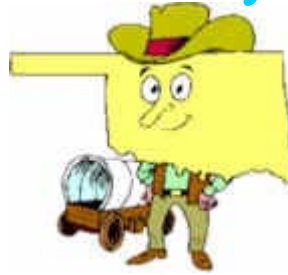


OFFICE OF HANDICAPPED CONCERNS

WILL'S CORNER, OKLAHOMA



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(Serving the Disability Community of Oklahoma)

Help for Families of Children with Disabilities

TEFRA is a new Medicaid program rolled out October 1, 2005. In today's political climate, expansion of Medicaid is the exception rather than the rule, but Tobacco Tax monies have permitted this new program to be born.

At the Office of Handicapped Concerns I receive the phone calls of desperate parents who have young children with severe disabilities, but the families do not qualify for Medicaid because the family income is too high. These parents have felt that our state did not fully consider the cost of medical care, expensive adaptive equipment, and special therapies involved in raising a child with severe disabilities.

Sometimes these children are covered by their parent's insurance, but even where this is the case there are high deductibles and co-pays and an unrelenting fight with adjustors who want to shift the costs back to the family. Families with respectable incomes can be reduced to poverty with high medical costs—all because they chose to raise their children at home.

This has been the lot of all too many families who have children with severe disabilities. The TEFRA program makes it possible for these children to qualify for Oklahoma Medicaid even though family income is higher than would normally qualify. Oklahoma Medicaid becomes a support to the child's primary insurance if the child is covered through private insurance, and it becomes primary in those cases where the child has no other coverage. Families who qualify for TEFRA can breathe a sigh of relief.

In 1982 Congress in Washington, D.C. authorized states to offer an optional Medicaid program for children with disabilities who could be served in an institutional setting. However with the approval of the Tobacco Tax the state now has the opportunity to offer this program. A collaboration of the Oklahoma Health Care Authority and the Department of Human Services met regularly for ten months to develop this program for our state.

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OHC web site:

www.ohc.state.ok.us

Civitan Homes and Apartments

Civitan is a civic organization across the United States with five chapters in Oklahoma: Enid, Tulsa, Broken Arrow, Sand Springs, and Bartlesville. The Enid chapter of Civitan was looking for a project to help the elderly and disabled of their city back in March of 1998. They had heard inspiring stories about another Civitan chapter which got into the field of subsidized housing, and they decided they wanted to bring more subsidized housing to Enid as well. Loretta Drennan who is on the board of Civitan Homes, Inc. says that the City of Enid had already done a study that indicated a need for 700 affordable housing units in Garfield County (where Enid is located).

The Enid Civitan applied to the U.S. Housing and Urban Development agency (HUD) in Washington, D.C. for a grant of \$2.6 million to build and offer subsidized housing to the elderly and disabled in Enid for forty years. That was a pretty ambitious project for an organization with only 30 members, but they did it anyway. They heard back from the application in November of 1998 that they needed to have land available to build their project. This began a three-year battle with potential neighbors in Enid who basically said NIMBY (not in my backyard).

Loretta Drennan recalls a tumultuous city hall meeting in which angry people complained against having a subsidized housing project in their neighborhood. Loretta courageously stood up and reminded her detractors that if they had a birthday this year they were also a year older. Someday they would be elderly and disabled themselves and might appreciate having affordable housing in the community. Civitan Homes, Inc. broke ground in

March 2002 for 46 units on four acres of land on the northwest edge of Enid.

In 2003 Civitan Homes and Apartments was opened, and it was full within three months. The rest is history. Cadres of little old men planted flowers in common areas among the apartments. Another group of seamstresses sewed curtains for the community building where residents meet every Monday evening for a musical jam session. Others play cards and work jigsaw puzzles together. A small lending library is available of books and movies where residents check out materials on the honor system.

Loretta Drennan says all 46 units have some accessible features for people with disabilities, but six units are fully accessible. These six units are equipped with a roll-in shower, lower countertops in the kitchen, lever door handles, and wide doorways to accommodate a wheelchair. All units are one bedroom with a total of 540 square feet of floor space. All units have a security system which is connected to the office on premises. All apartments are also equipped with smoke alarms connected to the local fire station less than a block away.

The rent for each unit is \$311 per month which is subsidized through HUD where no resident pays over 30% of their income in rent. Each resident is given a \$67 per month utility allowance to help pay their gas and electric bill. Residents are responsible for telephone and cable bills. A common laundry room with four washers and dryers available allows residents to socialize while doing their laundry.

Each apartment has its own outside entrance. There are no steps in any apartment, and all are located on ground level. It is no wonder that Civitan Homes gets ten to twelve calls a day from locals who are wanting to rent. Word has gotten out in Enid and surrounding Garfield County that the good life is available for senior citizens 62 with or without disabilities.

State of Oklahoma

www.ok.gov

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International Solidarity

Recently, an organization called the International Visitor Leadership Program contacted our office and asked me to speak to one of their groups. The group, Minorities and Public Policy, a Project for Croatia was made up of Dr. Azim Durmic, Imam with the Islamic Community in Maljevac, Mr. Hrvoje Klasic, a Lecturer in the History Department and School of Philosophy, University of Zagreb, Ms. Vesna Skulic who is a member of the Croatian Parliament in Zagreb, Ms. Iva Coza, an undergraduate student at the University of Zagreb, Dr. Sasa Lalic, a medical doctor and Project Coordinator for NGO in Knin and Ms. Sanja Omicikus, a psychologist and Head of Social Programs, Serbian Democratic Forum NGO, Dalmatia Regional Office in Knin. The group also had two interpreters but most of the members of the group were fluent in English.

Steve Stokes and I met with them on November 15, 2005, when they were about half way through their tour of the United States. The group started out in Washington, D.C. where they focused on a Federal government overview, agency visits and advocacy. While they were there they met with the Department of Justice and discussed the Americans with Disabilities Act. They had also been to New York City to discuss civil rights and affirmative action. One of the groups they met with there was the Asian American Legal Defense and Education Fund, a group who advocates for social and economic justice for Asian Americans and all Americans. The group was in Oklahoma City to study state agencies, minority services and non-governmental organizations. They were also meeting with the Office of the Governor's Latin American Council on Government and Hispanic Affairs, the Oklahoma State Department of Commerce, the Oklahoma Public Defenders Office, Urban League and Catholic Charities. After their visit in Oklahoma City, they were going on to Minneapolis to learn about multiculturalism, tolerance among diverse populations and non-governmental organizations. There they were to meet with the Center for Victims of Torture, Senator Mee Moua a State Representative (Hmong Community) regarding refugee

experiences. Then they were ending their tour in Philadelphia to study state and local government, women, children and families issues. There they were scheduled to meet representatives from the Welcoming Center for New Philadelphians, a referral resource for immigrants, the Philadelphia Commission on Human Relations, the Philadelphia Police Department regarding its hiring practices for minorities and community relations in minority neighborhoods, and they were also going to enjoy the Thanksgiving Day Parade.

The visit was very interesting and enlightening. We discussed with them the services our office provides. We explained to them that we were unique as we did not focus on one issue of disability but all issues of disability. We showed them how a person could contact our agency and receive information regarding job discrimination, how or where to find another position, what services were available not from just one agency or resource but multiple resources and agencies. A person might also want to know how to advocate for their child within the school system and receive information on the rights of their child if the school were not providing equal access to education. If a person is a Vocational Rehabilitation client who needs advocacy through that program the Client Assistance Program is also located here in our office. We were pleased to tell them that no other agency now provides or has ever provided the range of services, advocacy and information regarding disability that our agency provides. We also told them about the success of our

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Ms. Vesna Skulic
member of
the Croatian
Parliament in
Zagreb

International Solidarity (continued)

Disability Awareness Training classes, an educational service we provide to other agencies or private businesses. They were very interested and impressed with the range of services that we provide and when we told them the amount of our budget and that last year we served 93,000 consumers on that budget, they were amazed.

I was impressed by the youth, education and intelligence of this group. They were very interested in making changes in their country that would improve the quality of life of its residents. Ms. Skulic who was a person with a disability told us that in Croatia, people are very willing to help her if she needs something. She told us that if she needed something from a store there was always someone willing to go and get it for her which was really nice but her point, was that it should be accessible for her to get it for herself.

Ms. Skulic also informed us that Croatia has made great strides in making the buildings accessible and that all government and state buildings were to be accessible by 2007. Croatia is an ancient part of the world and I asked Ms. Skulic what they would do about the historical buildings, some of which are two thousand years old. She indicated that if they were government buildings they would preserve the historical integrity of the buildings but they would do whatever could be done to make them accessible.

I asked the group about the willingness of the community to make these types of changes. They indicated that the Croatian people are compassionate and that it has not been a big problem for the physical access changes thus far. Dr. Lalic also told us that just like here in the United States, even though there is a lot of compassion the underlying attitudinal barriers were a universal problem. His impression was that much of this is a lack of education mixed with fear. I told him that even in this country it has not been that long since people with disabilities were put in nursing homes rather than living in their community like everyone else. He agreed and told us that as a medical doctor, he has

seen this type of attitude first hand. He also indicated though that a shift in consciousness had been occurring for a long time and that the new laws regarding civil rights and accessibility were spurring these great changes.

I think I speak for myself and Steve when I say that this was a very enjoyable experience and an excellent opportunity to, literally, let the world know about our office. Ms. Skulic made a point of asking that we stay in touch via email and we have already made contact with her. It was truly rewarding experience for me personally and reinforced my belief that educating people about diversity and differences is the best way to promote change and also how the attitudes we experience in this country and this state are universal. Hopefully, this visit has begun a valuable exchange of ideas and information for the members of the group and for this agency. I think we could learn a lot from one another.

Kara Morrow
Disability Program Specialist



Lincoln

You cannot help men permanently by doing for them what they could and should do for themselves.

Abraham Lincoln

Interpreter Services for the Deaf

Most of us are aware of interpreter services for the deaf and hard of hearing. We may see someone interpreting at our local church, for a public meeting, or even on television. Beyond knowing that the services exist, we know very little. It's nice. Seeing the service in operation gives us a warm feeling inside that something good is happening for a group of people in our midst. But, unless we ourselves have experienced a significant hearing loss or someone in our family, the meaning usually extends little further than that initial warm feeling. However, for people who are deaf and hard of hearing, interpreter services are of major importance. They make the difference between inclusion in the community and exclusion. Without the ability to communicate with other people, the deaf community is effectively excluded from the day-to-day affairs of life which you and I take for granted. Oklahoma has many interpreter services, two of which have absorbed the lion's share of business. Tulsa Speech and Hearing offers interpreting services in northeastern Oklahoma and Sign Language Resource Services, Inc. dominates the market in other parts of the state.

Sign Language Resource Services (SLRS) recently moved into a new office in northwest Oklahoma City. They contract with 75 individual interpreters throughout the state. They can send an interpreter to a public meeting, a doctor's office, or anywhere that a person who is deaf or hard of hearing needs access to what is being said.

Stephanie Nichols, executive director, smiles as she surveys her new space which includes a director's office with a stunning view of nearby woods. She smiles with good reason after building her company from the ground up since 1997. She started the business doing about 200 hours of interpreting services per month. SLRS now does 1300 hours of interpreting services per month, and the number keeps growing as more and more businesses and agencies that have deaf customers become aware of the need to attract people who cannot hear and whose primary language is American sign language.

Stephanie points out that she and her staff do a lot of education in the public about federal laws which require public access to people who are deaf and hard of hearing. She cites Section 504 of the Rehabilitation Act of 1973 and the Americans with Disabilities Act of 1990 which require access to the spoken word be provided for people who cannot hear. Contrary to what many people continue to think, the cost of interpretation is to be absorbed by the business or agency—not by the person with the disability.

Sign language interpretation is done at seven levels of expertise. We have a new law in Oklahoma which designates that only a level 7 interpreter (the highest level) can interpret in a court of law. There are two national certifications for interpreters (Certificate of Interpretation and Certificate of Transliteration) both of which are necessary to qualify as a level 7 interpreter.

We have four interpreter training programs in Oklahoma. Oklahoma State University, Oklahoma City campus and Tulsa Community College offer associate degrees in interpretation. East Central University in Ada offers a minor in interpretation. Oklahoma State University in Stillwater offers a bachelor's degree in the subject. Stephanie says she could use five more interpreters right now during their busiest time. She is willing to provide \$250 toward the cost of national certification to interpreters who will come to work for SLRS.

Stephanie Nichols has a vision for her company. She would like SLRS to be a resource to the deaf community. She would even like to have mental health counselors on staff who could counsel people who are deaf in the language which they can understand. She talks about the latest technology which is video relay where the sign language interpreter acts as a medium between the deaf person and the person they are calling on the telephone. Stephanie would like SLRS to provide video relay which would provide instant communication on the phone in contrast to the more cumbersome, time-

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Interpreter Services for the Deaf (continued)

consuming method we currently have of typing into a machine and having a relay operator read the typed words to the party being called.

More and more businesses and agencies are becoming aware of their obligation to serve all the public—yes even those people who are deaf and hard of hearing. Conferences are required to have an interpreter present if an attendee who is deaf requests the service. Schools and public agencies are also required to provide access to the spoken word for people who cannot hear. Employers are expected to have an interpreter present at in-services if they have an employee who cannot hear. To create a better world it is important to include everyone in what is happening. Imagine yourself or a member of your family not able to communicate with anyone else. Deafness isolates and cuts us off from other people. Sign language interpreters restore that vital communication with others which is fundamental in the development of the human soul.

Sign Language Resource Services, Inc. can be reached toll free at **888-842-9953** or **405-721-0800** voice, **405-721-0847** TTY in the Oklahoma City area. **Tulsa Speech and Hearing** can be reached at **888-311-3523** statewide or **918-832-8742** (voice and TTY) in the Tulsa area. If you are a deaf person with a TTY and want to call a person who is not deaf, you may contact a Relay Oklahoma operator at **800-522-8506**.

A lot of people have a good aim on life, they just don't seem to know when to pull the trigger.

Roy Rogers

Health care is vital to all of us some of the time, but public health is vital to all of us all of the time.

C. Everett Koop



Civitan Homes and Apartments (continued)

Civitan Homes is a 501 C3, private non-profit agency. HUD audits the agency's records every year and insures a high standard. Civitan the civic organization had to come up with \$10,000 seed money to show HUD they were serious about wanting to build a housing project for senior citizens. They also had to sign a contract that the housing project they built would be maintained for senior citizens for forty years. Civitan Homes is not part of the public housing authority. They are witness to what can be done when public money is matched with private know-how to benefit the general public. For more information, call Civitan Homes (580-237-8200). HUD grant money is available every year to build housing for the elderly and disabled.

Help for Families of Children with Disabilities (continued)

Let's look at how a child may qualify for TEFRA. The child must:

- be under the age of 19
- have a Social Security number
- be a U.S. citizen or qualified alien
- be a resident of Oklahoma
- meet the Social Security definition of disability
- have been medically determined to need an institutional level of care
- have a gross monthly income (2005) at or below \$1737 and \$2000 or less resources
- be safely and appropriately cared for in the home
- be cared for in the home at an estimated cost not more than an institution.

So what steps do you take to apply for TEFRA? Call or visit your local office of the Department of Human Services. You will be given a PS-1 for you to complete and a TEFRA-1 for your child's doctor to complete. If your child is not already receiving Supplemental Security Income (SSI), you will need to get a letter which says your child does not qualify for SSI because of family income. Call the Social Security Administration (800-772-1213) for this information. You should present a copy of this letter to the Department of Human Services.

You may also need a psychological evaluation from a Licensed Clinical Psychologist documenting the level of functioning of your child. You will receive a home visit from a healthcare professional to determine the appropriateness of receiving services in the home. The OKDHS worker must then certify the case, and you will receive a letter telling you when benefits begin. You will also receive a white plastic medical ID card to use when your child needs services.

Medicaid coverage under TEFRA lasts up to twelve months. You must reapply every year. If you need assistance in this process, by all means ask for help from your local OKDHS representative.

I always suggest to people who are applying for any social service program to get a manila folder

and name that folder whatever program you are applying for—in this case TEFRA. In that folder place copies of every paper you submit to OKDHS. Have copies ready in case some of the papers you turn in get lost. Also keep a phone log of all your efforts with Social Security, the doctor, the psychologist, and the OKDHS worker in case you need that information. Who did you speak to, when did you speak to them, and briefly what was said.

Now let's talk about some of the benefits your child may be eligible for if the child qualifies for TEFRA. Some of the services paid for through TEFRA include doctor visits, hospital care, pharmacy, medical equipment, dental care, physical therapy, and speech therapy. This list is not exhaustive. Call the SoonerCare Helpline toll free 800-987-7767 for more information. Ask that written information be sent to your home about the program so that you may better understand how this program may benefit your family.

As a note of caution to families who may get too high expectations, this program is paid for through the Tobacco Tax. If Oklahoma voters decided to repeal this tax or remove that part of the tax which funds TEFRA, the continuance of the program would be threatened. Families who already have medical coverage for their children with disabilities should carefully weigh the family situation before they drop coverage of their child. TEFRA can act as a safety net paying expenses not covered through private insurance.

TEFRA is not a simple program to access. There are several steps in the process for approval and a lot of information must be gathered from multiple sources to qualify the individual child. With that said, the benefits which a family might receive are great. As we said earlier, call the SoonerCare Helpline for more information (800-987-7767). Get on the Health Care Authority website at www.okhca.org/client/programs/tefra/tefra.asp. Your research into this new Medicaid program may be well worth the effort.

CALENDAR OF EVENTS

January 1, 2006

The Centers for Medicaid and Medicare (CMS) has announced its long-promised internet tool to help beneficiaries compare prescription drug plans available under the new Medicare drug benefit. You can find all prescription drug plans available in Oklahoma with monthly costs at www.medicare.gov/MPDPF.

January 28, 2006

The first annual Couple's Conference will take place on Saturday, January 28 at the Downtown Sheraton Hotel in Oklahoma City. Speakers will explore the family challenges in a family with a child with disabilities. For more information, contact Juanita Killingsworth at 405-348-6770 or jbk3360@sbcglobal.net.

March 24, 2006

The first ever Disability Boot Camp for organizations interested in networking with other disability-related organizations at the South Penn campus of the Moore-Norman Vo-Tech. Contact Beverly Graham for more information at 405-951-3506.

April 1, 2006

There will be a fundraiser walk for the mind of America at Stars and Stripes Park in Oklahoma City sponsored by NAMI Oklahoma. For more information, contact Andrea Volk at 405-230-1900.

If you have an event coming up relating to disability, let us know at 800-522-8224 and we'll help you publicize.

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