
A Guide to Navigating LHON with Money in Mind

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

June 2024

Purpose

Individuals who carry an 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 Michigan LHON community become familiar with resources that can limit negative financial impacts. While designed for the LHON community, some of the information may be of value to others with vision loss. 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.

Table of Contents

TRAINING & TECHNICAL RESOURCES	5
Bureau of Services for Blind Persons Training Center	5
Bureau of Services for Blind Persons Vocational Rehabilitation Program	5
Business Enterprise Program	6
Independent Living Services for Seniors	6
The Department of Veterans Affairs – Visual Impairment Services Team	6
Greater Detroit Agency for the Blind and Visually Impaired	7
Hadley	7
Michigan Council of the Blind and Visually Impaired	8
National Federation of the Blind of Michigan	8
VisionAware	8
DISABILITY INSURANCE	9
Family Medical Leave	9
Long-Term Disability Insurance	9
SOCIAL SECURITY	11
Social Security Disability Insurance	11
Supplemental Security Income	12
Employment Supports	13
MEDICAL INSURANCE	14
Medicare	14
Medicaid Information for Aged, Blind, or Disabled – Michigan	14
Medicare Buy-In Program - Michigan	15
EDUCATION	17
Early Childhood	17
School Age	17
Pre-Employment Transition Services	18
Assistive Technology and Accessible Education Materials Center	18
Michigan Alliance for Families	18
Michigan Department of Education - Low Incidence Outreach	19
Higher Education	19
Student Loan Forgiveness	19
Youth Low Vision Services	20
Scholarships	21
EMPLOYMENT	22
Employment Assistance Programs	22
Disability Rights	22
Job Accommodation Network	22
TRANSPORTATION	24
Discounted Public Transportation	24

Paratransit	24
Disability Parking Placard	24
Ridesharing Services	25
Air Travel	25
Miracle Flights	26
Amtrak	26
TRAVEL & LEISURE	27
National Parks Access Pass	27
<i>Audiobooks and Periodicals</i>	27
Braille and Audio Reading Download	28
NFB-Newsline	28
Libby by OverDrive	28
Bookshare	28
Sports	29
Fishing License	30
Theatre Discounts	30
ASSISTIVE TECHNOLOGY	31
Michigan Assistive Technology Program	31
Assistive Technology of Michigan	31
Aira	31
Be My Eyes	32
Seeing AI	32
Apple Pay	32
Computers for the Blind	33
TAX TIPS	34
Deduction for the Legally Blind	34
Medical Deductions for the Blind	34
Impairment-Related Work Expenses	34
Tax Preparation Assistance	35
MISCELLANEOUS	36
Low-Cost Grocery Delivery	36
Leader Dogs for the Blind	36
Ohio Ophthalmological Society	36
Avoiding Unnecessary Medical Care	36
General Financial Support	37
<i>Genetic Testing</i>	37
Obligate Carrier/On the Maternal Bloodline	37
First in Family	38

TRAINING & TECHNICAL RESOURCES

Bureau of Services for Blind Persons Training Center

The Bureau of Services for Blind Persons Training Center (BSBPTC) is a comprehensive residential rehabilitation training facility in Michigan specialized in assisting youth and adults who are blind or have low vision. BSBPTC works to provide customized training and employment services to assist participants and businesses in addressing challenges that may pose barriers to their goals and objectives. Participants' skill levels are assessed by professional rehabilitation professionals, and instruction is provided in adaptive low vision and non-visual techniques in response to individual needs. BSBTC offers classes in a wide variety of subjects, including but not limited to: adaptive kitchen skills, adaptive technology, Braille, job seeking skills, medication management and health education, personal finance, and personal management. Participants must be fourteen years or older and have a referral from a BSBP Field Counselor or from Michigan Rehabilitation Services.

<https://www.michigan.gov/leo/bureaus-agencies/bureau-of-services-for-blind-persons/bsbp-training-center>

Bureau of Services for Blind Persons Vocational Rehabilitation Program

The Bureau of Services for Blind Persons (BSBP) Vocational Rehabilitation (VR) Program provides vocational rehabilitation services to people who are legally blind or have low vision. Vocational services are designed around each individual's unique strengths, resources, priorities, and abilities, as well as the local labor market. The VR program prepares individuals for competitive integrated employment. It is the goal of the BSBP VR program that each client becomes economically independent.

Services Provided:

- Eligibility determination and priority for services
- Vocational rehabilitation and independent living needs
- Vocational rehabilitation counseling and services
- Referral to other statewide workforce development centers and resources that support competitive integrated employment

<https://www.michigan.gov/leo/bureaus-agencies/bureau-of-services-for-blind-persons/bsbp-vocational-rehabilitation-services>

Business Enterprise Program

The Michigan Bureau of Services for Blind Persons provides the Business Enterprise Program to blind and low vision individuals with opportunities for employment, as well as options to increase their economic opportunities. These opportunities are provided through the establishment of businesses managed by blind people. The goal of the BEP is to establish upward mobility and economic independence for blind and low vision individuals.

<https://www.michigan.gov/leo/bureaus-agencies/bureau-of-services-for-blind-persons/business-enterprise-program>

Independent Living Services for Seniors

The Senior Blind Program or Independent Living Program (IL) of Michigan's Bureau of Services for Blind Persons is a federal-state partnership providing services to Michigan residents ages fifty-five and older who are blind or have low vision. Eligible program participants are individuals whose vision impairment makes it difficult for them to attain competitive employment but for whom goals related to independent living are feasible.

Services Include:

- Information and Referral
- Rehabilitation teaching services
- Orientation and Mobility
- Low-vision services
- Adapted aids and appliances
- Daily Living Skills, leisure activities, and counseling
- Braille and other communication methods
- Peer support groups

<https://www.michigan.gov/leo/bureaus-agencies/bureau-of-services-for-blind-persons/independent-living-services-for-seniors>

The Department of Veterans Affairs – Visual Impairment Services Team

The Visual Impairment Services Team (VIST) is a group of allied health care professionals dedicated to connecting vision impaired veterans with a variety of

services available within the VA. The VA Ann Arbor Healthcare System healthcare professionals work to assist veterans whose vision loss impacts their daily living. VIST also aids veterans and their families in coping with the functional and emotional issues associated with vision loss. VIST aims to identify and inform eligible veterans about services and benefits, to ensure that healthcare and rehabilitation services to these veterans are made available and to help them cope with vision loss.

Services Offered:

- VIST Review - Yearly examination that assesses the veteran's current adjustment to sight loss, as well as other sensory and health conditions. Based on the VIST review, veterans may be referred for training and other services to help address their needs.
- Benefit reviews
- Support Groups
- Community Activities
- Training for use of low vision devices including magnifiers, large print and talking computers, adaptive technologies, canes, and watches

<https://www.rehab.va.gov/blindrehab>

Greater Detroit Agency for the Blind and Visually Impaired

GDABVI provides a variety of direct services for individuals who are blind or have low vision to increase self-reliance and productivity. Their training courses focus on independence and include Orientation & Mobility services, Activities of Daily Living, and Technology training. Their organization also hosts several socialization and education events, including a regular support group, quarterly outings, and a speaker series. An accessible intake form is available at their website to request access to any of their services. Certain services, such as rehabilitation teaching, are limited to the seven counties of southeast Michigan.

<https://www.lifebeyondsight.org/services>

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>

Michigan Council of the Blind and Visually Impaired

The Michigan Council of the Blind and Visually Impaired seeks to promote cultural, social, and personal growth, as well as understanding toward progress, dignity, and equality in issues related to blindness and visual impairment. Chapters and members serve as support groups and resource providers.

<https://www.michigancounciloftheblind.org>

National Federation of the Blind of Michigan

The National Federation of the Blind (NFB) is the oldest and largest nationwide organization of blind Americans. Founded in 1940 and headquartered in Baltimore, the NFB consists of affiliates, chapters, and divisions in all 50 states. Through its network of blind and low vision members, it coordinates many programs, services, and resources, providing information and support to children and adults. It offers training and career mentoring, as well as scholarships and awards. Additionally, the NFB sponsors the Free White Cane Program (<https://nfb.org/programs-services/free-white-cane-program>) where any blind or low vision individual in the fifty states, the District of Columbia, or Puerto Rico can request a cane for their personal use. Requests can be made as often as every six months.

<https://nfbmi.org>

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>

DISABILITY INSURANCE

Family Medical Leave

While the Michigan Family Medical Leave Act, eligible employees are allowed up to 12 work weeks of absence in any twelve months if they are under care for a serious health condition or are caring for a family member with a serious health condition.

Employees must apply for FMLA if they will be off work for 5 or more days due to a serious health condition. Though FMLA is unpaid, employees may use leave credits to receive pay during time off. In this instance, sick leave credits must be used prior to use of other types of leave credits. While under payroll, individuals on FMLA must continue payment of their health insurance premiums. Once off payroll, FMLA will continue employee's healthcare insurance, but employees must pay back premiums once they are returned to payroll. Individuals who do not qualify for FMLA may qualify for non-FMLA leave under their specific collective bargaining agreements or Civil Service Rules. To find out if you qualify for FMLA, contact the Michigan Disability Management Office at 877-443-6362, option 2, or check www.dol.gov/whd/fmla.

<https://www.michigan.gov/mdcs/disability-gateway/dmo-home/loa/medical-leave>

Long-Term Disability Insurance

Long-term disability (LTD) insurance is a private insurance policy that protects an employee from loss of income if he or she is unable to work due to illness, injury, or accident for a long period of time. LTD insurance ensures that an employee will still receive a percentage of their income if they cannot work for an extended period. It 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 to purchase an individual LTD plan.

Some employers, if they do not provide LTD insurance, will develop a relationship with an LTD insurance company to offer 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 benefits usually begin when short-term disability insurance 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 the employee paid premiums themselves are on an after-tax basis, are usually not taxable income.

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 help navigate 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 the employee to take any job they are capable of doing. LTD payments to the employee, in some policies, have a defined period. Others pay an employee until he or she is 65 years old.

Consider your health history, your family's history of LHON, and any other diseases to determine 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 has to 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 an 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 qualification is based on your resources and 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 pay a supplemental benefit to eligible persons in addition to their federal benefits.

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

MEDICAL INSURANCE

Medicare

Medicare is a national health insurance program administered by the Centers for Medicare and Medicaid Services (CMS). If you are 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

Medicaid Information for Aged, Blind, or Disabled – Michigan

To qualify for Medicaid (Medical Assistance) in Michigan, an individual must be aged 65 or older, be blind, disabled, formerly blind or disabled, or otherwise entitled to Medicare. Medicaid eligibility for children under 19, parents or caretakers of children, pregnant or recently pregnant women, former foster children, MOMS, MICHild, Flint Water Group, and Healthy Michigan Plan is based on Modified Adjusted Gross Income (MAGI) methodology.

<https://dhhs.michigan.gov/olmweb/ex/BP/Public/BEM/105.pdf>

Medicare Buy-In Program - Michigan

Medicare Buy-In program, also known as the Medicare Savings Program, will help to pay premiums for Medicare. If an individual qualifies for the Medicare Buy-In, the state of Michigan will pay Medicare premiums for Medicare Part A (Hospital Insurance) and Medicare Part B (Medical Insurance). In some cases, Medicare Buy-In will pay for an individual's deductibles, coinsurance, and copayment if a recipient meets certain criteria.

There are four Medicare Saving Programs:

- Qualified Medicare Beneficiary (QMB)
- Specified Low-Income Medicare Beneficiary (SLMB)
- Qualifying Individual (QI)
- Qualified Disabled and Working Individuals (QDWI)

If a beneficiary qualifies for QMB, SLMB, or QI, they automatically qualify for extra help paying the costs of Medicare prescription drug coverage.

The Social Security Administration (SSA) determines if a beneficiary should be enrolled in Medicare Part A. Everyone who is 65 years old and has lived in the United States for five years qualifies for Medicare Part B. Beneficiaries must enroll in Medicare at the age of 65 to avoid a 10% penalty on their premiums. If a beneficiary qualifies for both Medicare and Medicaid they must enroll in Medicare at the time he or she becomes Medicare eligible. To enroll in Medicare, beneficiaries must contact the SSA.

The Michigan Department of Health and Human Services (MDHHS) determines Medicaid eligibility by computing a recipient's household income and budget. When a recipient is found to be eligible for Medicaid and Medicare the Medicare Buy-In Unit will pay the Medicare premiums. Beneficiaries may apply for this service through MDHHS.

Websites that provide more information:

- Michigan Department of Health and Human Services (MDHHS): <http://www.michigan.gov/mdhhs/>
- Centers for Medicare and Medicaid Services (CMS): <http://www.cms.gov/>
- Social Security Administration (SSA): <http://www.ssa.gov/>

- Michigan Medicare/Medicaid Assistance Program (MMAP):
<http://www.mmapinc.org/>
- Official U.S. Government Site for Medicare: <http://www.medicare.gov/>
- For beneficiaries with Medicare Buy-In questions please contact the Beneficiary Hotline: (800) 642-3195
For providers with Medicare Buy-In questions please contact the Provider Service Help Line: (800) 292-2550

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.

School Age

If someone becomes affected by LHON while in elementary, middle, or high school, it is important to contact their school district immediately. A discussion with the school principal, or Section 504 coordinator at the school district, is often the best first step to address concerns.

Section 504 of the Rehabilitation Act of 1973, commonly called “Section 504,” is a federal law that protects students from discrimination based on disability. This law applies to all programs and activities that receive funding from the federal government, including Michigan public schools.

Under Section 504, students with disabilities are entitled to accommodations, aids, and services to access and benefit from education. Section 504 requires that public schools provide a “free appropriate public education” to every student with a disability, regardless of the nature or severity of the disability. A counselor or coordinator works with the student and their family, teacher(s), and the school to develop an Individualized Education Program (IEP) to support and accommodate the student’s needs.

For detailed information on Section 504, please see the Parent and Educator Resource Guide to Section 504 in Public Elementary and Secondary Schools:

<https://www2.ed.gov/about/offices/list/ocr/docs/504-resource-guide-201612.pdf>

Pre-Employment Transition Services

The Pre-Employment Transition Service is offered through the Michigan Bureau of Services for Blind Persons and seeks to provide services for students ages fourteen years or older to transition successfully from high school to postsecondary education or employment. The program utilizes coordination between a BSBP Professional, the student's parent or guardian, a teacher consultant, a social worker, and a Special Education Director to prepare an individualized education program (IEP) for the student. During the student's IEP meeting, potentially eligible students may be referred to BSBP for Pre-Employment Transition Services at which time an application for services can be completed.

<https://www.michigan.gov/leo/bureaus-agencies/bureau-of-services-for-blind-persons/pre-employment-transition-services>

Assistive Technology and Accessible Education Materials Center

ATAEM assists local educational institutions in providing accessible instructional materials for students with blindness and visual impairments. Materials include Braille and large print textbooks, audiobooks, text-to-speech technologies, screen readers, and speech recognition technologies. On behalf of the Ohio Department of Education, ATAEM also conducts the Federal Quota Registration of Blind Students, which registers blind students to be eligible to qualify for federal funds to receive accessible instructional materials. Requests for materials may be placed at ATAEM's website.

<https://ataem.org/who-needs-aem>

Michigan Alliance for Families

Michigan Alliance for Families provides information and support for families who have children and young adults eligible to receive special education services. Their website is a useful resource to consult to find Michigan-specific educational programs and services for students with visual impairment. They also provide in-depth information on important considerations for formulating a student's IEP, providing a detailed outline of the process and relevant recommendations.

<https://www.michiganallianceforfamilies.org>

<https://www.michiganallianceforfamilies.org/iep>

Michigan Department of Education - Low Incidence Outreach

MDE-LIO provides support, resources, and training to parents and educators serving students who are blind or visually impaired. Their services include:

- Workshops and events for families and educators
- Braille, large print, and digital books for students
- American Printing House for the Blind (APH) Federal Quota products and textbooks
- Professional development materials and guides for educators

MDE-LIO replaces the previously operating Michigan School for the Blind. Their goal remains to provide resources and training to parents and educators of the blind and visually impaired, seeking to ensure equal access to a quality education for those with vision disabilities.

<https://mdelio.org>

Higher Education

If someone becomes affected at college-age or beyond and seeks to continue higher education, it's important to establish a relationship with the disability/accessibility center on campus. Most colleges and universities offer low-vision assistance and resources such as notetakers and priority registration, as well as other support services.

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, based on 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.

Youth Low Vision Services

The Michigan Bureau of Services for Blind Persons offers Youth Low Vision (YLV) Services for students to fully utilize their residual vision. The YLV program is available to assist currently enrolled students or those participating in a qualified special education program such as home learning, alternative school, or online learning to utilize their residual vision in the classroom and other activities with peers. The YLV program coordinates with the Intermediate School District (ISD) and Bureau of Services for Blind Persons (BSBP). The BSBP provides low vision assessments and a maximum of two wearable low vision devices prescribed by a low vision practitioner for children ages birth to thirteen. Eligible children must

have visual acuities of 20/70 or less in their best eye with correction or a visual field loss of forty degrees or less in their best eye with correction.

<https://www.michigan.gov/leo/bureaus-agencies/bureau-of-services-for-blind-persons/services-for-youth-and-students/youth-low-vision-program>

Scholarships

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

www.lhon.org/living-with-lhon

EMPLOYMENT

Employment 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 for 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 your doctor sign it.

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 have to pay a higher fare for paratransit services, but this fare cannot be more than double the regular fare. You're eligible for paratransit service if you're 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 they must agree to pick you up within an hour of the time that you requested.

Disability Parking Placard

A qualified disabled person may obtain a Disability Parking Placard. Placards can be moved from one vehicle to another, making them a good option for someone affected by LHON who rides in various cars. It allows parking in any space reserved for disabled parking in Michigan, and there is no fee to obtain a placard. Applications for disability placards are available online at <https://www.michigan.gov/sos/all-services/disability-parking-placard>. It is possible to renew a previously issued disability parking placard online, but a new placard must be obtained through a mail-in application or through an office visit.

Proper applications must contain the disabled individual's personal information as well as physician certification of disability.

Mail-in Applications may be sent to:

Michigan Department of State
Internal Services Station
PO Box 30764
Lansing, MI 48918

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 working to make their apps more accessible and inclusive.

Air Travel

People with visual impairments are protected via rules 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 who may be 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 a 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, that 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 photocopy 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://www.nps.gov/subjects/accessibility/interagency-access-pass.htm>

Audiobooks and Periodicals

Braille and Talking Book Library

The Braille and Talking book library, organized by the Bureau of Services for Blind Persons, lends audio and Braille books to Michigan residents unable to comfortably read standard print material. Individuals can apply for access to thousands of books that can be downloaded with BARD or request a digital

talking book player. Books can also be delivered directly on cartridge through the US postal service. The Braille and Talking Book Library is completely free for eligible Michigan residents.

<https://www.michigan.gov/leo/bureaus-agencies/bureau-of-services-for-blind-persons/btbl>

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.

Michigan Blind Athletic Association is a resource to find opportunities to participate in recreational and competitive athletic activities. Their offerings include a youth sports camp, an adult bowling league, and tandem cycling. The MBAA also continues work in educating coaches and physical education instructors to improve their coaching for the visually impaired.

<https://mbaa-mi.com>

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.

<https://msfl.org>

www.sfl.org

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

<http://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 License

Michigan residents who are legally blind are eligible to be issued a discounted state fishing license.

<https://www.michigan.gov/dnr/things-to-do/fishing/license-info>

Theatre Discounts

Many theatres throughout the country 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

Michigan Assistive Technology Program

An initiative housed within the Michigan Disability Rights Coalition (MATP), is a federally funded program that aims to increase access to assistive technology for individuals with disabilities. Their services include a no-cost demonstration of assistive technology, where staff provide a hands-on demo of assistive technology devices. They also provide assistive technology device loans to individuals for an agreed upon period of time, which aids individuals in the decision-making process of what devices work best for them.

<https://mymdrc.org/assistive-tech-program>

Assistive Technology of Michigan

Assistive Technology of Michigan is an organization that aims to deliver technology solutions for individuals with physical and sensory disabilities. Their services include an assessment of the individual's needs, procurement of assistive equipment, setup and training of equipment, and follow up, spanning the range of computer access, environmental control, communication, and work site accommodation.

<https://atofmich.com>

Aira

Aira delivers instant access to visual information. Aira's trained, professional agents remotely assist people who are blind or have 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 on-demand for almost any task, take advantage of ride-share 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.

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. Additionally, Be My Eyes has recently introduced Be My AI, a state-of-the-art visual assistance tool that helps vividly describe images via the use of a phone app. Calls can still be escalated to a human, but this is only required in 10% of use cases.

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

<http://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. There is a processing fee for a desktop or laptop with JAWS or ZoomText installed. Shipping is free in the US. Certain upgrades are available, and details are on this fact sheet:

<https://www.computersfortheblind.org/src/documents/CFTBPriceSheet.pdf>

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

If you itemize your deductions, 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. 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 dogs and all related costs, and home modifications. Additionally, you can include in medical expenses the amounts paid for admission and transportation to a medical conference if the medical conference concerns the chronic illness of yourself, your spouse, or your dependent such as the annual LHON Conference.

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

Low-Cost Grocery Delivery

Amazon offers an unlimited grocery delivery service in conjunction with Amazon Fresh and Whole Foods. The service costs \$10 a month for Prime members and \$5 a month for those with a registered SNAP/EBT card. The program includes free unlimited grocery deliveries on orders over \$35 from Amazon Fresh, Whole Foods and a select number of specialty retailers including Cardenas Markets, Rite Aid, Pet Food Express and Mission Wine & Spirits.

<https://www.amazon.com>

Leader Dogs for the Blind

Leader Dogs is an organization that aims to enhance the mobility, independence, and quality of life for individuals who are blind or have low vision through their services that range from matching with a Leader Dog to white cane training. Through their guide dog training services, clients can train with their guide dog in a variety of situations to fit current and future lifestyle needs. Their services are provided at no cost and their program will cover expenses for training, room and board, and travel to their campus.

<https://www.leaderdog.org>

Ohio Ophthalmological Society

The Ohio Ophthalmological Society is a non-profit organization and alliance of ophthalmologists dedicated to providing total care and treatment to the eyes and the visual system. The OOS offers many education opportunities and events for both patients and providers seeking information about caring for those with ophthalmological disorders.

https://www.ohioeye.org/aws/OSMA/pt/sp/OOS_home_page

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 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.

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 Lions 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 crowd source 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 usually 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:

- Athena Diagnostics offers the Athena Alliance Program. This is a financial assistance program for those with low income. www.AthenaDiagnostics.com
- GeneDx offers a Financial Assistance Program. <https://www.genedx.com/tests/billing>
- Probably Genetic offers free at home testing through the United Mitochondrial Disease Foundation. <https://www.probablygenetic.com>

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.