

New Employment: Considerations for People with CF

If you're entering the workforce for the first time or if you are switching positions, you may be thinking about how your new job could impact your CF care and how your CF may impact your new job. Here are some topics to consider, as well as tips and resources to help you prepare for the change. If you need assistance researching these options, or if internet access is a challenge, ask a care team member for help, connect with Compass, or visit your local library.

Emotional impact

Health insurance and other benefits

Type of environment

Disclosure and accommodations

Income limits

Discrimination

Job training

Emotional impact.

If your health recently improved and work is on the horizon, there may be a mix of emotions: gratitude for the new opportunities and perhaps anxiety or frustration with being pushed back into a workforce you may not feel prepared to join. Work can also provide a sense of purpose, socialization, and many other benefits so gaining new employment can be exciting. It is important to acknowledge the many complex feelings.

Health insurance and other benefits.

Be sure you understand the insurance and other benefits available to you (health, dental, vision, short- or long-term disability, life, supplemental, family and medical leave, Health Savings or Flexible Spending accounts, and others). You also will want to know your employer's policies, including sick time and disability leave. Remember, CF Foundation Compass can help with this. Consider the following:

- Will the insurance offered provide sufficient coverage for your CF needs including medications and treatments, home health, outpatient services, and durable medical equipment?
- Are your providers, care center, and preferred pharmacy considered in-network?
- Can you afford the monthly premiums, deductible, copays, and coinsurance that you will have to pay?
- Is there a waiting period for benefits to start? How soon will you be able to access sick time and medical leave?
- How is your job protected if you need to take medical leave?

Type of environment.

It is important to know if the workplace is safe for you and good for your CF care. Consider the following:

- Are there air quality concerns?
- Will you be exposed to bacteria or sick people?
- If needed, will you be able to perform your treatments onsite?
- Will your CF impair your ability to complete the job tasks?
- Do you need to ask for any reasonable accommodations, such as an opportunity to work remotely?

Talk to your CF care team if you have concerns. Accommodations may be available.

Disclosure and accommodations.

Disclosing your CF in the workplace is a personal decision and should be made only after careful thought. Major factors to consider include whether you may need accommodation on the job or whether a disability is visible or hidden. Have an honest discussion with your health care team to determine what will work best for you.

- The CF Legal Information Hotline can provide guidance on when you should disclose your medical condition, how to have these conversations, and what federal laws protect you when you choose to disclose.
- The Job Accommodation Network at askjan.org provides information as well as free, expert, confidential guidance on employment issues.

Examples of accommodations:

- Modifying a work schedule
- Using technology
- Changing a physical work environment
- Adapting a workplace policy
- Shifting nonessential job responsibilities
- Changing a job position and/or duties
- Option to work remotely

Income limits.

If you receive Social Security Disability Insurance (SSDI) or Supplemental Security Income (SSI) and are seeking work, make sure you understand how your income can affect your benefits and the different rules for each program (ssa.gov/pubs/EN-05-10095.pdf). Your benefits will be reduced after you earn a certain amount. If you are concerned about how returning to work might affect your disability and health insurance benefits, the Social Security Administration has several work incentive programs that provide helpful information. The CF Legal Information Hotline also can assist you in understanding how income from work may impact your benefits. It is important to understand this prior to starting work.

- The free and voluntary Ticket to Work Program (ssa.gov/work/home.html) is available to people receiving SSI or SSDI. It offers a nine-month return-to-work trial period. If you continue to work after successfully completing the trial, your benefits will be quickly reinstated if you must stop working again due to your disability. Once enrolled, you may have access to a network or agency that provides training, career counseling, vocational rehabilitation, and help with job placement.
- The Student Earned Income Exclusion (ssa.gov/ssi/spotlights/spot-student-earned-income.htm) allows people aged 22 or younger to exclude earnings up to a certain income, if they are regularly attending school.

Discrimination.

If you have concerns that a work policy may be unfair or against the law, there are many resources in place to help.

- The Americans with Disabilities Act or ADA (ada.gov) protects people with disabilities from discrimination. It applies to private employers with 15 or more employees, but state laws may cover smaller employers.
- The Family and Medical Leave Act (dol.gov/agencies/whd/fmla) entitles eligible employees to take unpaid, job-protected leave for specified family and medical reasons. It applies to private employers with 50 or more employees and those employed more than one year. Employers may also offer time off such as paid sick time, vacation, and general time off beyond the legal minimum.
- Your state may also have state paid family leave programs (ncsl.org/research/labor-and-employment/state-family-and-medical-leave-laws.aspx).

Concerns about discrimination?

Contact the CF Legal Information Hotline at 800-622-0385 or by email at CFlegal@sufianpassamano.com.

Job Training.

If this is your first time entering the workforce, or if you are looking for a different opportunity, there are programs that can help you obtain new skills.

Vocational rehabilitation:

Every state offers a vocational rehabilitation program for people with disabilities. You also can research local and county vocational rehabilitation options. These programs are a great place to start for education and employment resources. <https://rsa.ed.gov/about/states>

Claire's Place – Work Proudly:

This program helps people with CF identify potential careers, covers the cost of certain job training certificates, and provides tools and equipment for remote work. Work Proudly – clairesplacefoundation.org/work-proudly.

Job Corps:

This free residential education and job training program connects young adults ages 16-24 with career skills and training. Job Corps – jobcorps.gov

Aging and Disability Resource Centers (ADRCs):

ADRCs across the country seek to address the frustrations many older adults, people with disabilities, and family members experience when trying to learn about and access long-term services and supports. Aging and Disability Resource Centers – acl.gov/programs/aging-and-disability-networks/aging-and-disability-resource-centers

Local Workforce Development Boards:

Find your local workforce development board to learn about local training opportunities and get connected with potential employers. Visit: <https://www.careeronestop.org/LocalHelp/WorkforceDevelopment/find-workforce-development-boards.aspx>

CF Legal Information Hotline:

The CF Legal Information Hotline can assist with issues related to health insurance, disability and government benefits, employment, and school, including ADA protections and FMLA unpaid time off. Contact the CF Legal Information Hotline at 800-622-0385 or by email at CFlegal@sufianpassamano.com.

CF Foundation Compass:

Compass case managers can help with many questions and resources related to employment. Call 844-COMPASS (844-266-7277), email compass@cff.org, or go online to cff.org/support/get-help-cf-foundation-compass.