

# Breakdown to Breakthrough

## Renate Merritt

Success stories from Ticket to Work



Renate Merritt felt as if she were floating above the gurney that transported her through the emergency room entrance. Her head was heavy; she had trouble making sense of what was happening, and the emergency room staff sounded like they were under water. When she tried to ask “How did I get here?” the words would not come out.

As a veteran of the US Army’s Military Police, Renate was trained to handle difficult situations. She received an honorable discharge when she left to care for a new baby in 1980, and in the decades that followed, entered the civilian workforce in the field of accounting. She became a resourceful mother of three with a talent for multi-tasking, thinking on her feet, and helping businesses keep their accounting in order. Renate was not accustomed to feeling out of control. Nothing could have prepared her for the multitude of disasters that descended in 2011, when her world began to unravel.

### Falling down

“Everything happened at once,” she recalls. “I got divorced after being married for 30 years. Then I had an accident and broke my foot — a severe break that prevented me from walking or driving. I traveled for my work as an internal auditor, and I could no longer navigate through airports or in cars. I had several surgeries to put my foot back together. It is now deformed and I still can’t walk long distances.”

### About seizure disorders



Seizures happen when brain cells, which communicate through electrical signals, send out the wrong signals. Having just one seizure doesn’t mean you have epilepsy. Generally, several seizures occur before a diagnosis of epilepsy is made.

Epilepsy can happen at any age and even mild seizures that happen more than once should be treated. Seizures can be very dangerous if they happen while you are driving, walking, or swimming, for example.

Be sure to tell your doctor how you felt before and after a seizure. Your doctor may do blood tests and an electroencephalogram (EEG), which records the electrical activity in your brain.

The goal of therapy is to stop seizures, reduce any drug side effects, prevent seizures from coming back, and help you readjust to your home life and work after a seizure.

For more information, visit [www.ninds.nih.gov/disorders/epilepsy/epilepsy.htm](http://www.ninds.nih.gov/disorders/epilepsy/epilepsy.htm).





Renate was vulnerable after the end of her marriage, so it did not take much to throw her off balance. The broken foot was the tipping point that led to a cascade of additional, devastating events. “I had a mental breakdown,” she says. Diagnosed with a mood disorder, Renate began to take medications to treat it. But the side-effects brought on two epileptic seizures. She stayed at home, immobilized by a foot that dragged, arthritis, clinical depression, and fear of another seizure. Renate’s employer put her on long-term disability leave. The financial strain from mounting medical bills and reduced income resulted in foreclosure on her house. She didn’t go out unless a medical appointment made it absolutely necessary. Renate existed under an oppressive feeling of isolation and despair. “It was a very difficult, dark period,” she recalls. “I was a mess.”

## Healing

Renate left her job as an auditor and began receiving Social Security Disability Insurance (SSDI) as she embarked on a slow, steady healing process. She spent several years going from one doctor to the next, receiving physical therapy, treating the mood disorder, and managing medications. By 2014, Renate was feeling better and the dark cloud began to lift.

“My foot still hurt and every day it gave me problems. But once I was able to get shoes on my feet, and I could drive and walk on cement, that’s when I thought ‘I feel like I can get outside and do stuff’,” she recalls. “I was tired of sitting in my house with my cat all day. I was no longer suffering the emotional trauma from my divorce. I needed to engage and interact with other people, and put my skills to good use again. I was doing better and felt ready to handle the stresses of going back to work.”

Renate looked forward to spending less time in medical waiting rooms, and more time back at the office. Her outlook improved, but she was still lost. She found that she needed help navigating a transition back to the workforce when her initial inquiries were met with silence, or questions about where she had been for

## Military assets

Job-seekers with military experience possess a unique set of transferrable skills that many employers value. Organizations looking for talent with the attributes described below will find a rich recruiting ground among veterans. Veterans looking for new opportunities should promote these skills and characteristics, which they cultivated through military training and service:

**Quick study** Employers will find many veterans have a proven ability to become proficient with new skills or tasks in a short time.

**Leadership and teamwork** From basic training, veterans learn to work toward a common goal under challenging circumstances. They are strong team-players, and have adopted collaborative problem-solving approaches essential for innovation and effective leadership.

**Flexibility** Many individuals with a military background have had to adapt to rapidly changing situations or environments, enabling them to shift strategies as needed.

**Time management and organizational skills** Vets are accustomed to highly structured operational protocols, often bringing good organizational habits to the civilian workplace.

**Ability to perform under pressure** Certain service experiences result in veterans who are able to deal with adversity and work well under pressure.

If you are a veteran looking for work, or an employer looking for exceptional talent, visit [www.dol.gov/vets](http://www.dol.gov/vets) to learn more.

# Ticket to Work Service Providers

Several different types of Ticket to Work service providers can help you transition to the workforce or progress in the job you have:



Benefits counselors are professionals who can explain how working will affect your Social Security disability benefits.

Community-based organizations known as **Work Incentives Planning and Assistance (WIPA)** projects, have benefits counselors on staff. Some ENs also offer benefits counseling services.



600+ **Employment Networks** across the U.S. offer a range of free support services through the Ticket to Work Program. Some ENs serve specific populations, while others may provide specialized support services. ENs can help you:

- Prepare for the workforce
- Find a job and stay employed
- Advance in your current job
- Get job accommodations
- Stay in touch with Social Security
- Stay organized



**Workforce ENs** are providers that are also part of a state's public workforce system. Like other ENs, Workforce ENs can give you access to a wide array of employment support services, including training programs and special programs for youth in transition and veterans. A Ticket to Work program participant who assigns their Ticket to a Workforce EN will work with providers in the workforce system (including American Job Centers).



People who need more significant support services (such as rehabilitation or training) may find help at a **State Vocational Rehabilitation (VR)** agency. State VR agencies furnish a wide variety of services to help people with disabilities go to work. These services are designed to provide the client with the training and other services that are needed to return to work, to enter a new line of work, or to enter the workforce for the first time. State VRs can help you get ready to work, and, if necessary, you can then find an EN who can help you keep your job and make more money.

Use the "Find Help" tool to connect with providers who offer the services you need to start or advance your career at [www.choosework.net/findhelp](http://www.choosework.net/findhelp).

the past three years. Renate was discouraged and worried that no one would hire her.

"How would I explain being out of work for three years? I couldn't get a reference from my last employer because of the hard time I went through," she says. "Doesn't everyone have their moments? Does one moment in time when I had a breakdown erase 30 years of experience as a loyal and effective employee? I didn't know what I was going to do."

## A ticket out of the waiting room

While searching for job opportunities online, Renate came across information about the Social Security Administration's Ticket to Work (Ticket) program. The Ticket program supports career development for people with disabilities who are ready for employment. Adults age 18 through 64 who receive Social Security disability benefits qualify. Through the Ticket program, State Vocational Rehabilitation (VR) agencies and service providers known as Employment Networks (ENs) offer a range of free support services to help people prepare for, find, or maintain employment. Some ENs serve people

with a specific type of disability; others offer certain types of services. The program is voluntary and set up to help people progress toward financial independence.

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Renate signed up for a free webinar to learn more about the Ticket program, and was introduced to Social Security rules called **Work Incentives**. Work Incentives make it easier for adults with disabilities to explore work and still receive Medicaid or Medicare, and cash benefits from Social Security. Because Renate received SSDI benefits, she learned she would be able to test her ability to work during a nine-month Trial Work Period (TWP), while still receiving benefits. After her TWP ends, a 36-month Extended Period of Eligibility (EPE) would begin. During the EPE, most people with a disabling impairment get benefits for all months in which they earn less than the **Substantial Gainful Activity** (SGA) level for that year. Renate was surprised and relieved to learn that once she found work, she would not suddenly lose her healthcare coverage and SSDI cash benefits. She would have time to determine how full-time employment would work for her.

Each individual’s circumstances are different, and people are encouraged to begin their journey with a trained professional, known as a benefits counselor, who can help them understand how employment will affect their disability benefits. Benefits counselors can be found at community-based organizations called Work Incentives Planning and Assistance (WIPA)

## Best Practices Spotlight

### Operation: Job Ready Veterans™

**Operation: Job Ready Veterans™** (OJRV) is a non-profit organization dedicated to preparing service members, military spouses and caregivers for successful employment by connecting them with employers that seek well-trained candidates. Like other quality Ticket to Work ENs, OJRV, makes a sustained, personal connection with clients. This allows them to offer individualized assistance and creative solutions for veterans of all ability levels.

**Sheriene Knox, Ticket to Work Program Director at OJRV,** helps people with physical, developmental and mental health disabilities find and maintain employment through “high touch” support services.



While she offers the career counseling, job accommodations, and advocacy that other ENs provide, Sheriene also supports clients to help them navigate the civilian workforce after they have landed a job. By maintaining contact with clients and getting to know the people behind their employment goals, OJRV gives Ticket program participants a better chance to succeed in building or growing a career.

A strong EN will also access a robust tool kit of approaches to meet the unique needs of specific segments of Ticket program participants. One such tool is the Veterans Employment Transition Seminar (VETS). These classes, offered at OJRV, are designed to prepare veterans for the specific challenges they face when transitioning from the military to the civilian workforce. Another tool, known as the Military Translator, helps veteran job-seekers “translate” their military classifications into meaningful terms for civilian HR staff.

To learn more about OJRV and employment support services for veterans, visit [www.ojrv.org](http://www.ojrv.org).

projects, and at some ENs. To find a provider that can meet your needs, call the Ticket to Work Help Line provided at the end of this feature, or use the “Find Help” tool at [www.choosework.net/findhelp](http://www.choosework.net/findhelp).

In December of 2014, Renate looked for a provider that could help her make informed decisions and guide her through the transition to work (see spotlight boxes). After calling the Ticket to Work Help Line and receiving a list of providers that serve her area, she decided to work with an Indianapolis-based EN called Operation Job Ready Veterans\* (OJRV). That’s when she began to see a light at the end of the tunnel.

Before finding help through the Ticket program, Renate had lost confidence in her ability to find work as a 57-year-old person with multiple disabilities. She was discouraged at having so few interview opportunities after years of searching. But it felt like she had hit the jackpot when she was introduced to Sheriene Knox, Director of the Ticket to Work program at OJRV. With 25 years of experience helping people with disabilities find their path, Sheriene was well equipped to provide the personalized guidance Renate needed.

As soon as they completed benefits counseling, they moved on to career counseling. Together, they developed an Individual Work Plan (IWP), a roadmap that would help Renate reach her employment goals. They took a fresh look at the job market in the field of accounting, and re-vamped her resume so it was clear and specifically tailored to the positions she sought. Sheriene also helped Renate fine-tune her interview skills and assess job leads among employers who were accommodating, and valued Renate’s experience. With Sheriene’s help, she maintained a healthy momentum throughout her search.

“Sheriene was a great cheerleader,” Renate says. “The support she provided gave me the structure I needed throughout my job search. Every week...she offered valuable input. I didn’t want to fail in front of my family...and she was like a confidante. We talked a

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lot and laughed. Sheriene was the Sherpa I needed along a tough journey. I told her she was my lucky charm. When looking for a job you’re vulnerable. I still have moments when I feel like I’m going to fall apart and I call Sheriene ... she is there to be my champion and that’s comforting to know.”

Renate was also reassured to learn that as long as she made progress toward the goals in her IWP, Social Security would not conduct a medical Continuing Disability Review (CDR) to determine if she continued to qualify for disability benefits. The Ticket program supports and Work Incentives allowed her to focus on the future without worrying about the sudden loss of benefits.

## In the white

By March of 2015, Renate was offered a job as an accountant at Colliers International, a global commercial real estate company where her years of experience are put to good use. She is taking on more responsibility and regaining financial independence. “I have fourteen different properties that I do the financial reporting for...” she explains.



“For me, being back at work has just given me a reason to get up in the morning. It’s given me a lot of self-confidence... and financial independence. That’s been huge. It gave me an opportunity to provide a wonderful wedding for my daughter, which she would not have had. It was a big deal for me to be able to do that for her.”

Reflecting on resilience, and positive outcomes from difficult experiences, Renate is grateful to be in a better place and to have grown children who are thriving.

“[People] learn by example, and I believe it’s important to get help when you need it,” she observed. “I ended up getting help and my kids saw...that it was the right thing to do.”

“Ticket to work is absolutely worth every bit of your time and effort. The people involved ... are there to encourage you to do your very best and help you take the steps you need to succeed.”

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### **The Ticket to Work program helped Renate find her path to a better future.**

Find yours! To learn more, call the Ticket to Work Help Line at 1-866-968-7842 or TTY: 1-866-833-2967. Or visit [www.chooseworkttw.net](http://www.chooseworkttw.net).



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**Sources:** In addition to subject interviews, the following sources were used to develop this feature: University of Maryland Medical Center Medical Reference Guide [umm.edu/health/medical](http://umm.edu/health/medical); [www.ojrv.org](http://www.ojrv.org); [colliers.com](http://colliers.com); [DOL.gov/vets](http://DOL.gov/vets)

**Notes:** \*Operation Job Ready Vets is one of the Employment Networks that have an agreement with Sheriene Knox, who provides Ticket program services for them. When Renate first received benefits counseling and other employment support services, she worked with Sheriene through an EN of record known as the Alliance for Strategic Growth (part of the workforce development system in Indiana). Sheriene is still providing Renate with employment support through OJRV. This detail was omitted from the main narrative for clarity.

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