



Vocational Rehabilitation

**Transplant Candidates & Those with New
Transplants Now is the Time to Check out VR**



ESRD Network 18

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Do you have a new kidney transplant or are you hoping to get a transplant soon? Here are some key things you should know and think about.

Why Work?

Staying active while you're on dialysis is one way to make the change to life after transplant easier. You may feel better after transplant and have more energy, focus and less anemia. You will have more time. But if you have been out of the workforce for a long time, it can be hard to get back into the swing of it. Planning can help.

The SSA ['Blue Book'](#) lists conditions that could prevent someone from working. On the list are HD, PD, and the first year after transplant. The Blue Book lists other health problems you may have too. If you're getting SSI and/or SSDI only because you're on dialysis, you may not get SSI or SSDI long-term after your transplant. SSA can ask for health records or ask you to see a doctor to review your disability status as early as a year post-transplant—or it could be later than that. If SSA decides you're not still disabled, your SSI and/or SSDI check will stop whether you're working or not. So, it's important to make a plan to find a job that will replace that money before you lose it.

Some people work on dialysis, especially those who are younger, have fewer health problems, more education, and work at jobs that don't require as hard labor. People who work are more likely to get transplants and their transplants last longer. Transplant drugs are costly, and Medicare can end three years post-transplant while work health insurance can last much longer.

What If You can't do Your Usual Job?

If you believe you can't do the work you did before, or you hated your old job, contact your state VR or SSA-approved EN. You can find them [here](#). Ask what services they offer. Kidney failure is a listed condition in the Blue Book, so if you're getting SSI or SSDI and want to work, you should be eligible for services. State VR agencies offer the most services, but ENs can work with you in person or provide services online. A counselor can look at your work history, skills, values, and interests to see if they offer the services you need. The more you think about what job you want to do and what you need to do it, the better you'll look to the counselor. You may need to educate him/her about your health, treatment, barriers to finding a job on your own, and services you need to overcome them. Your dialysis social worker may be able to help you think this through.

SSA Work Incentives/Employment Supports can Help:

People ages 18 - 64 who get SSI and/or SSDI are eligible for SSA employment supports under the TTW. We know this brief fact sheet can't answer all your questions. We suggest you read more about these programs which can help you work in the [Red Book](#) online. Some that are especially important to know about if you're looking at getting a transplant or got one recently include:

- **Continued Payment under Vocational Rehabilitation or Similar Program (Section 301):** Allows you to keep your SSI or SSDI check if you started getting services from VR or an EN while still getting SSI and/or SSDI if your goal is to go off SSI and/or SSDI after you finish the plan. Those who keep SSDI while working with VR or an EN keep Medicare too, which extends beyond three years depending on the timeline for the plan.



- **Trial Work Period (TWP):** The TWP allows you to test your workability for at least nine months. You'll get SSDI no matter how much you earn but you must report your earnings and still be disabled. Earnings under \$850 per month don't use any trial work months. Your TWP continues until you've used nine trial work months (not necessarily in a row) during a five-year period. After that, SSA looks at whether your earnings are above the SGA level after deducting any IRWE, both are described below.
- **Substantial Gainful Activity (SGA):** The SGA amount in 2018 is \$1080 for non-blind or \$1970 for legally blind. If after the TWP ends you continue earning more than the SGA, your SSDI checks will stop.
- **Impairment Related Work Expenses (IRWE):** SSA deducts the cost of certain items and services that you need to work from your gross wages before it decides if your work is SGA. Examples include prescribed drugs, medical devices, work-related transportation, home changes to work at home or to leave home for work, etc.
- **Continuation of Medicare & Medicare for Persons with Disabilities who Work:** If you have a transplant and another disability, if you lose your SSDI due to work income, your free Medicare Part A, premium Part B and Part D continue for another seven years and nine months. Afterward, you can keep Medicare Part A and B by paying those premiums. Your state may pay your Part A premium if you qualify. **NOTE:** If you're on dialysis, you can keep Medicare regardless of your work income if you pay the premium.

What if you have other health problems that keep you from working?

Now is the time to make sure all your health problems are noted on your chart. For example, if you have heart, lung, blood vessel or nerve problems, are legally blind, or you have any of the many other problems listed in the [Blue Book](#), make sure your health care team lists those problems in your chart. This way, if SSA reviews your disability status after transplant, it is easier to show that kidney failure was not your only disability. **NOTE:** As long as you get SSI and/or SSDI after transplant, you can use the above programs to ease back into work.

*To file a grievance, please contact HealthInsight ESRD Network 18 using our contact information below:
700 N. Brand Blvd., Suite 405, Glendale, CA 91203, 888-268-1539, www.esrdnetwork18.org*

