



## Vulnerability Issues In The New Millennium

# New Technology Creates New Ways To Exploit

In this third installment, mail concerns, ordering merchandise, digital cable, and Internet use will be discussed. This problem is not something limited to the DD population by any means but, unfortunately, several DD folks have been taken in by it. Let's start with an exaggerated, but to some extent truthful example.

## Don't Point Your Fingerhut at Me!

by Ed Kiefer, Opportunity Resources, Kalispell, Montana

### CAST

Lex Splotter .....	Fingerhut sales agent
Lucy L. Lipps .....	Our heroine, the victim
The Grim Reaper .....	Mailman

### ROLE

**Narr** In talking with one of her friends. Lucy discovered a way to purchase merchandise, with bad credit, through catalogs and by phone that does not require a credit card. How is this possible you say? Watch and learn. We pick up the story where Lucy has borrowed a Fingerhut catalog from a friend and is thumbing through it at home.

**Lucy** [as she is scanning through catalog] I can't believe all the stuff I can get through Fingerhut. Everything seems reasonable and the products are so nice. Oh my Gosh! I don't believe it! They have an ostrich in here that looks so lifelike. It will be the best and biggest part of my ostrich collection. It even looks bigger than the zebra it is standing next to. It will be perfect standing up in the corner of my room.

**Lex:** Hello, you've reached Fingerhut customer service. How can I help you?

**Lucy** How can I get stuff in your catalog?

**Lex** Well, it's simple all you have to do is give me your name and address. We'll send you a contract that you must sign and return. Once approved, you will receive the exclusive Fingerhut Gold Card with an account number. Once you've got the gold card you can order to your heart's content.

**Lucy** Well, I must tell you, I have what is called bad credit. Because I am still paying on phone charges to my psychic network friend, I am told that my credit is bad.

**Lex** Lucy, have no fear. We give people who have bad credit an opportunity to build their credit with Fingerhut. The gold card allows you to purchase items without the use of a credit card. You can actually receive the merchandise before you even pay for it in full. You will be required to make monthly payments. If you are late on a payment or miss a payment then you are obligated to pay penalties, which are described in the terms of the

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contract. The important thing to remember is that no late payment equals no additional charge to you. Do you plan on making prompt payments?

Lucy Oh yes. But how much will I have to pay?

Lex: Well it depends on what it is you purchase. Do you have a catalog or something that you are interested in?

Lucy I was looking through your catalog and I couldn't believe what I found—the perfect addition to my ostrich collection! See, I want to put it in the corner of my room and I may even put my stuffed animals on him. Do you sell saddles?

Lex Saddles... Hmmn, I'm not sure. But all you have to do is tell me the order number on the ostrich and we can send it to you within days from the order.

Lucy Please send me the contract so I can get my gold card.

Lex Okay. I just need to get some information from you.

Narr A couple weeks go by. Lucy receives her gold card in the mail and is anxious to order the ostrich. Let's see how the rest plays out. Lucy dials up Lex at Fingerhut and is ready to order.

Lex Fingerhut customer service. This is Lex.

Lucy Lex, hi! I received my gold card and I'm ready to order.

Lex Did you look over the contract agreement?

Lucy Yes, I did and I want to order the ostrich.

Lex What is the number you see next to the picture.

Lucy 86-7530-9

Lex Oh yes. One lifelike replication of the exotic bird known as the ostrich. The total is \$29.99. Is that all today?

Lucy Yes when does it arrive?

Lex It should be there by the end of the month or sooner. Thank you for ordering with Fingerhut and call us again. Bye now.

Lucy Bye. [Lucy hangs up the telephone.] Oh goody! I can't wait to get the ostrich in the mail. I better start getting my room ready.

Narr Lucy anxiously waits until the end of the month when she receives a knock at the door.

It's that cute mailman again.

Grim You have a delivery. Sign here. [Morbidity laughs as he walks away]

Lucy [after opening the package with the 5-inch replica of an ostrich] What is this! This isn't what I ordered! This is crap. I'm never going to order from Fingerhut again [wiping away tears]. The only good thing about this ostrich is that it will look good standing next to Oscar. [She places the replica next to Oscar]

Narr A year goes by and Lucy periodically receives phone calls from an agency called Acme Collection but blows off the notion of paying Fingerhut. It is not until a local collection agency makes a face-to-face contact does Lucy realize the ramifications of blowing off Fingerhut. As we return to our drama, Lucy hears a knock at the door.

Grim Greetings, Lucy. My name is Grim and I'm the bearer of some bad news. Here is an itemized bill of charges that resulted from your Fingerhut purchase a year ago. Every month you were charged an \$18 late fee, plus interest on the money owed. End result your original \$29.99 purchase is going to cost you \$250.00. Do you have anything to say for yourself?

Lucy Yeah, my psychic friend told me to look out for someone dressed looking like the Grim Reaper. He also said not to let you in my house. [Lucy pushes Grim out the door.]

— curtain —



### CORRECTION

Jim Kelly, Case Manager at Opportunity Resources in Kalispell wrote Part 2 of "Vulnerably Issues in the New Millennium: Hazards of Using the Telephone" that we published in the Spring 2001 issue of *Quality Matters*. Ed Kiefer wrote the skit featuring our hapless heroine, but not the commentary.

We apologize to both gentlemen for the mix-up.

# Beware of Credit, Offers, & Prizes

by Leslie Schott

What's lurking in your mailbox? Beware of offers too good to be true; they most likely are.

During my recent move, I was shocked to find out my new telephone company gave my name, number, and address out. Within a day I was receiving junk phone calls and junk mail. I received a postcard stating I had "won" a million dollars and another said I had "won" a trip to Florida. I did not recall entering anything for a trip. I received many offers for long distance and other miscellaneous stuff.

When I called the telephone company to have my name removed from the lists they gave it to, I was told it was too late and they would do it next year when they send out the next list. Chalk another one up to experience.

Fortunately, I know enough to ignore all those calls and junk mail, after ripping it up, of course. (Identity theft is yet another form of exploitation and people do get information out of the garbage.) Unfortunately, many of the people we work with do not know that these offers are scams.

A couple of the biggest offenders of mail order fraud are Fingerhut and Columbia House. Fingerhut is known for offering credit for items in their catalog. When the item arrives, it is usu-

ally junk and not what it appeared to be in the catalog. Columbia House sends something every month and will continue sending merchandise unless something is mailed back telling them not to. When the automatically sent item arrives, payment is expected.

**C**redit card applications are another scam. Many of these cards are easy to get but are not a VISA or other major credit card as was suggested in the mailing. Most can only be used to buy merchandise from a specific store or catalog (like Fingerhut) and some actually end up costing lots of money even though it was suggested otherwise in the mailing. Merchandise is usually inferior or grossly overpriced. And if the bills are ignored, just like Fingerhut, they keep growing. I know of a client who had a bill grow to almost \$2,000.00 before she mentioned it to anyone.

Have you ever received a check in the mail from AT&T? Long distance carriers often send checks to get folks to switch to them. Some folks do not realize when they cash that check, they are now with that carrier and the fees can be astronomical.

Some organizations send checks as well. If you cash the check, you become a member and will be expected to pay dues or buy their merchandise. There are laws for unsolicited merchandise, but once the check is cashed, it's too late. Just for your information, free samples that are marked as such and merchandise from charitable organizations soliciting contributions are examples of situations when these items can be considered gifts and there is no obligation on the part of the recipient to send money.

Sweepstakes, free vacations, and free prizes are another lure.



Some of it is disguised as government look-alike mail and display messages such as "Official Business" or "Important Notice." Some of them even have 900 numbers to call to claim the

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prize. When people call the number to claim the prize, whether it is an 800 or 900 number, it usually ends up costing money. Many scams want you to order merchandise, pay shipping and handling, or other fees.

**P**rison pen-pal money order scams are also picking up. People responding to and placing personal ads can be criminals in prison and part of mail fraud schemes. They gain trust from unknowing victims and then ask for money orders to help them start their new lives outside prison. Some even alter the money orders for more money and the victim has to end up paying the difference. For example, one victim sent a money order for \$1.00 and it was changed to \$1,000.00! The victim had to pay the difference. These falsified money orders can be found out eventually because there is always an original copy of it.

Fraudulent health and medical products, loan schemes, chain letters, and the list goes on! The best advice I offer my clients is, if you don't have the money to buy it, don't. Save until you do. And if it sounds too good to be true, such as a free trip to Hawaii, it probably is. Report mail fraud to the postmaster general or the local postmaster.

**T**he technological wonder of digital cable television is another way to end up with a large bill unknowingly. We all know how our

clients want to "fit in" and have what they see other people have: cellular phones, digital cable, CD players, DVD players, computers, etc. The costs are phenomenal. Most people do not realize that a satellite dish is usually considerably less expensive than digital cable and the packages are just as good.

Many companies have free installation or sales on the dishes. Many will include networks for about \$5 per month, especially in rural areas where the networks cannot be picked up. Plus with satellite dishes, if you don't hook it up to a telephone line, you can't order pay per view stuff. This is a good thing for most of our clients. I know of a person who ran up a \$300 cable bill in one month by watching one pay per view movie over and over. When ordering service, start conservatively, and don't go for the "preferred package", as it is probably the most expen-

### What to Do

#### If You Lose Your Purse or Wallet

We've all heard horror stories about fraud that's committed using your name, address, SS#, credit, etc.

But here's some critical information to limit the damage in case this happens to you or someone you know.

As everyone always advises, cancel your credit cards immediately, but the key is having the toll free numbers and your card numbers handy so you know who to call. Keep those where you can find them easily (having to hunt for them is additional stress you WON'T need at that point!).

File a police report immediately in the jurisdiction where it was stolen, this proves to credit providers you were diligent, and is a first step toward an investigation (if there ever is one).

But here's what is perhaps most important:

Call the three national credit-reporting organizations immediately to place a fraud alert on your name and SS#. I had never heard of doing that until advised by a bank that called to tell me an application for credit was made over the Internet in my name. The alert means any company that checks your credit knows your information was stolen and they have to contact you by phone to authorize new credit.

- ◆ Equifax 1-800 525-6285
- ◆ Experian (formerly TRW) 1-800-301-7195
- ◆ Trans Union 1-800-680-7289
- ◆ Social Security Administration also has a fraud line at 1-800-269-0271

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sive one. These companies charge to take stuff off but not to upgrade services. It is best to shop around and to stay within a budget. This is where we come in handy to give advice to folks as providers, case managers, advocates, representative payees, and friends.

Last, but certainly not least, another new technological wonder is the Internet with all kinds of temptations. I will focus on ordering items and e-mail. Most ISPs (Internet Service Providers) and web sites have floating ad banners. It's hard to avoid them. One stray click and you are in the process of ordering something. It is usually possible to get out of these, but what if you think you might want to get the item? The best practice is to order over the Internet only from well-known companies.

When shopping on the Internet, look for a padlock icon at the site. If it is open the site is not secure. If it is locked, it is. If it is not secure, other people can get your personal information.

Another way people can get your information is through "cookies" in your computer. Every time you go into a web site, your information is stored in a "cookie" in your computer. Unless you disable this option in your computer, your personal information can be obtained from the web site you are in. Scary, isn't it?

Remind clients to be careful with e-mail. Remember the love bug virus? There are even worse things out there. What if someone gets a hold of a social security number, credit card number, or personal address? Coach them to use a different name in chat rooms and never, I repeat, *never* give out any personal information on line.

I recently heard of an e-mail scam where someone in a foreign country sends an e-mail and requests you to open a bank account for him for his \$2,000,000. You are to get 1% of it just for opening the account.

Sounds too good to be true and such a good deal, but think of what you need to open a bank account, name, social security number, mother's maiden name? (All the things a person would need to take over someone's identity.)

Notify your Internet service provider if you receive anything like this. Identity theft happens more than anyone suspects.

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Here is a list of references that may be helpful but is by no means complete:

- ✉ US Postal Service Inspector General;  
1-888-877-7644 or <http://www.uspsoig.gov>
- ✉ Direct Marketing Association;  
[http://the-dma.org/consumers/consumer\\_assistance.html](http://the-dma.org/consumers/consumer_assistance.html)
- ✉ Mail Preference Service,  
PO Box 9008  
Farmingdale, NY 11735-9008
- ✉ Telephone Preference Service,  
PO Box 9014  
Farmingdale, NY 11735-9014
- ✉ E-mail solicitations;  
<http://www.e-mps.org/en/>
- ✉ DMA Consumer Line  
Direct Marketing Association  
19th St, NW, Suite 1100  
Washington, DC 20036-3603
- ✉ Federal Trade Commission;  
<http://www.consumer.gov/idtheft>
- ✉ Local Postmaster and Police Department
- ✉ Adult Protective Services
- ✉ Federal Bureau of Investigations

# Instant Stress Relievers

Today's world produces plenty of stress. Life's little hassles can mount up until you say to yourself, "If one more thing goes wrong today, I'll explode." At times when the pressure seems to be too much and you can't concentrate anymore, don't just reach for the aspirin bottle. Try one of these instant stress relievers:

**Take six deep breaths.** Breathe in through your nose, out through your mouth. Take the time to notice how your abdomen expands as you fill your lungs with air.

**Visit the Bahamas.** How? Imagine it! Visualize the scene in detail. Stimulate all your senses.

## A Pat on the Back

Something worth sharing comes from the final HCFA report on their review of Montana's DD Waiver.

HCFA has a section of the report that mentions programs and practices that are especially noteworthy. They call this section "Exemplary Results." The following quote was in that section. Keep in mind that they were not reviewing case management in any way.

**"The State of Montana ... has dedicated case managers who know their consumers and advocate for their needs. These individuals have developed relationships with their consumers and attempt to be proactive concerning their needs. They are the eyes and ears for the regional office staff. This information assists the regional staff in monitoring the health and safety of consumers in the DD waiver program."**

It is nice for HCFA to have recognized the exemplary nature of the work that is done by DD Case Managers. We do important work, and I am proud to be associated with the program.

Smell the salt air. Feel the warm sun on your skin. Dig your toes into the sand. Taste the water. Choose your favorite getaway and in just a couple of minutes you'll recapture the pleasure of actually being there.

**Stretch.** Stand up. Raise your arms above your head. Stretch left and hold 1-2-3-4. Stretch right and hold. Repeat several times.

**Hug someone.** Four hugs every day will do a lot to calm you down. Hug the kids. The dog. Your spouse. The mailman. (in any order)

**Change the scene.** Walk to your window and watch the birds. Take a stroll around the shop floor. Go outside and breathe deeply for two minutes.

**Find a friend.** Choose a patient soul, one who won't butt in or give advice, to listen to you.

**Take an exercise break.** Take a brisk walk at lunch. Climb the stairs instead of riding the elevator. When your mind is cluttered, move your body. Exercise will improve your frame of mind.

**Have a good laugh.** Pull a joke book out of your drawer and read it. Visit with a co-worker who is known for a fine sense of humor. Or just laugh. Your spirits will rise immediately.

**Get a fresh outlook.** Stress often comes from taking yourself and the job too seriously. Lighten the load by asking (and answering) the question, "What's the worst thing that could happen if ... I make a mistake?" or "...we missed the deadline?" The actual consequences usually are not nearly as bad as the ones we imagine.

**Finish something.** Boggled down by lengthy and complex projects? Give yourself a quick sense of accomplishment. Pick a task you can easily finish in the next ten minutes. Then do it.

**Play.** A few minutes spent playing brings renewed energy and concentration to the job. Use your break time to work a crossword puzzle or play a computer game.

As your mind gets busy with these kind of thoughts, you'll find that your stress will begin to fade away. In just five minutes or so, you'll be able to get back to work with new vitality.

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# Lifespan Respite

by Joan Grauman

*This article has been distributed to two statewide newsletters sent out through the Department on Developmental Disabilities and Senior & Long Term Care.*

Lifespan Respite is an innovative community-based program with the primary goal being to ensure that all families, needing relief from the extraordinary and intensive demands of ongoing care of an individual with a developmental disability or other special need, have access to some form of respite.

The need for respite care is overwhelming. Traditionally, in family support programs serving multiple human service populations, respite has been given high priority and is often identified by families as a key component in reducing stress. Yet, it remains in critically short supply for many families in or near crisis, and places the individuals in their care at high risk for abuse and neglect. In addition, without respite and other supports for family caregivers, many older individuals, adults with disabilities and children are placed out of their homes resulting in a much greater expense to families and taxpayers. Respite has been shown to "improve family functioning, improve satisfaction with life, enhance the capacity to cope with stress, and improve attitudes toward the family member with a disability" (Cohen and Warren, 1985).

Lifespan Respite addresses needs that have not been met through already existing respite services by serving as a central

point of contact for families needing respite care. The 3 major components of the program are 1) respite resource and referral services, 2) non-categorical respite provider recruitment, screening, and training, and 3) financial assistance information. Families are linked with appropriate respite providers (trained through a cooperative community effort), and provided with information regarding other community respite resources and funding options. The Lifespan coordinator may also help them access nontraditional services such as transportation or overnight/extended care. Additionally, the program combines efforts of local agencies that currently provide respite services with those that have expressed a need for respite. The result of this collaboration is that respite care is provided to a larger population, repetitive training is eliminated, and administrative costs to agencies already providing respite care are reduced.



**T**he Lifespan Respite program is a simple, efficient, and cost-effective resource that has been supported by a Statewide Workgroup and Grassroots Coalition since 1995. The hard work of the workgroup and coalition resulted in funding and successful implementation of 2 pilot site projects designed for rural and urban areas (Miles City and Billings). The Developmental Educational Assistance Program (DEAP) began program planning in July, 1998 and has since been funded by the MT Developmental Disabilities Planning and Advisory Council (DD PAC). Support and Techniques for Empowering People (STEP, Inc.), following DEAP's lead, began planning the Billings program in October 1998. STEP, Inc. has since received funding from a number of sources including DD PAC, the collaborative support of many Departments of MT DPHHS, and the MT Alzheimer's Project. Both

Lifespan continues on next page

projects are community based and have been guided and successfully implemented through the partnership efforts of local advisory committees consisting of members whom represent multiple human service populations.

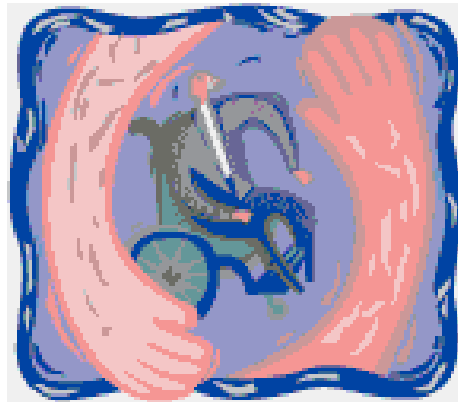
Based on the success of both original pilot projects, in May, 2000, STEP, Inc., in collaboration with DEAP and the Statewide Workgroup, submitted a grant to the U.S. Administration on Developmental Disabilities to continue the Lifespan effort. In August they were awarded a 17 month \$200,000.00 federal grant which provides for continuance and/or expansion of the existing programs and start-up costs for a new Lifespan project. The new federal grant entitled "A Lifespan Legacy - Supporting All Families Efficiently" (ALL-SAFE), supplies the financial backing to:

1. Continue the Billings area project for an additional 17 months and expand it to three satellite locations overseeing Carbon, Big Horn, Fergus, Judith Basin, Wheatland Golden Valley, Musselshell, Sweet Grass, Petroleum and Stillwater Counties.
2. Expand the Lifespan Project operated by DEAP in eastern Montana through two satellite locations overseeing Carter, Dawson, Fallon, Garfield, Powder River, Prairie, Rosebud, Treasure and Wibaux Counties. DD PAC will continue to fund the Miles City Project in Custer County and a select service area.
3. Implement a new Lifespan Respite Project through Family Outreach, Inc. in Helena.

The ALL-SAFE grant is being administered through STEP (as lead agency) and will provide

\$200,000 for the project (75% of the total costs of the entire project). An additional 25% non-federal match will be provided through the direct funds or in-kind contributions of a number of participating provider agencies. The Montana Center on Disabilities located at Montana State University—Billings will provide an independent third party evaluation of grant services through on site visits and face to face consumer contacts at each satellite location.

As of April 2000, three states (Oregon, Nebraska, Wisconsin) had passed Lifespan Respite Acts which established state and local infrastructures for developing, providing, coordinating, and improving access to respite, through Lifespan projects. Similar legislation and/or other means to provide ongoing, long term statewide support for the project is needed in Montana. A number of options are being considered including a legislative effort spearheaded by the MT Council for Families in Missoula. As previously stated, the success of existing Lifespan projects in Montana has been the result of the collaborative efforts of NUMEROUS statewide/community agencies, entities and individuals. In addition, the statewide workgroup/coalition is currently being reestablished to provide support and guide further project development and expansion.



*The need for respite care is overwhelming, it is not costly, and it does work!*

For more information or to become involved, please contact:

- ✉ D.E.A.P., Miles City, at (406) 232-6034 or e-mail
- ✉ STEP, Billings, at (406) 248-2223, Ext. 3015 or e-mail
- ✉ Family Outreach, Helena, at (406) 443-7370
- ✉ Montana Council for Families, Missoula, at (406) 728-9449

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DD Case Managers — If you have things to add to this section, please send them to me. I will compile, edit, and send articles or information to Janice Sand. Contact: James Driggers at 444-1344.

### **Federal Communications Commission Speech to Speech Relay**

—from Todd Hoar, Butte/Silver Bow DD, who saw it in a MILP publication

Starting March 1, 2001, the FCC is requiring telephone companies to provide speech to speech (STS) relay service. This service allows a person with a speech disability to access a specially trained operator (called a communications assistant, or CA) who makes the call and repeats, or relays, the words that the caller is saying to the called party. The called party responds directly to the caller and does not go through the CA.

TRS is a telephone transmission service, originally required in the 1990 Americans with Disabilities Act and implemented nationwide in 1993. It enables persons with hearing and speech disabilities to communicate by telephone with persons who may or may not have such disabilities. As a result, many Americans who had limited or no practical access to telephone services can use the telephone via relay service. TRS now uses a variety of services to facilitate telephone communication by persons with hearing or speech disabilities. Currently the FCC requires text to voice relay services. This type of service uses a CA to speak what a text telephone (TTY) user types, and to type what a voice telephone user replies. TRS users do not pay extra to use these services. Generally, phone companies cover the costs of providing TRS through a subscriber line surcharge of a few cents a month.

The Commission anticipates that STS will be especially valuable to Individuals with cerebral palsy, Parkinson's disease, laryngectomies, Alzheimer's disease, stuttering, muscular dystrophy, stroke, and other conditions affecting loudness or clarity of speech. Individuals with speech disabilities, and their friends and family members wishing to telephone people with severe speech disabilities call the number in their state for relay services (1-877-253-4613) and ask for the STS communications assistant to dial the number they desire to call.

### **Birth Control Patch**

—from the *Wall Street Journal*, May 09, 2001

A contraceptive skin patch is as safe and effective as the birth control pill and is easier to use, research suggests. The study on the Ortho Evra hormone patch, which is awaiting FDA approval, appears in JAMA (Journal of the American Medical Association).

### **Selective Service Registration Required**

—shared by Sue Jackson, written by Doug Doty, OPI

Are disabled men, or men with medical conditions, required to register with Selective Service? The only process now in effect is that men between the ages of 18 and 26 register with Selective Service and keep their registration record current during that period.

Neither the Military Selective Service Act nor the Presidential proclamation provide an exemption from registration because of a man's mental or physical condition unless Selective Service is provided with documented evidence that the man is hospitalized or institutionalized; or is homebound and unable to function outside the home, with or without physical assistance; or is in such a physical or mental condition that he would not comprehend the nature of his registration with the Selective Service System. The Selective Service reviews this documentation to make a determination whether the man qualifies for exemption from registration.

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## Problems with Burial Funds

We had an interesting case develop in Region IV involving a “Prepaid Funeral Contract.” GW had a prepaid funeral contract in place for more than twenty years. His brother bought it for him for a thousand dollars. The money was placed in trust. One of DPHHS Quality Control (QC) people did an eligibility file review and found the trust. She called the funeral home and asked if the trust was “revocable.” The person at the funeral home said that it was. Since the account has been earning interest over the years, it is now worth more than \$4,000, and as you may have guessed, GW lost his Medicaid.

Since GW is on the waiver, this was especially bad for us.

The case made it past the first step in the fair hearing process. The problem was that the contract itself was contradictory. On the front of the document, it says that the contract “cannot be unilaterally revoked, canceled, or set aside,” and the back of the document (in fine print) says, “The trust may be revoked at any time by agreement of the purchaser and the funeral Home, written and signed by both.” HCFA in Denver was consulted and they agreed with the position of the QC people.

We got involved with the fair hearing. Prior to the hearing, I called the funeral home. I asked if the trust was revocable and the first answer I got was “Yes.” I asked if we wrote them a letter requesting the money, would they write GW a check for the \$4,000 for him to spend however he wanted? They said, to paraphrase, “Absolutely not.” They would transfer the money to another funeral home if he wanted, but they had no intentions of sending him the money, nor could they, since it was in trust and they had no access to the funds anyway. Revocable? Maybe not.

The hearings officer allowed us to call the funeral home director and request that he write us a letter, stating the following points. These exact words needed to be used:

1. That the trust was not refundable under any circumstances;

2. That the funds are not accessible to the household;
3. That the funds have never been accessed by the household; and
4. That the trust was never intended to be revocable.

The director kindly wrote us a very nice letter that addressed the above four points. The hearing was no longer needed and Medicaid was reinstated.



In terms of implications for us...

We need to look at similar agreements for our folks. If there is revocable language in the agreements, have a new agreement written without that language intact. The funeral home is working with their association to develop a contract that meets our needs as well as theirs. Barb Hoffmann, PHHS attorney, is working with them.

We need to make sure that when an individual loses Medicaid because of an unfavorable ruling, and wishes to appeal that ruling, that the individual asks for continuance of benefits during the appeal process. The danger in this strategy is that the individual may have to repay the benefits that are paid if the case is lost, but normally there isn't enough money to repay anything. GW did ask for continuance, but the eligibility worker never saw the form that he filled out, so he lost his benefits for a couple of months. We got them reinstated, but it should not have been an issue.



# NEW Videos at the Library

The TRIC/PLUK Library keeps adding new materials. Contact the librarian at [jsand@pluk.org](mailto:jsand@pluk.org), or call (800) 222-7585 or (406) 255-0540 for more information or to check out these items. Materials will be mailed out to anywhere in Montana at no charge.

## *Accessible Safety*

a hands-on interactive program to teach people how to identify and avoid violence before it occurs.

## *Counseling Skills for Working with People Who Have Mild to Moderate Developmental Disabilities*

video and workbook teaches direct care staff critical counseling/interactive techniques in working with people with MR/DD and demonstrates the use of counseling interactions in typical daily situations.



## *Developing Friendships*

discusses barriers to forming and maintaining friendships people with mental retardation face and how to help them to overcome them.

## *Effective Teaching Techniques for Working with People with Mental Retardation/Developmental Disabilities*

discusses how to select what to teach, how to overcome four obstacles to learning, different ways of prompting, ways of modeling, how to role-rehearse, and what to do if your teaching program is not working.

## *Facilitating Workplace Support:*

*Natural Supports for Employees with Disabilities* illustrates how to develop natural supports for workers with disabilities using natural environmental support during the job search, job design, job training, and learning the workplace culture.

## *Medication Side Effects II*

presents common side effects that clients may experience when taking medication, how these effects can be minimized or prevented, and steps staff should take if a client experiences a serious side effect.

## *Personal Hygiene Training*

gives tips on teaching personal hygiene skills by discussing what basic skills need to be taught and how to break them down.

## *Self-Medication:*

### *How to Structure a Training Program*

describes how to teach people who have a cognitive delay to administer their own medications.



## *Seeking Medical Care*

follows one client as he, with the help of a caregiver, seeks routine medical care from his doctor. *Client and Provider versions are available.*

# Basic Principles of Passenger Assistance

*The best and safest ways to help your special needs passengers*

The Passenger Assistance Techniques workshops being offered around the state have really helped drivers to understand several key principles and requirements for safely assisting passengers with disabilities. To review:

- Wear comfortable, nonslip shoes.
- Know your passengers, especially their disabilities, personalities, and assistive devices.
- Always offer to assist passengers and wait for their response *before* touching or assisting them.
- Plan ahead! After asking what assistance your passenger needs, make sure that you understand it and think ahead about how to deliver it.
- Remember that persons with disabilities may be in pain. For this and other reasons the person may require more time to make movements that seem simple. Be patient!
- Before moving a wheelchair, always check the hand grips to make sure they are on tight.
- Always treat a wheelchair as if it has no brakes.
- Always position yourself on the downhill side of a wheelchair.
- Never lift a wheelchair by the arm rests or by the wheels.
- Never leave a person in a wheelchair unattended without the brakes on, or without your hand on the wheelchair.
- Never secure a wheelchair and the person in it with the same belt.
- When assisting someone with a disability that affects one side of the body, provide assistance on the *non-disabled* side.
- When negotiating a curb with a person in a wheelchair, go *up* the curb *forward*, and come *down* the curb *backward*.
- Be careful not to place persons with disabilities affecting skin sensation next to heaters; they may burn and not know it.



## QUALITY MATTERS

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