
A Guide to Navigating LHON with Money in Mind

**Information & Resources for the
California LHON Community**

Updated June 2024

Purpose

Individuals who carry a LHON mutation can experience sudden onset blindness at any age. When this occurs, it is a life-changing event for the individual affected, their family, and loved ones.

There are many ways in which LHON onset can have a significant financial impact on all involved. Fortunately, there are also many resources available that can help mitigate that financial impact.

The goal of this document is to help the California LHON community become familiar with resources that can limit negative financial impacts. It provides descriptions and contact information of agencies and programs that can create a better financial outcome for affected patients and their loved ones. Unaffected carriers can also benefit by being better prepared in case they experience LHON vision loss one day.

The organizations and services listed in this document are those that provide free or low-cost assistance. There are many other valuable fee-for-service agencies available. In some cases, those may be a better fit for you. To access them simply search blind or low-vision services in your city/region.

This document is intended as a general guide only. It was developed by LHON volunteers and is subject to change. It does not purport to provide legal, financial or tax guidance. You should check with each listed provider and your own advisors for your specific situation.

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Table of Contents

TRAINING & TECHNICAL RESOURCES	5
LightHouse for the Blind and Visually Impaired (San Francisco)	5
Society for the Blind (Sacramento)	5
Braille Institute (Southern California)	5
San Diego Center for the Blind	6
Department of Rehabilitation	6
VisionAware	7
Hadley	8
DISABILITY INSURANCE	9
California State Disability Insurance	9
Paid Family Leave	10
Family Medical Leave	10
Long-Term Disability Insurance	10
SOCIAL SECURITY	12
Social Security Disability Insurance	12
Supplemental Security Income	13
Employment Supports	14
Disability Rights California	14
MEDICAL INSURANCE	15
Medicare	15
Medi-Cal	15
EDUCATION	17
Early Childhood	17
School-Age	17
Higher Education	18
Student Loan Forgiveness	19
Scholarships	20
EMPLOYMENT	21
Employee Assistance Programs	21
Disability Rights	21
Job Accommodation Network	21
TRANSPORTATION	23
Discounted Public Transportation	23
Paratransit	23
Disabled Person Parking Placard	23
Ridesharing Services	24
Air Travel	24
Miracle Flights	25

Amtrak	25
TRAVEL & LEISURE	26
National Parks Access Pass	26
State Parks Discount Pass	26
<i>Audiobooks and Periodicals</i>	27
Braille and Audio Reading Download	27
NFB-Newsline	27
Libby by OverDrive	27
Bookshare	27
Sports	28
Fishing Licenses	28
Theatre Discounts	28
ASSISTIVE TECHNOLOGY	29
Braille and Talking Book Library Assistive Technology Lending Program	29
Aira	29
Be My Eyes	30
Seeing AI	30
Apple Pay	31
Computers for the Blind	31
TAX TIPS	32
Deduction for the Legally Blind	32
Medical Deductions for the Blind	32
State Property Tax Postponement Program	32
Impairment-Related Work Expenses	33
MISCELLANEOUS	34
Avoiding Unnecessary Medical Care	34
CalABLE	34
General Financial Support	35
<i>Genetic Testing</i>	35
Obligate Carrier/On the Maternal Bloodline	35
First in Family	36

TRAINING & TECHNICAL RESOURCES

In California, there is no centralized Bureau or Commission for the Blind and Visually Impaired, so support services are fragmented. A good place to start is one of the agencies throughout the state, whose mission is to provide no-cost support and information to individuals with vision loss.

LightHouse for the Blind and Visually Impaired (San Francisco)

LightHouse offers a multitude of programs at their San Francisco location, including: training on accessible technology, independent living, moving effectively with a cane, social and recreational activities, health and wellness, Braille instruction, and more. Their headquarters are in downtown San Francisco, and they offer classes in Napa, Eureka, San Rafael and Berkeley. At their Enchanted Hills Camp in Napa County, LightHouse offers science and math camps for visually impaired children, teaches accessible horseback riding and music instruction, and hosts families and individuals of all ages and backgrounds. Their 6 day/5 night “Changing Vision Changing Lives” program is transformative and immersive, giving adults who are new to low vision/blindness an opportunity to jump-start a path to confidence, competence and independence. Participants come from all parts of California, and countries around the world.

www.lighthouse-sf.org

Society for the Blind (Sacramento)

Society for the Blind is a full-service non-profit agency providing services and programs for people who are blind or have low vision. Serving 27 counties in Northern California, they are located in Midtown Sacramento.

www.societyfortheblind.org

Braille Institute (Southern California)

Braille Institute is a non-profit organization whose mission is to positively transform the lives of those with vision loss. Braille Institute serves more than 37,000 people through a variety of free programs, classes and services at centers

and community outreach locations throughout Southern California, from Santa Barbara to San Diego counties.

www.brailleinstitute.org

San Diego Center for the Blind

The mission of the San Diego Center for the Blind (SDCB) is to help adults (ages 18 and older) with blindness or vision impairment to reach their highest level of independence. They assist individuals with vision loss to overcome challenges by focusing on capabilities, emphasizing personal strengths, encouraging participation in family life and community activities, and providing quality, comprehensive vision rehabilitation services. Their centers are in San Diego and Vista.

www.sdcdb.org

Department of Rehabilitation

The California Department of Rehabilitation's Blind Field Services (BFS) group works to provide services resulting in employment, independent living, and equality for individuals with vision loss. BFS staff have specialized knowledge and skills in serving individuals with vision loss. They are co-located with some DOR offices throughout the state. DOR is not a financial needs-based program. Anyone at any income level can apply. DOR typically works with individuals from their late teens onward. There is no upper age cap.

Apply for services by filling out the Vocational Rehabilitation Services Application online at the DOR website www.dor.ca.gov, via regular mail, in-person at a local DOR office, or over the phone. There are offices located throughout the state. You do not need to be legally blind to initiate a case with DOR. If you are a LHON carrier and onset begins, you can immediately contact DOR and apply for services. Since it can be a lengthy process, getting started quickly is a good idea.

Once determined eligible for services, you will be assigned a DOR counselor and together you will jointly develop your Individualized Plan for Employment (IPE). The IPE is a written plan listing your job objective and the DOR services you will receive to reach your employment goal. It could be a "Job Retention" plan in which you define the tools and training required to be successful in your current

job. Or it could be a plan to support you in developing the education and skills required to obtain a new job.

DOR does not have a standard "program" or set of services that everyone receives. The IPE you and your counselor create will be unique to your needs. People working with BFS/DOR counselors may receive all general vocational rehabilitation services, with the addition of vision loss counseling. Specific services include: low vision evaluations, low vision aids, adaptive technology assessments, adaptive technology equipment, adaptive technology training, technical support, orientation and mobility training, independent living skills training, Braille instruction, immersion services, vocational training, support through college education (at the lowest possible cost such as community college and state universities), and job placement assistance.

There is no specific time limit for a counselor to work with a client. However, services aren't considered to be open-ended either. It is more about the needs of the individual, as well as their commitment to the process. The counselor will be working toward closing the case as appropriate. If a person's needs change over time, they can return for additional services even after their case has been closed and open a new case if they experience changes in their disability, work status, job responsibilities, or accommodation needs.

If DOR provides physical items such as iPhones or computers, they are initially considered to be on loan until a person's case is closed. At that time, if the person is employed, DOR turns the items over to the individual to keep. If a person decides they do not wish to work at the time of their case closure, they have the option of either returning the items, or paying the State for them at fair market value.

www.dor.ca.gov

VisionAware

VisionAware is a free, easy-to-use informational service for adults with vision loss. They provide practical tips and resources for adults, their families, friends, caregivers, and related professionals. Information includes: eye diseases and disorders, ways to connect with others including social media channels like Twitter and Facebook, the VisionAware blog, "Visually Impaired, Now What?" Blog by Peer Advisors as well as a searchable, free Directory of Services.

<https://visionaware.org>

Hadley

Hadley offers free online learning opportunities in assistive technology, daily living, recreation, employment, Braille, and other topics. Additionally, they offer podcasts and online discussion groups covering a wide array of topics.

<https://hadleyhelps.org>

DISABILITY INSURANCE

California State Disability Insurance

California has a short-term disability insurance program for employees. Most California employers are required to participate in the state's SDI program, which ensures that an employee receives a percentage of income if they cannot work due to sickness or a disabling injury.

Employees fund the short-term disability program through payroll deductions, and it is managed by California's Employment Development department (EDD). Job protection is not provided by this program, only monetary benefits.

If eligible, you can receive about 60 to 70 percent (depending on income) of wages earned 5 to 18 months before your claim start date (your base period). Benefits are payable for a maximum of 52 weeks. In order to be eligible for benefits, you must:

- Be unable to do your regular or customary work for at least eight days.
- Be employed or actively looking for work at the time your disability begins.
- Have lost wages because of your disability.
- Have earned at least \$300 from which SDI deductions were withheld during your base period.
- Serve a seven-day, non-payable waiting period.
- Be under the care and treatment of a licensed physician/ practitioner or accredited religious practitioner within the first eight days of your disability.
- Complete and submit your claim form (DE 2501) no earlier than nine days after your first day of disability begins but no later than 49 days after your disability begins or you may lose benefits. You can file your claim using SDI Online or by submitting your claim form by mail.
- Have your physician/practitioner complete the medical certification portion of your disability claim.

If the EDD determines that you are eligible for SDI, you will generally receive benefits every two weeks. Your benefit amount will depend on how much you were earning during your base period. SDI pays 60-70% of the wages you received during your highest-paid calendar quarter of the base period, depending

on your income level. This amount is not subject to tax, so what you receive will be more than 60-70% of your usual take-home pay. If you receive any earnings while you are on SDI, that amount will be subtracted from your benefits.

Paid Family Leave

California employees may receive benefits for time off spent caring for a seriously ill family member. The requirements for receiving Paid Family Leave (PFL) are similar to the rules for receiving SDI for a disability. Like SDI, your benefits will generally be 60-70% of your earnings in the highest-paid quarter of your base period. PFL is available for a maximum of six weeks.

Family Medical Leave

Both federal (FMLA) and California (CFRA) law require covered employers to provide family and medical leave for eligible employees. These laws require employers to provide up to 12 weeks off in a 12-month period for the employee's own serious health condition, or for the employee to care for a family member with a serious health condition. This leave need not be taken consecutively.

Upon return from FMLA leave, an employee must be restored to his or her original job or to an equivalent job with equivalent pay, benefits, and other terms and conditions of employment. An employee's use of FMLA leave cannot be counted against the employee under a "no-fault" attendance policy. Employers are also required to continue group health insurance coverage for an employee on FMLA leave under the same terms and conditions as if the employee had not taken leave. The main benefit of FMLA is job protection, especially if your employer has a strict sick policy that could jeopardize your employment.

Long-Term Disability Insurance

Long-term disability (LTD) insurance is a private insurance policy that protects an employee from loss of income in the event he or she is unable to work due to illness, injury, or accident for a long period of time. This can be devastating for a family financially. LTD insurance ensures that an employee will still receive a percentage of their income if they cannot work for an extended period.

California does not have a state-sponsored LTD program. However, LTD insurance can be provided and paid for by employers or individuals. Your employer may offer an LTD option. If a company doesn't offer LTD insurance or if an employee

wants additional coverage, he or she has the option of purchasing an individual LTD plan.

Some employers, if they do not provide LTD insurance, will develop a relationship with an LTD insurance company to create an employee discount for their staff who choose to purchase an LTD policy.

LTD insurance provided by an employer may be inadequate to meet your needs. In this case, you might want to consider purchasing supplemental LTD insurance. Since it's expensive for an individual to purchase, LTD insurance is often available through an employee's professional associations at a discounted rate.

LTD insurance begins to assist the employee when short-term disability insurance (SDI) benefits end. Payments to the employee from their employer's LTD insurance (such as where the employer subsidized the premiums) are taxable income. Payments from an employee-purchased plan, and/or where premiums were paid by the employee themselves on an after-tax basis, are usually not taxable income. Moreover, LTD policies sometimes have offset language. For example, a policy may require an employee to secure Social Security Disability Insurance. The insurance company will then reduce the amount of its payment by the amount SSDI is providing. If someone is collecting on an LTD policy and returns to work, the insurance payout may be reduced by some percentage of the amount earned. Since there are so many complexities to the LTD insurance process, consider hiring a lawyer familiar with LTD insurance to get help navigating the process.

Each LTD insurance policy has different conditions for payout, diseases, or pre-existing conditions that may be excluded, and various other conditions that make the policy more or less useful to an employee. Some policies, for example, will pay disability benefits if the employee is unable to work in his or her current profession; others expect that the employee will take any job that the employee is capable of. LTD payments to the employee, in some policies, have a defined period of time. Others pay an employee until he or she is 65 years old.

Keep in mind your health history, and your family's history of LHON and any other diseases, when you consider the amount of long-term disability insurance that you need.

SOCIAL SECURITY

Social Security Disability Insurance

SSDI provides benefits to disabled persons (including those who are legally blind) who are “insured” by workers’ contributions to the Social Security trust fund. These contributions are based on your earnings (or those of your spouse or parents) as required by the Federal Insurance Contributions Act (FICA). Your dependents may also be eligible for benefits from your earnings record. Adults who have been disabled since childhood may qualify for SSDI on a parent's record even if they never have worked.

SSDI is different from the Supplemental Security Income Program (SSI). SSDI is funded through FICA and Social Security taxes; SSI is financed through general tax revenues. Also, the qualifications for SSDI and SSI differ.

SSDI will help if you are severely disabled and can't be employed in your field of work, have a history of work, have paid into Social Security in prior work years, and have a medical issue that meets the Social Security disability guidelines (such as legal blindness). Blindness is defined as central visual acuity of 20/200 or less in the better eye with best correction, or a limitation in the field of vision in the better eye so that the widest diameter of the visual field subtends an angle of 20 degrees or less. Under SSDI, this condition must have lasted or be expected to last at least 12 months.

SSDI is an earned benefit, based on your work record. To qualify, you need to have worked for a minimum amount of time, depending on your age when you become disabled. Your benefit amount can be higher or lower depending on your income history and work duration.

Qualification for SSDI is primarily based on two things: documenting a disability, and an evaluation of your work history. The Social Security Administration (SSA) looks at your recent work history, and how long you've worked. There is also an earnings test if you're still working. Basically, if you're still able to work, and you earn over a certain amount, you aren't considered disabled.

Benefit amounts vary dramatically based on each individual’s work record. The SSA uses a weighted formula to calculate disability benefits. To get an estimate, view your Social Security statement by creating an account on www.ssa.gov.

SSDI can be applied for online at www.socialsecurity.gov . The SSA will review your application and supporting documents and make a decision as to whether or not you qualify as disabled, and if you do, whether or not you're eligible for benefits.

You can speak with a SSDI representative by calling your local Social Security office or the national number (1-800-772-1213). Local office phone numbers can be found online with the Social Security Office Locator. www.ssa.gov/locator

Note: If you receive SSDI benefits and work, it is important to pay close attention to the amount of income you earn in relation to the monthly maximum allowed for a blind individual to earn and to continue to receive SSDI benefits. If your monthly income exceeds the monthly allowed amount, SSDI does not automatically stop sending your monthly benefit amount. They will review your case from time to time, and if they determine that you have received benefits to which you were not entitled, they will send a letter demanding repayment. This can be for a significant amount and can be an extremely unpleasant situation to be in.

Supplemental Security Income

Unlike Social Security Disability Insurance (SSDI), which is based on work experience, Supplemental Security Income (SSI) is a program based on need. Eligibility for SSI does not depend on whether or not you worked and paid into the Social Security system. In order to qualify for SSI benefits, your income and resources must be below a certain amount.

SSI is available to people who are disabled (including legally blind), or over 65. The SSI program makes cash assistance payments to aged, blind, and disabled persons (including children) who have limited income and resources. The Federal Government funds SSI from general tax revenues. Many states, including California, pay a supplemental benefit to eligible persons in addition to their Federal benefits.

SSI qualification is based on your resources. If your resources (the things you own) are worth more than \$2,000 for an individual or \$3,000 for a couple, you're considered to be ineligible. This amount includes most personal property, but excludes certain items, such as your primary home. There are also strict income requirements for SSI eligibility.

The maximum Federal SSI benefit tends to change yearly. Please review the Social Security website for the current amount. SSI benefit amounts and California State supplemental payment amounts vary based upon your income, living arrangements and other factors.

To apply for SSI, you can begin the process and complete a large part of your application by visiting their website at www.socialsecurity.gov/applyforbenefits . You can also call them toll-free at 1-800-772-1213 to set up an in-person or telephone appointment with a representative from your local Social Security office. Do not wait to apply. If you believe you're eligible for SSI, contact SSA right away. The earliest they will pay SSI is the month after the filing date of your application, or the month after you first meet all the eligibility requirements, whichever is later. www.socialsecurity.gov/applyforbenefits

Note: As with SSDI, if you receive SSI benefits, it is important to pay close attention to the amount of income you earn and your assets in relation to the maximum allowed. If your monthly income exceeds the monthly allowed amount, or if in any month your assets exceed the maximum allowed amount, SSI does not automatically stop sending your monthly benefit amount. If you ever request to stop receiving SSI benefits, they will review your case. If they determine that you have received benefits to which you were not entitled, they will send a letter demanding repayment. This can be for a significant amount, and can be an extremely unpleasant situation to be in.

Employment Supports

There are many provisions designed to assist you in becoming self-sufficient through work. The Social Security Red Book discusses each of these provisions, including Blind Work Expenses (BWE), Impairment-Related Work Expenses (IRWE), Trial Work Period (TWP) and many others.

www.ssa.gov/redbook/Advice

Disability Rights California

DRC is California's protection and advocacy system, helping people with disabilities. DRC provides information, advice and support regarding Social Security and other matters.

www.disabilityrightsca.org

MEDICAL INSURANCE

Medicare

Medicare is a national health insurance program administered by the Centers for Medicare and Medicaid Services (CMS). If you are age 18 to 64, your eligibility for Medicare is tied to your eligibility for Social Security Disability Insurance (SSDI) benefits. You must qualify for and receive SSDI monthly income benefits to be eligible for Medicare.

Once you are approved for SSDI, you must wait 5 months for your income benefits to begin, and an additional 24 months before Medicare benefits begin.

Medicare covers only some of the healthcare expenses of those enrolled and does not cover the cost of low vision devices. It is divided into four Parts. Medicare Part A covers hospital, skilled nursing, and hospice services, and has no cost. Part B has a cost, and covers outpatient services, outpatient hospital charges, most provider office visits, and most professionally administered prescription drugs. Your Part B cost can be deducted from your monthly SSDI and/or SSI benefit payment.

Enrollees can cover most of the remaining costs by taking additional private insurance and/or by joining a Part C Medicare health plan. Part C is an alternative to the combination of Parts A and B, called Managed Medicare or Medicare Advantage, which allows patients to choose health plans with at least the same service coverage as Parts A and B. A beneficiary must enroll in Parts A and B first before signing up for Part C. Part D covers most self-administered prescription drugs.

www.medicare.gov

Medi-Cal

Medi-Cal is the Medicaid program in California. It provides health coverage to people with low income and low asset levels who meet certain eligibility requirements. If you are blind or have a disability and receive Supplemental Security Income (SSI), you are automatically eligible for and enrolled in Medi-Cal.

Many people who become affected by LHON at a young age are not eligible for Medicare benefits because they do not have the work credits to qualify for Social

Security Disability Insurance (SSDI) benefits. These people are only covered by Medi-Cal, not Medicare, if they are eligible based on low income and low assets.

Some people are eligible for both Medicare and Medi-Cal. When medical benefits are covered by both Medicare and Medi-Cal, Medicare is the primary payer and Medi-Cal is the secondary payer. When services such as dental care or long-term care are covered only by Medi-Cal, it is the sole payer. If you have both Medicare and Medi-Cal, be sure the medical providers you choose accept both sources of payment for your care. Otherwise, you may face billing delays or be required to pay unexpected medical costs.

When you first qualify for Medi-Cal you are covered under Fee-for-Service (also called Regular Medi-Cal). Within 45 days you will be mailed information explaining your health plan options. You must choose a health plan within 30 days of receiving your health plan information mailer. If you do not choose a plan within 30 days, Medi-Cal will choose a plan for you. The health plans available to you depend on the county where you live.

www.medi-cal.ca.gov

EDUCATION

Early Childhood

Early Childhood Special Education (ECSE) services are designed for young children (aged 3-5) with disabilities who need specially designed instruction or related services and whose disability causes the children to be unable to participate in developmentally appropriate typical preschool activities.

School districts are required by law to ensure that a developmentally appropriate ESCE program and services are available. ECSE programs and services ensure that all children with disabilities have a free and appropriate public education (FAPE) that is designed to meet their unique needs and enable them to make progress in acquiring knowledge and skills, improving social relationships, and learning to take action to meet their needs within the general education program.

<https://calecse.org>

School-Age

If someone becomes affected by LHON while in elementary, middle, or high school, it is important to immediately contact their school district. The school district should have a Visual Impairments (VI) or Special Education department who will work with the student and their family, their teacher(s), and the school to develop an Individualized Education Program (IEP) to support and accommodate the affected student.

The educational accommodations for a student affected by LHON can raise financial questions. The California education system provides extensive support to students who are visually impaired through their school district and/or the California Department of Rehabilitation (DOR). The financial costs associated with accommodations necessary for the student to be successful in the school system will generally be absorbed by the school district/DOR. Funding for VI programs within the California school district comes from the DOR and affected students and their families do not have to cover the costs associated with educational accommodations. Keep in mind that it will be necessary for families to provide medical documentation that establishes the student as being legally blind to receive the support and accommodations at no cost.

Students who are visually impaired are provided with a variety of educational options covered by the state including but not limited to, general education classes with itinerant VI teacher(s), appropriate reading material that meets their individual needs (i.e. Braille, tactile materials, recorded books, large print), and more.

Affected students are able to receive: Orientation and Mobility (O&M) training to develop safe travel skills, an expanded core curriculum, standardized testing assessments to ensure that appropriate grade-level expectations are being met, and assessments of their vision to provide adequate assistive technology and the training associated. If it is determined the student needs specific assistive technology such as a CCTV, ZoomText, JAWS, Braille Note, and more, the school district will cover the costs associated with the technology. As the equipment evolves and upgrades become available, the student will be eligible to receive the updated/upgraded equipment and tools.

Staff who belong to the VI/Special Education department in the school district (administrators, teachers, and support staff) are appropriately credentialed to make sure that the student's visual impairment needs are met and those appropriate accommodations are available for the student to excel. VI staff are also responsible for ensuring that the CA Braille reading and math standards are met by the student.

Higher Education

If someone is affected at a college-age or beyond and seeks to continue higher education, it is important to establish a relationship with your local DOR and the Disability/Accessibility center at your campus. Most colleges and universities offer low vision assistance and resources such as notetakers and priority registration, as well as other support services.

The first step to request services and support from the CA DOR is to complete and sign the Vocational Rehabilitation Services Application and provide the DOR with any pertinent information to begin the assessment which will determine eligibility and priority status. The Blind Field Services (BFS) department at DOR and its staff work with blind or visually impaired persons to obtain educational and employment opportunities. The services and support that BFS provides to affected individuals is unique and tailored to meet the individual's specific needs. In order to begin an educational path supported by the DOR/BFS, the affected

individual must begin a relationship with their assigned case manager after their application has been approved. The individual's case manager will work closely with the affected individual to determine what accommodations are necessary to receive educational support. The affected individual will share their higher education goals with their case manager to best determine the support and services they will need from DOR to become academically successful.

First, the case manager and affected individual will work together to determine what assistive technology and equipment are necessary for academic success. Based upon application approval and household income, the amount for shared costs for equipment will be provided for affected individuals who require assistive technology for educational purposes (i.e. CCTV, laptop, Senseview, accessibility software, and more). Regardless of household income, training for necessary assistive technology and vocational training is provided.

Further educational support from the DOR ranges from tuition support to textbook fee assistance, and the shared cost amount is determined based on the individual's household income. It is imperative to establish a relationship with the DOR as quickly as possible as there may be a waiting list for some types of support that are necessary for educational success.

The support that the DOR/BFS can provide varies from student to student based on their educational needs, goals, and financial status. It is crucial to develop a relationship with the assigned case manager to be aware of the financial support an affected individual is able to receive.

For those interested in higher education, it should be noted that there are scholarship opportunities available to those with visual impairments. Some are listed here: www.lhon.org/living-with-lhon

Student Loan Forgiveness

A Total and Permanent Discharge (TPD) relieves you from having to repay a William D. Ford Federal Direct Loan (Direct Loan) Program loan, Federal Family Education Loan (FFEL) Program loan, and/or Federal Perkins Loan (Perkins Loan) Program loan, or complete a TEACH Grant service obligation, on the basis of your total and permanent disability. Before your federal student loans or TEACH Grant service obligation can be discharged, you must provide information to the Department of Education, Federal Student Aid Department, to show that you are

totally and permanently disabled. The Department will evaluate the information and determine if you qualify for a TPD discharge.

If you think you might qualify and want to apply for a TPD discharge, you must complete a TPD discharge application and gather supporting documentation on your disability. Contact the Department to apply, either by phone: 888.303.7818 or by email: DisabilityInformation@Nelnet.net . If you want to start your application online, go to: www.secure.disabilitydischarge.com/registration .

If the Department approves your TPD discharge request, they will notify you and the holders of your loans and/or TEACH Grant service obligation of the approval. They will also instruct the loan holders to return any loan payments received after your disability date to the person who made the payments. Your “disability date” is the date they received the documentation of your SSA notice of award for SSDI or SSI benefits, or the date the physician signed your discharge application, depending on the type of documentation you provided to show that you are totally and permanently disabled.

After being notified that the Department has approved your discharge request, your loan holders will transfer your loans and/or TEACH Grant service obligation to the Department for discharge. You will then be subject to a 3-year post-discharge monitoring period that begins on the date the discharge is approved. There are requirements that you must meet during the post-discharge monitoring period.

Note: The Department will reinstate your obligation to repay your discharged loans or complete your discharged TEACH Grant service obligation if at any time during the 3-year monitoring period you do not meet the requirements of the post-discharge monitoring period.

Scholarships

For more information about educational resources and scholarships, visit the LHON website.

www.lhon.org/living-with-lhon

EMPLOYMENT

Employee Assistance Programs

Many employers offer an Employee Assistance Program (EAP) that will include several visits to a mental health professional at no cost. Onset of LHON vision loss can have a significant impact on the mental health of the individual affected and their loved ones. An EAP is an opportunity to try working with a mental health professional at no charge. Additional access to a therapist or counselor may be available through your health insurance, or at your local non-profit agency serving the blind and visually impaired.

Disability Rights

The Americans with Disabilities Act of 1990 (“ADA”) is federal legislation designed to counteract bias and protect the rights of the disabled in the workplace. The ADA prohibits employers from discriminating against qualified individuals with disabilities. A disability is defined broadly as any mental or physical impairment that limits at least one major life function.

Workers are deemed to be qualified to perform a job under the ADA, if they meet the educational and other requirements for the job and they can perform the job duties with or without reasonable accommodations.

Job Accommodation Network

The Job Accommodation Network (JAN) is a leading source of free, expert, and confidential guidance on workplace accommodations and disability employment issues.

JAN’s consultants offer one-on-one guidance on workplace accommodations, the Americans with Disabilities Act (ADA) and related legislation, and self-employment and entrepreneurship options for people with disabilities. Assistance is available both over the phone and online. JAN provides individualized consultation to assist:

- Individuals with medical conditions and disabilities seeking information about job accommodation solutions, employment rights under the ADA, and self-employment and entrepreneurship opportunities.

- Family members and rehabilitation, medical, educational, and other professionals in their effort to support successful employment outcomes for individuals with medical conditions and disabilities.
- Employers and their representatives seeking guidance on practical ways to engage in the interactive process, provide job accommodation solutions, and comply with Title I of the ADA.

www.askjan.org

TRANSPORTATION

Discounted Public Transportation

In many municipalities, a rider with a qualifying disability such as legal blindness can apply for a discounted regional transportation fare card which can be used on buses, subways, streetcars or ferries, depending on local rules. In most cases, you can load a cash value on the card which will be deducted automatically upon usage. To apply for a discounted transit card, contact your local transit authority. You will usually need to fill out a form and have it signed by your doctor.

Paratransit

Paratransit is a transportation service for individuals with disabilities who are unable to use public transportation services. A transit agency must provide paratransit service within 3/4 of a mile of a bus route or rail station. This service must be available on the same days and at the same hours as regular transit services. You may be charged an increased fare for paratransit services, but this fare cannot be more than double the regular fare.

You are eligible for paratransit service if you are unable to use public transit because of your disability. Demonstrating legal blindness is usually adequate to establish eligibility. Contact your local transit agency to request access to your local paratransit service. The transit agency may ask you to support your request for paratransit services with a letter from your doctor.

Once approved, you can schedule trips by following your transit agency's scheduling process. Transit agencies are required to offer next day service, and must agree to pick you up within an hour of the time that you requested.

Disabled Person Parking Placard

A qualified permanently disabled person may obtain a Disabled Person (DP) parking placard for no fee. Placards can be moved from one vehicle to another, making them a good option for someone affected by LHON who rides in various cars. With a placard, you can park in an on-street metered parking space at no charge, along with other privileges. The placard is valid for two years and expires on June 30 of every odd-numbered year.

To apply, complete and sign an Application for Disabled Person Placard or Plates: www.dmv.ca.gov/portal/uploads/2020/06/reg195.pdf.

Have a licensed physician, surgeon, chiropractor, optometrist, physician assistant, or nurse practitioner that has knowledge of the disease and/or disability complete and sign the Medical Provider's Certification of Disability section and mail to the address on the form.

Ridesharing Services

The two largest ridesharing services are Uber (www.uber.com) and Lyft (www.lyft.com). Both utilize software and smartphone technology to assist visually impaired riders to get from place to place. Both services offer: cashless options to simplify the payment process, reducing the need for riders to worry about counting out cash or exchanging bills with a driver; on-demand transportation so riders no longer have to pre-arrange trips through dispatchers or paratransit options; upfront pricing so riders know the cost of their trip before requesting the ride; the ability to share the rider's ETA and location with friends or family members; and service animal policies which require drivers to comply with all applicable laws regarding the transportation of service animals.

Additionally, rideshare companies have been partnering with the National Federation of the Blind (NFB) and Lighthouse for the Blind to increase awareness of blind passengers' rights, advocate for effective public policies, and expand transportation options for passengers who are blind or have low vision. They are hoping to make their apps more accessible and inclusive.

Air Travel

People with visual impairments are protected under the Americans with Disabilities Act (ADA) that all airlines are required to follow, however, specific methods can differ from airline to airline. While airport personnel should always accommodate requests for assistance at the airport itself, making arrangements in advance can help save time, travel headaches and delays.

When making your reservation, contact the airline's disability support desk; they often have a dedicated phone number. Your reservation can be marked to let the ground staff and onboard personnel have all the information they need to facilitate any special arrangements you may require such as transportation to your gate and upon arrival at your destination, as well as assistance regarding

your baggage and ground transportation. This information can also be entered into a reservation online.

Additionally, some airlines' disability support desks can waive seat assignment fees, and/or provide a lower cost fare for a companion you may have traveling with you to provide assistance. Check with your airline to see what specific services they provide.

Miracle Flights

Some people affected by LHON want to travel to a distant location to see a LHON specialist, but find the travel cost prohibitive. One option to consider is Miracle Flights, the nation's leading medical flight charity and one of the only national non-profits. They arrange more than 600 flights every month to medical facilities across the country.

www.miracleflights.org

Amtrak

Amtrak offers a 10% rail fare discount to adult passengers with a disability. Child passengers with a disability are eligible for the everyday 50% child discount plus an additional 10% off the discounted child's fare, regardless of the service on which they travel. Amtrak also offers a 10% discount for persons traveling with a passenger with a disability as a companion. Those designated as a companion must be capable of providing the necessary assistance to the passenger with a disability.

Just select 'Passenger with Disability' or 'Companion' for each passenger as appropriate in Fare Finder at the beginning of your search to receive the applicable discounts.

You must provide written documentation of your disability at the ticket counter and when boarding the train. Acceptable documentation includes transit system ID card for persons with a disability, membership card from a disability organization, letter from a physician, Medicare card, if under 65, or a Disabled/Accessible parking placard issued by a state Department of Motor Vehicles (photocopy is acceptable).

www.amtrak.com/passengers-with-disabilities-discounts

TRAVEL & LEISURE

National Parks Access Pass

The National Parks Access Pass is a free, lifetime pass available to U.S. citizens or permanent residents, regardless of age, who have a permanent disability. It can be used at over 2,000 Federal recreation sites across the nation, including National Parks, National Wildlife Refuges, and many National Forest lands. Discounts offered by the Pass vary widely across the many different types of recreation sites. Pass owners are encouraged to check with sites they plan to visit before obtaining a Pass to verify that their Pass will be accepted. Any time a Pass is used, photo identification will be requested to verify Pass ownership.

The Pass may be obtained at certain federal recreation sites, through the mail, or online. To obtain a Pass you must have identification to verify that you are a U.S. citizen or permanent resident as well as documentation that you have a permanent disability. Showing a State motor vehicle department disability sticker, license plate or placard is not acceptable documentation.

If you apply for an Access Pass at a Federal recreation site, you do NOT need to fill out an application. Upon arrival, the officer will verify your documentation of disability and that you are a U.S. citizen or permanent resident by checking your ID. You will then be issued the Pass. The Pass is free if obtained in person, and there is no processing fee. Before making a trip to obtain a Pass, be sure to contact the site to ensure that they have Passes available.

To obtain an Access Pass through the mail or online, you must complete an application, provide a copy of proof of citizenship or residency, documentation of disability and pay the processing fee. The cost of obtaining an Access Pass through the mail or online is \$10 for application processing (the Pass is free).

<https://store.usgs.gov/access-pass>

State Parks Discount Pass

The state of California provides a pass for persons with permanent disabilities that entitles the bearer to a 50% discount for vehicle day use, family camping, and boat use fees at California State Park operated units. The lifetime pass costs \$3.50.

<https://www.parks.ca.gov>

Audiobooks and Periodicals

Braille and Audio Reading Download

Braille and Audio Reading Download (BARD) is a free online service run by The National Library Service for the Blind and Print Disabled (NLS) that allows you to download books and magazines instantly. To use BARD, you must be an NLS patron and fill out an application. Once approved, you can download the BARD mobile app for either IOS or Android at no cost.

www.loc.gov/nls

NFB-Newsline

Anyone who cannot read printed publications due to vision loss is eligible to receive NFB-NEWSLINE; a free audio news service offering access to more than 500 publications, emergency weather alerts, job listings, and more.

www.nfb.org/programs-services/nfb-newsline

Libby by OverDrive

The Libby app is a free downloadable audio book borrowing service that works with any public library using OverDrive. Over 90% of public libraries in North America have OverDrive. To utilize Libby, you need a library card from your local OverDrive-enabled library. Once downloaded, the Libby app works with Windows 10, IOS, or Android. The app can be downloaded from your preferred app store.

www.overdrive.com

Bookshare

Bookshare is an ebook library where members can access a collection of over 1,109,245 titles. It includes books for school, career, and reading pleasure, as well as titles in over 34 languages. Thanks to funding from the U.S. Department of Education, Office of Special Education Programs (OSEP), Bookshare is free for all qualified U.S. students and schools. Qualified individuals who are not students pay a nominal annual fee for their membership. To qualify, you will need to provide a proof of disability form signed by a qualified expert such as an ophthalmologist.

www.bookshare.org/cms/get-started/sign

Sports

There are many ways to save money while participating in sports with LHON vision. For instance, many ski areas provide a free pass to a guide for a visually impaired skier. Check with your local ski area for more information.

Ski for Light is an all-volunteer, non-profit organization whose mission is to teach visually- and mobility-impaired adults the sport of classic cross-country skiing.

www.sfl.org

Facilities like the National Ability Center provide adaptive sports opportunities, often at low/no cost to the vision impaired.

www.discovernac.org

Organizations like the Challenged Athletes Foundation (CAF) provide grants to athletes with any disability including vision loss to support their athletic activities.

www.challengedathletes.org

A good source of information on sports that may be available in your area is the United States Association of Blind Athletes.

www.usaba.org

Fishing Licenses

In California, fishing licenses are free to the blind. Your first Free Sport Fishing License must be obtained from the CDFW License and Revenue Branch. Subsequent licenses may be obtained from any license agent.

<https://wildlife.ca.gov/Licensing/Fishing#44521417-free--reduced-fee>

Theatre Discounts

Many theatres in California offer discounts and often special seating for the blind. Many also offer special performances with a live Audio Describer. Check with the theatres in your area.

ASSISTIVE TECHNOLOGY

Braille and Talking Book Library Assistive Technology Lending Program

The Braille and Talking Book Library (BTBL) of the California State Library System offers the following assistive technology devices free of charge to eligible patrons.

The HumanWare Explore 5 is a compact and lightweight device with a 5-inch LCD screen, a camera, an image storage gallery, large tactile keys, and a retractable handle. The Explore 5 has a magnification range between 2X to 22X. This handheld magnifier can connect to another external display screen, like a TV or computer monitor, to enlarge text or images. Loan period: one-year; renewable

The Orbic Speed Mobile Hotspot is an Internet access tool. The device has a default 2.4 Ghz Wi-Fi setting and will support up to five Wi-Fi enabled devices, with unlimited data. Patrons requesting a Wi-Fi hotspot must consent to the CSL Wi-Fi Agreement. Loan period: one-year; renewable

HumanWare's Victor Reader Stream 2 is a handheld audio player. Users can listen to books, magazines, newspapers, Internet radio, music, and podcasts, using online or offline options. The Victor Reader Stream can directly connect to the following libraries: NFB Newslines, Bookshare, and NLS BARD. Patrons must have a valid email address and an active BARD account prior to borrowing this device. Loan period: one-year; renewable.

<https://www.library.ca.gov/btbl/assistive-technology>

Aira

Aira delivers instant access to visual information. Aira's trained, professional agents remotely assist people who are blind or low vision with virtually any task, all without a sighted assistant nearby. Through an app on your smartphone, you can connect with a trained Aira agent. Pick the plan that makes the most sense for you, sign up in a couple of minutes, and download the Aira app to your smartphone. Access agents are available on-demand for almost any task, take advantage of rideshare integration to get you where you need to be, and use one of the ever-growing list of free Aira Access offers to save you money while doing

it. To discover all available free Aira Access offers, just tap on the “Search & Apply a Free Offer” button on the Home screen of your Aira app. Aira Access currently comes in three forms:

- Limited and on-going promotions that provide free access to Aira agents, such as the Intuit QuickBooks Small Business Owners promotion.
- Products free to use for tasks that involve using certain products like Vispero’s JAWS screen reader.
- Locations free to use while in a growing number of locations like Wegmans, Walgreens, AT&T stores, airports, and federal buildings.

Aira also offers a free option to anyone who has an Aira account (regardless if they’re on a plan or not) and resides in a country where Aira provides full service (USA, Canada, UK, Australia, and New Zealand). People without a monthly subscription receive one free call every twenty-four hours and people with a plan receive one free call every four hours.

www.aira.io/free-access

Be My Eyes

Be My Eyes is a free app that connects blind and low-vision people with sighted volunteers and company representatives for visual assistance through a live video call. It works similarly to Aira. You connect via either an IOS or an Android app on your phone. During the call, you and a volunteer can communicate directly and solve a problem. The volunteer can help guide which direction to point your camera and what to focus on. A blind or a low vision user may need help with anything from checking expiration dates, distinguishing colors, reading instructions or navigating new surroundings.

www.bemyeyes.com

Seeing AI

Seeing AI is a free app developed by Microsoft that helps people with vision impairment convert visual info into audio. Optimized for use with the iPhone’s VoiceOver setting, the app enables you to recognize:

- Short Text – Speaks text as soon as it appears in front of the camera

- Documents - Provides audio guidance to capture a printed page, and recognizes the text, along with its original formatting
- Products - Scans barcodes, using audio beeps to guide you, allowing you to hear the name, and package information when available
- People - Saves people's faces so you can recognize them, and get an estimate of their age, gender, and emotions
- Currency - Recognizes currency
- Color - Identifies color
- Handwriting - Reads handwritten text like in greeting cards
- Photo browsing experience - Describes photos on your phone

www.SeeingAI.com

Apple Pay

Once set up, Apple Pay is easy and works with your Apple devices. You can make contactless, secure purchases in stores, apps, and on the web. You can also send and receive money from friends and family. Apple Pay is safe, helping you avoid touching buttons or exchanging cash. For many people with low vision, it is often simpler and more secure than using a physical card. Apple Pay can be used at any store that accepts tap-to-pay, and at restaurants, vending machines, trains and taxis.

Computers for the Blind

CFTB is a non-profit 501(c)(3) organization located in Richardson, Texas, devoted to providing refurbished computers with assistive technology to persons who are blind or visually impaired, at very low cost. There are no income or age requirements. The processing fee for a desktop or laptop with JAWS or ZoomText installed (as of October 2020) ranges from \$130 to \$185. Shipping is free in the US. Certain upgrades are available, and details are on this fact sheet:

www.computersfortheblind.org/src/documents/CFTBFactSheet.pdf

For more information: www.computersfortheblind.org

TAX TIPS

Several aspects of federal tax law apply specifically to individuals considered to be legally blind (vision is 20/200 or less in the best eye). Some of those deductions are described below, but check with the IRS or your local tax preparer for comprehensive information.

Deduction for the Legally Blind

Legally blind federal tax filers can claim unique deductions. This translates into a larger tax break, allowing you to subtract a bigger standard tax deduction from your adjusted gross income. Married filers also benefit from this deduction when their spouse is visually impaired. If you're blind and over age 65, your savings increase.

Medical Deductions for the Blind

The law allows you to deduct what you spend to prevent, diagnose or treat illness, as well as any costs related to your blindness or visual impairment. As with any taxpayer, the total of both types of medical expenses must be more than 10% of your adjusted gross income before you can claim a deduction.

Transportation to and from a doctor's office, prescriptions, insurance premiums and tests are examples of accepted medical deduction expenses as are disability-associated items such as Braille magazines and books (costs that exceed regular print versions), Braille printer, eyeglasses, eye exams, eye surgery, Guide dog and all related costs, and home modifications.

State Property Tax Postponement Program

The State Controller's Property Tax Postponement Program allows homeowners who are blind to defer current-year property taxes on their principal residence if they meet certain criteria, including at least 40 percent equity in the home and an annual household income of \$49,017 or less (among other requirements). The deferment of property taxes is secured by a lien against the property which must eventually be repaid.

www.sdarcc.gov

Impairment-Related Work Expenses

You may require special equipment or accommodations as an employee or self-employed individual. The tax code allows you to subtract expenses for things you must have in order to work. Called impairment-related work expenses, they appear as unreimbursed employee expenses on the Schedule A form used for itemizing.

Minimum requirements for the dollar amount do not apply to blind filers. Impairment-related work expenses you might have, provided you don't count them under medical expenses, include the following: computer attachments for Braille display and typing, electronic visual aids, high-speed Internet connection, modifications to your home, software that provides synthetic voice description, and reader services.

Tax Preparation Assistance

Blind or low vision people are eligible for tax preparation assistance from their local IRS office, or through the Volunteer Income Tax Assistance Program (VITA) sponsored by the IRS. Taxpayers can find a nearby IRS office location by calling 1-800-906-9887.

MISCELLANEOUS

Avoiding Unnecessary Medical Care

The diagnostic odyssey for LHON can be extremely expensive, including many tests to rule out other, more common causes of sudden vision loss. Many individuals have spent thousands of dollars on tests and treatments for diseases they did not have (Brain Tumor, Optic Neuritis, MS, NMO, etc.). They and their loved ones have lost time from work for these appointments and have spent money traveling to a range of specialists trying to get the correct diagnosis. If LHON vision loss begins when an individual knows they carry a LHON mutation, they can avoid all of these costs, and go directly to a LHON specialist for care. This is one of many reasons why people in the LHON community tell their maternal relatives about LHON. While it can be difficult information to share, there can be great value. There are several videos and links in the Genealogy section of the LHON.org website that can help in identifying maternal relatives and preparing to share the information. www.LHON.org/living-with-LHON

Since there are no approved treatments for LHON, patients and their families can be vulnerable to unproven, experimental and expensive "treatments". It's important to avoid clinics that claim to offer "clinical trials" that require payment by the patient to participate. Legitimate trials will not require patient payment.

CalABLE

CalABLE is a savings and investment plan offered by the State of California to individuals with disabilities. You can pay for a range of qualified disability expenses (including basic living expenses, health and wellness, housing, financial management, transportation, education and training, and assistive technology) with your optional CalABLE Visa Prepaid Card. Earnings grow free from federal and California state taxes, and generally, funds in a CalABLE account are disregarded when determining eligibility for certain means-tested benefits programs such as Medicaid and Supplemental Security Income (SSI).

CalABLE accounts are available to eligible U.S. citizens and legal residents, regardless of state residency. An "Eligible Individual" is someone who developed the onset of their disability before age 26 and is entitled to benefits like Supplemental Security Income (SSI) or Social Security Disability Insurance (SSDI) based on blindness or disability or self-certifies that they have a condition listed

on the Social Security Administration's List of Compassionate Allowances Conditions and have a signed qualifying disability diagnosis from a qualified physician.

The enrollment process is entirely online. You will not need to produce a copy of your diagnosis to open a CalABLE account. However, a record of your eligibility or diagnosis must be readily available for verification. www.calable.ca.gov

General Financial Support

Many in the LHON community have been creative in finding financial support. Local service organizations are often willing to assist those in need, in particular Lion's Clubs which have a specific mission to serve those with vision loss. College fraternities and sororities often do fundraising and are willing to provide support, especially the Delta Gamma (DG) sorority whose philanthropy is Service for Sight. GoFundMe.com is a fundraising platform on which individuals can describe their financial hardship or need, then share the link with family and friends to crowdsource donations.

Genetic Testing

There are several ways to make LHON genetic testing cost effective:

Obligate Carrier/On the Maternal Bloodline

It's first helpful to understand the genetic transmission of a LHON mutation. LHON is maternally inherited, and a woman who carries a LHON mutation passes that mutation to all her children. If someone on your maternal bloodline has had genetic testing done and has a confirmed diagnosis of their LHON mutation, you can reasonably assume that you're an "obligate carrier." This means that based on genetics, you carry the same LHON mutation. You can presume you carry that LHON mutation without doing any genetic testing, which is the least expensive option. Also, there are no test results in your medical records that could impact your future insurance choices.

If you're an obligate carrier and would prefer to have your own genetic testing done to confirm your genetic status, you can save money by testing for just the specific mutation in your family. Most LHON genetic testing is a panel that tests for multiple LHON mutations at one time. However, if you have a copy of your

maternal relative's LHON genetic test results, you can get testing done for that single, targeted mutation. The cost is far less than the broader panel test.

First in Family

If you're the first in your extended maternal family to become affected by LHON and/or to get genetic testing done, there are ways to limit the cost, including the following:

- The Carver Lab at the University of Iowa is a non-profit lab, so the cost of a LHON panel test is currently \$140; much lower than at for-profit labs. Note that they batch their testing, so the turnaround time is slower than other labs. www.CarverLab.org
- Athena Diagnostics offers the Athena Alliance Program. This is a financial assistance program for those with low income. www.AthenaDiagnostics.com
- If you're in the SF Bay Area, the Little Zebra Fund offers financial support to those needing assistance with the cost of genetic testing in some instances. www.LittleZebraFund.org

This document is intended as a general guide only. It was developed by LHON volunteers and is subject to change. It does not purport to provide legal, financial or tax guidance. You should check with each listed provider and your own advisors for your specific situation.