

Good morning.

This is Archie Jennings of Ability Radio, co-hosting You in Your Life, sponsored by the V.I. Lottery Commission, and we are welcoming this morning, as part of our General Outreach Program, various programs that are available to persons with disabilities in the Virgin Islands, and the services that are provided not only by Disability Rights of the Virgin Islands but other community programs that provide opportunities and services to people with disabilities.

This morning we have Orlando and Magali. You want to introduce yourselves and let us know where you're from?

Sure, Archie. Thank you so much for the opportunity to be here at Ability Radio. My name is Orlando Olivera, and I'm from MC Inc. It's an employment network from Puerto Rico for the Ticket to Work Program.

My name is Magali de Jesus and I am a team member with Orlando in Puerto Rico to give services in the Virgin Islands.

All right. Orlando, you mentioned Employment Network. Can you describe what that entails?

Sure. An Employment Network is an organization or an entity that contracts with the Social Security Administration to deliver job services to beneficiaries of the Social Security Disability Income, SSDI, in Puerto Rico, and also in the Virgin Islands. So, basically, we deliver job opportunities and job placement services to people who receive social security disability benefits.

Okay. And how are they informed of those job opportunities?

We do case management for each participant, and we do a pre-assessment for each case so we can find them and help them keep their jobs once they got placed. So, we look at the market, we meet with employers, and we help them regain confidence so they can get placed back in jobs.

My understanding also, Magali, if you want to jump in, is that Voc Rehab is our major placement agency here in the Virgin Islands for people with disabilities. How is that coordinated with your services and programs?

One of the things we do since we also work together with a joint work team, once we assess them and we meet the services at the rehabilitation centers, our vocational centers, what we do is we refer them to them if they need additional help. That's why it's so important to do the assessment first, so we can understand what is the disability, what are the abilities that they have for work, and if they need additional training or if they need additional equipment,

then we refer them to the Rehabilitation Center so they could help them with whatever they need, in addition to what we are going to do, which is place them in the jobs.

Okay. When you place them on the jobs, what sort of assistance is given to them so that they can succeed where they're being placed?

We help them with their resumes. Make sure that their resume is marketable. We also help them with the interview. We go through exercises. If it's been a long time that they haven't been in an interview, we can give them interview techniques. And then we also talk with the employers and we let them know what kind of opportunities do they have so we could start pairing them up, and then we refer them, so they could go to a regular interview like everybody else and have the opportunity to compete and be chosen in that place.

And what sort of outreach do you have to the persons with disabilities, especially those with social security disability, how would they even know about the program? One of the things that we're doing is we are promoting ourselves in the social networks. Also, we are delivering services independent living here in the Virgin Islands, and we are also in the Department of Labor. We have an agreement with job coaches in the different areas, in the different agencies, and they also refer to us. We also have reached out to the Social Security Department here in the Virgin Islands, and we have let them know that we are giving service here in the islands and since they have received people with SSDI, they could also reach out to us and refer them to us so we could help them place these people in jobs.

Okay. For whatever reason, I lost my Medicare card, so I was recently down to Social Security to get a new one, and I was checking, I know you have brochures and I meant to bring that up before we went on the show. Do they know all the people that work there at Social Security about this program? There's a social security one, but your local brochure was not on the table.

Well, we have visited the different agencies and have brought in the brochures that we have, and we have given them to the people in charge there so they could put it on display, so they should be available.

Okay. And it's also one of those things that we also interview people that have social security disability, and I'm able to give them your brochures, and the first thing they say, well, they also say about it, "Well, I never knew about the program." But I was wondering, if we have any more ideas, how this can be marketed in the Virgin Islands, because today I find out you give other services than just what I knew about, the Employment Beneficiary Program, where you can help them determine how they can get on the program to continue with the program.

Yes, Archie, we started making agreements and movements towards an agreement since 2015. That's when we met at the VIU Set, Voices that Count event, and, finally, in June 2017, we signed agreements with the Department of Labor to deliver services in both American Job Centers in St. Croix, and also in St. Thomas. And, also, we signed agreements with the Virgin Island Association for Independent Living so we can reach out to the first participants. And after that, we got struck, all of our fellow Caribbeans got struck by Hurricane Irma and Maria.

Know them well.

Before that, we had some plans about hitting the social media, like Facebook, Twitter, and all the other media, like Instagram, and, also, we are preparing a draft. We should be sending, this week, a press release to the community, and the three islands of St. Croix, St. John, and St. Thomas to know about the availability of this program. We are the first employment network since 2006 that have come here to deliver services. We've been delivering services in Puerto Rico since 2006, and we have placed over 400 people with disabilities back to work through the Ticket to Work Program.

And we are very excited about the opportunity to serve the Virgin Islands also. That's why we encourage employers, we encourage community-based organizations, and entities like yours, Disabilities Rights Center of the Virgin Islands, that can help us and join us to deliver the message that these services are available, and if you are between the ages of 18 and 64 years and you receive SSDI benefits, you can get back to work, and during the trial work period, you can earn both. You can continue receiving your benefits while you are earning as much as you can during that trial work period, and that's a win-win scenario for each participant to try and to check if they are willing and able to work again, and to join the work market again.

How do you determine how much they can earn and keep their social security benefits?

Well, the first year, for this is a trial period of nine months. They could earn as much income as they could make. And they're going to try to see how they feel and if they could respond physically, because they do have a disability. That's why they're receiving the disability insurance, so they try. We don't really determine the first year how much money of disability person can receive. Now, when it comes after the first nine months, they have a grace period to determine how they're feeling physically, how they're feeling mentally, how they're feeling emotionally, and if the work that they are doing is compatible with the earnings, then they have to make a decision; okay?

When they make a decision, there's three choices. The first one is, I want to stay working and I'm going to put aside my benefits. That's

choice number one. Choice number two is I want to do both, so I want to continue receiving an additional income, plus keep my social security benefits, and if that is the choice they want, they have to go down to a base earning, which we could talk about that later on.

Okay.

And the third choice, I'm not ready to go back to work, I'm not feeling well, so what I decide to do is I'm not going to continue working and I'm just going to stay with my social security benefits, and there's not going to be any penalties at all, so they have the opportunity.

All right. Well, we're going to take a quick break for the sponsors, and we'll get right back and get some more information from Orlando and Magali.

Thank you. Welcome back to Ability Radio, you and your life. Again, we're here with Orlando and Magali from the Ticket the Work Program. What's the name of your program again? I can't pronounce it as well as you can.

The agency, our network employment agency is AMSI, okay, and that's Alianza Municipal de Servicios Integrados in Spanish, and that is Municipal Alliance of Integrated Services. That's what it translated into. And we have our services for over 25 years in Puerto Rico, and the services that we render are similar to the services that the American Job Centers here in the Virgin Islands render.

Okay. You mentioned two things that I want to sort of have more further explained, because, again, we are on the legal side, one of the things I told people to not do was get into an overpayment situation, which means they're earning too much and they will have to pay back social security, so we said, what is the base earning situation? Could you explain that to the public.

Yes. The base payment of this year, because it changes every year, will be \$1,180 for people that have disabilities. And if they have that base income, they continue receiving the social security benefits. For someone that is legally blind or blind and is working, it is \$1,190 that they could make monthly and continue to receive the social security benefits.

And is there any other proviso that they have to be worried about, because there's FICA and those deductions and all those kinds of things coming into play? So, is that the gross amount or is that net?

No, it's the gross.

The gross? Okay. Orlando, you wanted to clarify anything?

Yes. I wanted to point out that to all the audience that during the first year there is no cap or limit to what they can earn. So, they can earn as much as they can during that first year, that first period, so it's a very great program for them to check back, to check if they can work again, and to feel confident again about working. And after that trial work period, then they'll have applied to the base living.

Okay. The other aspect is people have been out of work, they sort of get out of the habit of going to work, and how are you to assist them with job coaching? Are you the program that does the job coaching or the job assistance, or is there a local agency that works with the beneficiary to do that aspect?

Yeah, first of all we do the assessment, like Magali said, and we will do the first phases of the job coaching. If they need further assistance, we will refer them to the American Job Center members, job coaches, or rehab partners, so we can work together with that case depending on what are the needs of that particular participant.

Okay. You said "Job Center."

Yes, the American Job Center is the Department of Labor Center at [inaudible].

I see. And make sure they cover St. John.

Yes.

Because we always get the notice that we're not servicing St. John. We want to make sure that there's somebody there through Department of Labor also on St. John?

We're working, first of all, we were working with the Alliance with the St. Thomas and St. Croix offices, physical offices, so we can then reach out to St. John maybe in the next month.

Okay. Well, I have two questions. How have the employers in the Virgin Islands responded to employing persons in these particular programs?

Well, first of all, we work as we have been working nearly two months on a consistent basis. Our first phase was targeting beneficiaries, so making one-on-one orientations to potential beneficiaries, and this past week, well started contacting our first employers, so we are very confident. And maybe in the next month we will meet with other employers so we can do a better referral process. Employers can benefit also with Opportunity Tax Credit, that's a tax credit if they employ people from certain populations, and the Ticket to Work

participants are part of those populations, so they receive a worker opportunity tax credit that's coordinated by the Department of Labor. So, also, during our orientation to employers, we will refer them to the Department of Labor, so when they place one of our participants in jobs, they can benefit from that tax credit.

Okay.

Everybody wins.

Everybody wins. Usually what we've found out with employers is they don't know about these programs, because we also do some ADA training, reaching out to employers and let them know what the requirements are under the Americans with Disabilities Act. And some outreach through the Chamber of Commerce or some of the rotary clubs where businessmen attend would be a good way to do that outreach as well.

We already gather the information from the St. Croix Chamber of Commerce, and also St. Thomas Chamber of Commerce, and we're already setting up some letters to them to reach out to them officially.

Okay. And I know Department of Labor use today have some training sessions with small employers. I don't know if they've done that in the last couple years, but that was also another outreach.

We had a small session in St. Thomas during August I guess. It was a small employer meeting, and Department of Labor invited so we can share information about the benefits of recruiting people with disabilities and Ticket to Work participants.

Okay. One of the other aspects of it is when I tell about Ticket to Work Program and the assessment, first thing they say, "Well, what's involved in the assessment, and how long it's going to take?" Can you speak to that?

Usually the assessment takes about, like, 30 minutes. We meet with the participant. They have the information readily available. While we usually ask them, we say what is the first thing, what is the discipline they have, because sometimes the disabilities are not noticeable. And we ask them what is their work experience, what are they willing to do. What are their expectancy of the program? Usually the biggest fear is to lose the benefits, so one of the things we do is reassure them that they're not going to lose their benefits. This is why the Ticket to Work Program was created, to protect their benefits and to give the participants the opportunity to get back to the workforce, because most of them with the social security disability insurance, it's not enough income for them to have the cost of life. So they want to go back, but then they're not sure if they do go back they're going to lose their benefits, and what if I don't feel strong enough or feel good enough to go back to work. So, once I

start working, my benefits are going to be cut immediately, so they don't really give the opportunity to try if they can go back to work.

So, one of the things we do in the assessment is reassure them that the program is designed for them to try, because once you start trying and you become productive, you start feeling better and you see that you are receiving an additional income, and that's their incentive. I'm feeling better, I'm receiving an additional income, and I am feeling productive, and most of them come out of the tendency of the social security once they go back into work. So, in the assessment what we do is try to pinpoint and explain to them their protection, so they could be at ease or they could be at peace with what the program is there to offer, and whatever, they will also tell us in the assessment where do they need strength and assurance, and what we do is, since we have other partners with us in this program, because we're not here alone, we are canalizing them. What do you need? If it's the Department of Labor needs to step in, so we refer them to the job coaches. If it's the Independent Living that need to jump in, we refer them to them so they could provide. We have rehabilitation, so vocational rehabilitation we have too, to review them to.

So, this is a program that is not just about, we're not only alone. We have partners that everybody puts their part in and helps this person go back to work, with the reassurance that if it doesn't work out, what if it doesn't work out, we can go back. I mean, they're not going to be penalized for that. And we have had success stories of many people that, once they're back to work, they're productive and they feel better about themselves, and they actually do leave the dependency of the social security, plus, once they are working, they're contributing to the social security benefit again, so in that sense, they're also contributing to their future.

Right. Right. Well, you know, the biggest fear; right? Loss of Medicare. How do you guys address that issue?

Well, Medicare, under the Ticket to Work Program, is provided during eight years. So, once they decide -- for example, they decide that want to go back to work and they're going to put aside -- and when we say "put aside" the social security benefits, it's because they have a time period of about five years, where, if somebody happens to them, they've got to go back to receive their social security benefits, they don't have to start from zero. They just reactivate their social security benefits, again. The same thing happens with the Medicare. The Medicare is available for them during eight years. So that's enough time. And mostly when they are employed, the employer provides health insurance.

One of the things that we have encountered, and most of the beneficiaries don't realize, is that when they receive their social security benefits and the Medicare, they receive their social security

benefits and they have been discounted, what they pay for Medicare. And their net is already discounted the Medicare deductions, and what we explain to them is, once you start working you're going to continue to have your Medicare benefits, but now you have to start paying it from your income, which is the income they receive from their jobs, because they were paying the Medicare from the income they were receiving from the social security benefits. The only thing they, didn't realize it, because once they get the net, it's already discounted, so they didn't realize it. But they're still going to have their benefits up to eight years after they start working.

But they have to pay the monthly payment.

They have to do the monthly payment from their check.

Their check, okay.

Which they do, anyway, from the social security benefits, but it's already discounted before they get their check.

I see. Okay. Again, we're going to take a few minutes here to say thank you to our sponsors, and we'll get right back to Magali and Orlando; Ability Radio.

Welcome back to Ability Radio, Archie Jennings co-hosting this morning with Orlando and Magali under the Ticket to Work Program. It's what we're focusing on. And, of course, we have some open line at 779-1079, if you want to call in and have any questions for Orlando and Magali, or contact at Disability Rights Center the Virgin Islands in regard to this program.

We were talking about jobs. You know, I'm one that's always been promoting people to work independently or become young entrepreneurs. Is there any possibility under this program, if they want to be self-employed, to take advantage of the program and be self-employed?

Yes, that's one of the forums of getting back to work. If you're a simple employee, you're working, and what we will need instead of payment stubs to make our process to the Social Security Administration is evidence that they paid their social security. But once they have their own business, they're already working then, because they will be self-employed, and they can participate also from the Ticket to Work Program. So, yes, they can participate. Either they are working at a regular job or they are entrepreneurs.

Okay. And do you help them or assist them? Because my understanding is they can deduct certain expenses and things of that nature so that they can be self-employed under that program? Is there, I think, a benefit payment schedule or something set up for them?

We can get back specific information about those cases. We haven't worked with any case like that will before, but we are willing and able to help them and get back with more information for the audience. Well, the best thing to do would be for the recipient or the beneficiary to sit down with you and go through the options; is that correct?

Yes, that's correct?

And how do they get ahold of you?

We have a local number, which is (340) 277-3335, and you could get in contact with us there, and we also have a toll-free number, which is (844) 905-7864. The local number again is (340) 277-3335, and the toll-free number is (844) 905-7864.

And, actually, we are here every second and fourth Tuesday. We visit the St. Thomas Department of Labor, and during the afternoon we visit the Virgin Island Association for Independent Living. So you can find us there each second and fourth Tuesday. And each second and fourth Thursday, we will be visiting St. Croix. During the morning, we will be at the Virgin Island Association for Independent Living, and during the afternoon, 1:00 o'clock, we will be delivering services at the Department of Labor in St. Croix. So, we will be visiting these islands two days per month, and we will be identifying one day of the month so we can visit St. John also.

Is there any contact person that the beneficiary can call and get on your list when you do come over at either Department of Labor or the Center for Independent Living?

Since we already have established an agreement of service, if they want to get in contact with us., they just go to reception, contact the person at reception and let them know that they're interested in our services. Usually they will call us up if we're not on the islands. Because once they call us, it doesn't matter if we're on the island or we're in Puerto Rico, we answer the phones and we set up dates for them. Usually what we like to do is, when we are here, we like to do the face-to-face orientation. But if we are not on the island, we will give them the orientation through the phone, via phone, and if we have to send them any forms or anything so they could fill out, we could do it through e-mails, so I will e-mail. Also, if you want to get in contact with us through our e-mail, to get in contact with Magali de Jesus, so that's mdejesus@amsi.gov.pr. Or if you want to get in contact with Orlando, it's orivera@amsi.gov.pr. I could give those e-mails again; mdejesus@amsi.gov.pr or orivera@amsi.gov.pr.

And, looking at your brochure, you also mention individualized support services, and I'm wondering, did we cover all of those during our

conversation this morning?

Yes. And those assessments, that's when we do the individualized support systems. In the assessments, we gather the information all the needs that the beneficiary has or they encounter in the future.

Okay. And I'm interested also in what can be termed sort of support group services, and do we have enough social security disability beneficiaries on the program that they can get together and talk about their experiences to sort of help support each other?

It's early right now. We haven't don't that yet, but we can do that. As time goes by and the needs arise, we are making all the adjustments available, so if we can have group sessions to orientate, because there are situations that need to be addressed, we are more than willing to prepare whatever workshop or whatever meetings or whatever sessions, whether it be in the Department of Labor or Association of Independent Living, so we can address whatever issue come up as a group or individual cases.

I'm thinking about a gentleman I just had in my office in the last month or so. He's in a wheelchair and brought up this idea about Ticket to Work. He wants to work. He's in his 30s. He could get back on and add to his social security disability benefits or his social security, and he brings up issues such as transportation. I was wondering partly, at this point in time, we have limited transportation services. Has that been discussed among Department of Labor, Voc Rehab, as well as I would say Public Works the tran system as to interim support services for those who may need additional means to get to work?

Most of the beneficiaries that we very serviced so far already have their arrangement, their transportation already. But that's another issue that we can address, what additional help can we help do to get together the groups that provide the service, because, like I said before, as the situations arises, we are addressing them. Up to now, most of the people that we have addressed have had their own transportation, be it VITRAN or private transportation. But we are going to be addressing those issues, what additional help we can provide, for we could get transportation to these people that don't have any private or don't have any public transportation arrangements.

And, have you seen other barriers? I just brought up transportation, that other people have brought up, that the public may need to think about as they go back to work?

Right now, we haven't encountered any other barriers, besides -- how can I explain -- self-esteem.

Okay.

Self-esteem is one of the --

Building up their confidence.

Yes, building up their confidence.

Building up their confidence. Okay.

That they can go back to work. I mean, once we could have a disability because of a certain situation and we could recuperate and go back to the workforce, but since a lot of people have been in disability situations for a long time, they don't have that confidence built into them that they can go back to work, so we work with that, we intervene with them, because besides the initial assessment, we also follow the month. As soon as they activate the ticket, we're following up on them. We're reaching out to them. We see where they are, what is the situation. One of the things that happened to us was, when the hurricanes came in, a lot of the participants had to move to the states. But we still called them, where are you located? What are the opportunities that you have where you relocated? What do you want to do there? So, what we do, for example, when one of our participants move to Maryland, so what we've been doing is looking to see what kind of opportunities are in Maryland for this person, so they can go back to work in Maryland, so we assist them.

It doesn't matter where they move to. I mean, we are assisting them and looking for the jobs through the Internet, okay, do we have these opportunities in the areas you are in? Are you interested in this opportunity? Do you think you would be able to handle it? Sometimes they feel that they can, but what we do is start pointing out to them, but you can do this, you can do that. I mean, you have these skills. You could just refresh them. You could get maybe a short workshop so you could get back on your feet. And when we start talking to them and helping them out, encouraging them out, they get this energy like, yes, I can go back to work. So, we've been assisting them in that sense and giving follow up and helping them with their self-esteem. Most of the barriers, besides the physical one, is that one.

The psychological barrier.

Yeah.

That's interesting, because, again, if they move back to the states, technically it's a national program, so they're still covered no matter where they have moved to. And is there any transition between your employment network or one in that particular jurisdiction like Maryland?

The truth is that the participant is the one that chooses their

network.

Okay.

So, since the participant in is the one that chooses the network, once they have chosen us -- and they could choose us, and if they decide they don't want to continue with us, it's no problem either. They could choose any network if that is available to them. When you go into the Social Security Ticket to Work online, they have a list of the different employment networks that are available for them, and it's their choice. They could choose whatever network opportunity. What we do, as an employment network, is make sure we give them the services that they need, so they could feel confident that there is someone that is coaching them, that there is someone that is giving them follow up, there is someone that is giving them the support system that they need. So, most of the time, they keep coming back to us for the support.

Oh, okay. You know what, give out your contact information again, just to be certain that those listening, and the listening audience, have the information. I know they're excited and want to go back to work, so give that to them.

Yes, our local number is (340) 277-3335, and the toll-free number is (844) 905-7864. Our e-mail numbers for Magali de Jesus it's mdejesus@amsi.gov.pr, and for Orlando is orivera@amsi.gov.pr.

Also, you can contact us through our social media accounts that you can search in Facebook for MCPR it's AMSI PR, and also on Twitter AMSIPR. So, it's MCPR, and you can contact us, and we send us to an inbox, and we will get back to you.

All right. And if a person goes out to Department of Labor or Voc Rehab, they also are connected with you, so they should be able to ask for the Employment Network and that will also get that information?

Yes. If they visit the Department of Labor or the Virgin Island Association for Independent Living, they will contact us and they will share the schedule for visits so we can get back to them.

If they're not sure how to approach, they could ask for the Ticket to Work Program. That's what the program is all about. It's called "Ticket to Work." So, when they go down to the Department of Labor to Independent Living, they could just say they are interested in the Ticket to Work Program, and they will immediately contact us if we are not on the island.

And I knew, I guess from the beginning of the program, and I don't know if they still do it, is when somebody with social security disability gets their first program they would include information

regarding Ticket to Work and the information from social security directly. Does the Social Security agency still do that?

Yeah. The Social Security Administration still continues to share information about the Ticket to Work Program, but since there wasn't any employment network available in the United States Virgin Islands that's why they didn't maybe enforce educational approaches or educational efforts to reach out to the beneficiaries. So now that we are here and we are delivering services, now we hope to see more interaction between the Social Security Administration, the Department of Labor, Voc Rehab and other entities so we can work all together with the program.

Oh, okay, good. Is there any other information you want to make sure the general public has at this time?

We just want to remind them when we are on the islands. Again, in St. Thomas, we're at St. Thomas every second and fourth Tuesdays, and we are on the island of St. Croix every second and fourth Thursdays. So, even if we're not on the island, again, our telephone number, our local number is (340) 277-3335 and our toll-free number is (844) 905-7864.

And also, Archie, through that number, the (340) 277-3335, it's a cell phone, so you can send us text messages. You can use WhatsApp. You can use any other means available to reach out, because it's a cell phone, and it's always with us.

Oh, great. Yes, go ahead.

I want to remind the audience that this program is free and is voluntary; okay? And that the requirements are, the requisites are you have to be from 18 to 64 years of age, and you have to be a beneficiary of the Social Security Disability Insurance. So those are the two requirements. And, also, we don't want the audience to go under the impression that they have to participate from the Ticket to Work Program. It's free and it's voluntary. There's not going to be any penalties if they do not participate in the program. What the program does is provide transition; that this is something that is very important. They protect their benefits and give them the opportunity.

Another thing that I would like to point out is that the trial period is not consecutive nine months, it's cumulative. So, if a person wants to participate in the Ticket to Work Program, and if they work two months and they're not feeling well, they want to take some time off, they can do that, and then once they feel better, they want to go back to work another two or three months, they can do that also, and if they're not feeling well, it's a cumulative nine months of trial. So, for they could get their feet wet back in the workforce and see

how they're feeling physically to go back into the workforce, and it's a transitional program. So, if they feel they cannot go back to work, there's not going to be any penalties, and they'll get the opportunity to try without having that fear of getting their benefits cut.

Okay. And how long can they do the optimum work, up to a thousand, what was it?

The base income, that's if they want to stay with both things.

Right.

So, it's \$1,180 for base income, plus continue to receive their social security benefits. That's if they decide to do that.

How long is that period of time?

That's like five years.

Okay.

That's five years, because in the period of five years, a person should know already if they are going to continue. If they are ready to back or work or not. It's a pretty extensive period. So they have five years to do both things, and if they don't want to do both things and they just want to stay working, they can do that, or if they decide that they don't want to work at all, that they just want to stay with the social security benefits, they can do that also. And for the legally blind, it's \$1,190.

Okay. Again, thank you, Magali. Thank you, Orlando. And I think lots of good information was given out this morning. We would like to welcome you back next week to Ability Radio. Tune in 8:00 o'clock on 107.9.

