

Employment Laws and Financial Support

AMERICANS WITH DISABILITIES ACT (ADA)

The ADA is a federal law that protects workers with a disability (including a brain tumor and/or effects of treatment) against discrimination as long as a worker can complete his/her job. The law requires that employers make **reasonable accommodations** so people with disabilities can function. This might include modifying a work schedule or making the physical workplace accessible with things like hand rails or tools for hearing loss. You can ask your medical team about accommodations if you need them.

FAMILY AND MEDICAL LEAVE ACT (FMLA)

The FMLA entitles eligible employees to take up to 12 workweeks of unpaid, job and benefit-protected leave in a 12-month period for specified family and medical reasons. FMLA covers time to care for a spouse, parent or minor child with a serious health condition, or to take personal medical leave. This law only applies when an employer has 50 or more people employed within 75 miles, and when a worker has worked for at least 1,250 hours during the past year.

The law does say that when leave is needed for planned medical treatment, the employee must make a reasonable effort to schedule treatment in a way that won't disrupt the employer's operation.

If you have questions about these and other benefits, such as **Employer Sponsored Insurance** provided by your employer, you should discuss this specifically with your boss and/or your human resources department.

SOCIAL SECURITY DISABILITY INSURANCE (SSDI)

SSDI is a federal program through the Social Security Administration that provides a monthly payment to people who have worked for a sufficient period of time, paid Social Security taxes, and are deemed "disabled" by Social Security. In addition to the monthly check (paid after a waiting period), after two years of receiving this monthly benefit, SSDI recipients are also entitled to Medicare.

Many people diagnosed with mid to late-stage brain cancer qualify for SSDI. If you are not working and you think you might want to apply, it is helpful to start sooner rather than later. The Social Security

Disability application process can take more than 100 days; and a year or longer if you have to appeal.

SUPPLEMENTAL SECURITY INSURANCE (SSI)

If you have a very low income and minimal savings and assets you may qualify for benefits. These would begin immediately. You would be able to receive monthly payments during the SSDI waiting period, if you qualify.

You may also qualify for the **Supplemental Nutrition Assistance Program (SNAP**, formerly Food Stamps) and Medicaid. Medicaid can be a welcome relief, if you are struggling to pay for private medical insurance and qualify. The social worker or financial counselor at your treatment facility can provide more information.



For more information about co-pay assistance programs, see p. 70.

To apply for SSDI or SSI: call 1-800-772-1213; go online to www.socialsecurity.gov/disability.