderusso@rcil.org to get involved.
Minimum contribution $10 per year.
Membership year is November 1 – October 31.

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Enclosed is my contribution of $_________.

Make your check payable to Regional Center for Independent Living and mail it, along with the completed membership form, to:

Regional Center for Independent Living
497 State Street
Rochester, New York 14608

All donations are tax deductible.