

## SOYLAND ACCESS TO INDEPENDENT LIVING



# SAIL The Anchor

FALL 2019



## STATISTICS ON THE FINANCIAL STATUS OF PEOPLE WITH DISABILITIES

By Brenda Ingle, Triple C Independent Living Advocate

Over 57 million Americans live with a disability and while laws have been created to assist them in stepping up and taking control of their own lives in a variety of ways there are still many ways that have not been as progressive as they could have been. Many are still discriminated against daily. One of those ways is financially.

People with disabilities are three times more likely not to have either a checking or savings account so their access to money market accounts, IRS, or the stock markets are extremely limited. They are also three times more likely to have trouble paying their monthly bills. In fact, instead of utilizing a financially insured bank for business transactions about 12% use alternative financial services such as; pawn shop, payday loans, rent-to-own and/or auto title loans when they need extra money. Additionally, 40% have no credit cards, mortgage, student loan or personal line of credit or loan.

People with disabilities face many barriers to financial success. They are less likely to be employed and more likely to have low paying jobs and have difficulty making ends meet, have past due medical bills, no access to emergency funds and have less financial knowledge. As stated above these issues may cause them to utilize non-traditional borrowing or financial services.

A few comparisons show that 26% of working aged people with disabilities live in poverty as only 11% of those without disabilities. As far as planning ahead 40% of working people with disabilities have a retirement account as to 62% of workers without disabilities. Only 37% of people with disabilities of working age are employed but 79% of those without disabilities have jobs. Wage comparisons are just as skewed 51% of workers with disabilities are earning less than \$25,000 with a comparison rate of 37% of those without disabilities.

The last set of disparaging numbers are for housing. A large part of the cost of living is having a home and expense for that home. 24% of households that have a person with disabilities living in them will generally pay more than 50% of their total income for housing whereas, that number lowers to 16% for those with no disability living in the United States.

Communities need to be more pro-active in financial education for people living with disabilities in order to help improve the lives of those who want a chance to improve their own lives. The Independent Living Movement has come a long way since the signing of the Americans with Disabilities Act, July 26,1990, but much more needs to be done.

The numbers were collected by Empowered Cities. These are just a few but for a more comprehensive list of statistics and trainings please see National Disability Institute.  
[www.realeconomicimpact.org/docslisting.aspx](http://www.realeconomicimpact.org/docslisting.aspx)



## **INDEPENDENT LIVING SAFETY TIP**

by Rich Adams, Visual Services Advocate

### **Plugging in an electric cord when visually impaired.**

Not much thought is given about plugging in an electric cord until the need arises to do it in the dark or when you are living with a visual impairment. Now you must depend totally on the input and dexterity of your fingers.

First, you check the plug for two or three prongs. Then, with your free hand, you check the three receptacles in the socket to know whether the ground receptacle, the rounder one, is below or above the other two slots. Then the plug is brought close to the socket and turned to match the receptacles. The thumb, or finger on your free hand is placed very closely beside one slot.

#### **SAFETY STEP - Be certain that the thumb or finger is not between the two flat slots.**

Bring the plug to the socket so that the flat prong touches that thumb or finger, and is lined up with the slot, which is next to that finger. Make needed adjustments needed so that the other prongs are aligned with the other two receptacles. Move your marking finger or thumb, then push the plug in firmly. Many plugs have one wider prong than the other, so you may need to turn the plug over to fit properly. This sounds like a complex procedure, but if you will practice on a socket without power, you will learn to do this safely, quickly and efficiently.

## **UPDATES TO THE ILLINOIS ACCESSIBILITY CODE**

By Amy Corbin, Triple C Coordinator

SAIL staff recently attended a day long training on the updates to the Illinois Accessibility Code hosted by SILC and presented by The Great Lakes ADA Center. An overview of the new code was introduced and discussed. There are changes in the format and application to make it more consistent with the 2010 ADA Standards. The new code applies to Public Facilities and Multi-Story Housing among other buildings for all new construction, alterations and additions to existing structures under code, as well as temporary facilities. The chapter on Historic Preservation, Restorations and Reconstruction is easier to interpret. The new code went into effect in October of 2018.

Notable changes are shared access aisles for parking spaces, accessibility for raised playground equipment, accessible exercise equipment and pool lifts that can be operated by an individual with a disability. There are other changes that address shared clear floor space, ranges in scoping and accessible routes.

The IAC, Illinois Accessibility Code is enforced by the Attorney General's Office- Disability Rights Bureau. You may find the complete code at the Capital Development Board's website at: <https://www2.illinois.gov/cdb/business/codes/IllinoisAccessibilityCode/Pages/default.aspx> .

Feel free to call your local SAIL office with comments or questions about The Illinois Accessibility Code.

## CHOOSING MEDICARE PRESCRIPTION DRUG COVERAGE (PART D)

by Lori Smith, Program Accommodation Coordinator

Joining a Medicare drug plan when you are first eligible means you won't have to pay a late enrollment penalty. Enrollment begins on October 15<sup>th</sup> and runs through December 7<sup>th</sup>. You can switch to a different Medicare drug plan if your plan coverage is changing or your needs change. When you join or switch to a new Medicare drug plan, your coverage generally begins on January 1 of the following year. If you have any questions or you would like to schedule an appointment, call Lori at (217) 876-8888, extension 125.



### EXTRA HELP

(Medicare Part D Low-Income Subsidy Program)

**Extra Help**, also known as the Part D Low-Income Subsidy (LIS), is a federal program to help people on Medicare who have limited income and resources with the costs of a Part D prescription drug insurance plan – it is NOT a replacement for Medicare Part D insurance.

For those who qualify, **Extra Help** may pay for some or most of the out-of-pocket costs of the monthly Part D premium, annual deductible and prescription co-payments. Depending upon your monthly income and countable assets, those who qualify for Extra Help may receive either partial Extra Help or full Extra Help, and each program has its own income/asset limitations.

For 2019, an individual may have monthly income up to \$1,581 (for couples, \$2,134) and countable assets that are below specified amounts. The 2019 Illinois maximum amount for the Part D monthly premium payment is this state's benchmark of \$27.37. The prescription drug co-pay amount depends upon which program, partial or full, you may qualify for.

If you are enrolled in Medicaid, Supplemental Security Income (SSI), or a Medicare Savings Program (MSP) you automatically qualify for **Extra Help** and should have received a purple-colored notice from the Centers for Medicare & Medicaid Services (CMS) informing you that you DO NOT need to apply for Extra Help.

To see if you are eligible for **Extra Help**, go to the website (<https://secure.ssa.gov/i1020/start>) and click on the "Find Out If You Qualify" button, or to apply online click on the "Apply Now" button. You may also contact your local Social Security office for assistance with your application and receive answers to any eligibility questions you may have.

Sources: Social Security Administration and the Medicare Rights Center.

## SAIL IS A FRAGRANCE-FREE FACILITY

Not all disabilities can be easily observed. People who have a respiratory or breathing disability are unable to breathe when they encounter scents and fragrances in their environment. For that reason, SAIL is a FRAGRANCE-FREE facility.

SAIL reserves the right to require anyone coming into a SAIL office wearing cologne, perfume, scented soaps or lotions TO LEAVE. This policy serves to protect SAIL consumers, visitors, guests and staff.

**THANK YOU FOR YOUR COOPERATION!**

## UPCOMING WORKSHOPS



### SCAMS, FRAUD, and ID THEFT WORKSHOPS - LOVINGTON

Monday, September 9<sup>th</sup> at 3:00 – 4:30 p.m.

Lovington Public Library 110 W. State Street, Lovington

Presented by Ross Breckenridge, Outreach Coordinator, State of Illinois Comptroller's Office

### SCAMS, FRAUD, and ID THEFT WORKSHOPS - SULLIVAN

Wednesday, September 25<sup>th</sup> at 1:00 – 2:30 p.m.

First United Methodist Church 216 W. Jefferson, Sullivan

Presented by Josh Downs, Outreach Coordinator for Southern Region Outreach, State of Illinois Comptroller's Office

### MEDICARE PART D WORKSHOP – SHELBYVILLE

Monday, October 7<sup>th</sup> at 10:00 – 11:30 a.m.

Shelby County Senior Center - 325 E. North 9<sup>th</sup>, Shelbyville, IL

Presenter: Kara Brown, Community Care Systems, Inc., SHIP - Senior Health Insurance Program Counselor

### LAND OF LINCOLN LEGAL ASSISTANCE - SULLIVAN

Wednesday, October 30<sup>th</sup> at 9:30 – 11:00 a.m.

First United Methodist Church 216 W. Jefferson, Sullivan

Presented by John Lafond, Attorney at Law, Land of Lincoln Legal Assistance

### LAND OF LINCOLN LEGAL ASSISTANCE - LOVINGTON

Wednesday, October 30<sup>th</sup> at 1:30 – 3:00 p.m.

Lovington Public Library 110 W. State Street, Lovington

Presented by John Lafond, Attorney at Law, Land of Lincoln Legal Assistance

### SCAMS, FRAUD, and ID THEFT WORKSHOPS - SHELBYVILLE

Tuesday, November 19<sup>th</sup> at 10:30 a.m. – 12:00 p.m.

Shelby County Senior Center 325 E. North 9<sup>th</sup>, Shelbyville

Presented by Josh Downs, Outreach Coordinator for Southern Region Outreach, State of Illinois Comptroller's Office

For information call Betty Watkins, Rural Outreach Coordinator, at 217-774-4322.

### SAIL OFFICE HOURS

8:30 a.m. – 4:30 p.m.

### SAIL WEBSITE

[www.decatur sail.com](http://www.decatur sail.com)

### CONTACT INFORMATION

#### Decatur Office

2449 E. Federal Dr.  
217-876-8888 (V/TTY/VP)

Decatur, IL 62526  
217-876-7245 (FAX)

1-800-358-8080 (V/TTY/VP)  
[sail@decatur sail.com](mailto:sail@decatur sail.com)

#### Shelbyville Office

1604 W. Main St. Ste. 100  
217-774-4322 (V/TTY)

Shelbyville, IL 62565  
217-774-4368 (FAX)

[sailsel@consolidated.net](mailto:sailsel@consolidated.net)

#### Triple C Office

707 Windsor Rd. Suite B  
217-345-7245 (V/TTY)

Charleston, IL 61920  
217-345-7226 (FAX)

[triplec@consolidated.net](mailto:triplec@consolidated.net)

**Anyone in need of public safety or emergency services should call 911 for assistance.**

## SAIL WELCOMES NEW STAFF



In May 2019, SAIL brought Brandy Brown, SAIL Independent Living Advocate, on board. Brandy's extensive personal experiences and work history throughout Decatur uniquely qualify her to provide services to people with disabilities. Along with providing independent living services, Brandy will be assisting individuals in transitioning out of long-term care facilities and into their own homes which is one of the Five Core Services. As the IL Advocate, Brandy will meet with the staff at local nursing homes, presenting the transition services, to identify individuals with disabilities who qualify and desire to return to community living.

SAIL welcomed Angie Tomey as the new SAIL Accommodation Assistant in July 2019. She has been active in working for a non-profit in the area for several years. Her primary duty will be to provide the accommodation requested to assist SAIL staff in service and program delivery to SAIL consumers. This will be accomplished by transporting employees to and from work-related appointments and meetings and by assisting them in maintaining the record-keeping systems used by SAIL.



Bonnie Thomas joined SAIL in August 2019 as the SAIL Information and Referral Advocate. As the first person many consumers and visitors encounter at SAIL, whether in the Decatur office or on the phone, Bonnie is responsible for providing basic information and referral to the public. She does this by identifying the services to address callers' inquiries, providing the requested information and referring them to SAIL programs and services or other programs in the community as appropriate.

## UPCOMING SAIL OFFICE CLOSINGS



The business hours at all SAIL offices are Monday through Friday 8:30 a.m. to 4:30 p.m. During the months of May through August of 2019, all SAIL offices will be closed on the following dates.

- Monday, September 2<sup>nd</sup> – Labor Day
- Monday, October 14<sup>th</sup> – Columbus Day
- Monday, November 11<sup>th</sup> – Veterans Day

Additional closings occur in the Charleston and Shelbyville offices when staff are in the community providing consumer services, education activities and attending meetings. When staff is out, the phone system routes all calls directly to the main office in Decatur. SAIL has an employee dedicated to answer phone calls during normal business hours