

# FREEDOM



**Freedom Resource Center for Independent Living, Inc.**

**Winter 2005  
Volume 13  
Issue 1**

## **Mission Statement**

The mission of Freedom Resource Center for Independent Living is to work toward equality and inclusion for people with disabilities through programs of empowerment, community education and systems change.

## **Vision Statement**

We envision a society where ALL individuals are valued, respected and have an equal opportunity, access, responsibility, and freedom of choice in all aspects of life.

## **Now What!**

*By Chuck Stebbins, Systems Change Advocate*

The Holidays are done, and the New Year has turned another page. U.S. congressmen have gone back to work; North Dakota has opened a new legislative session, as well as Minnesota. After a much needed, ahem, break, our illustrious lawmakers from all points in our democratic society have gone back to work. Ya gotta love those school hours. Now what? What can we expect from these three bodies of power in 2005?

The boys and girls at the federal level are talking about privatizing Social Security. They say privatizing Social Security will take money out of social security...here's an FYI, there are IOU's in the Social Security trust fund, not money! According to the bean counters, well, some bean counters, (depends on whose bean counters you are talking to I guess) if nothing is done by 2042, Social Security will not go broke, but the payments will decrease to 80%. Dang bean counters anyway!

Prescription drugs and health care are back on the block, er, table. A new report released by AARP found the annual rate of manufacturers' price increases for the 197 brand name prescription drugs most commonly used by older Americans, more than tripled the rate of inflation over the 12 month period ending on September 30, 2004. Is this the year of affordable drugs for people with disabilities and the elderly? Don't hold your breath! They've already cut back on Section 8 rent caps, and they still want to block grant Medicaid.

By the time you read this, we will be about a month into the ND session, and there are a number of bills that will affect the disability community. We will once again be working to improve the Home and Community Based Service system in North Dakota. There is human rights legislation, and the huge DHS budget bill where every dang thing is. Workforce Safety and Insurance wants to define disability relating to eligibility for benefits, which is always a scary undertaking.

Those are just a few of the issues. If you want to know more about what is going on, come to the legislative working group every Friday at 3:00 here at Freedom. We will be meeting throughout the session following this stuff...and you thought your Friday afternoons were going to be boring. There is also a working group that meets in Jamestown at noon on Friday, at City Hall. Here's some NoDak legislation for your review:

*Continued on page 4*

## **What's Inside....**

*What's Wrong with this picture?*

*From where I sit...*

*Visitability*

*New Employees*

*Legislative*

*updates*



## What's wrong with this picture?

Can a non-disabled person experience what it's like to be a disabled person through simulation? No, but they can experience some issues related to accessibility that individuals with

disabilities experience every day. That's just what the students at Jamestown College experienced through the Hands for Change project in October. Freedom Resource Center has worked with Jamestown College "Introduction to Teaching Students with Exceptionalities" class. Their assignment was to see how accessible the buildings in Jamestown, ND were for people with disabilities.

This year the student groups went to the Civic Center, County Market, the Jamestown Post Office, Butler Machinery Co., Jetstream Car Wash, Tractor Supply and Jamestown Truck Plaza. Students will present their findings to the Mayor's Committee for Employment of People with Disabilities and at the Jamestown City Council meeting. Lindsay Ness of Bismarck was told she wasn't able to talk and later was blindfolded. Both experiences left a strong impression. "I never realized how hard it is," she said, "until you actually experience it."

Contact Freedom Resource Center if you are interested in having a "Hands for Change" simulation conducted in your community.

TITLE: [Freedom Focus](#)

FREQUENCY: Published Quarterly

ORGANIZATION: Freedom Resource Center for Independent Living, Inc.

2701 9<sup>th</sup> Ave SW Fargo ND 58103

(701) 478-0459 V/TTY

1-800-450-0459 V/TTY

[www.freedomrc.org](http://www.freedomrc.org) [freedom@freedomrc.org](mailto:freedom@freedomrc.org)

ISSUE: Vol. 13 No. 1

Alternate formats available upon request.

FUNDING FOR THIS PUBLICATION WAS PROVIDED BY THE MINNESOTA DEPARTMENT OF EMPLOYMENT AND ECONOMIC DEVELOPMENT, REHABILITATION SERVICES FROM THE STATE'S GENERAL FUND AND THE FEDERAL DEPARTMENT OF EDUCATION.

## From where I sit

by Nate Aalgaard, Executive Director

I just want to share a couple of different thoughts with you in this issue of our newsletter. First of all, I reported in our spring issue of this newsletter that I had been denied life insurance. I also promised that would keep you informed of future developments. Well, here it is up to this point. I applied to another company. This, after my agent personally called their representative and told her my situation. He said, basically, "I have a client, he uses a wheelchair, and he's applied to another company in been denied. Do you think there's any problem with him applying to your company?" The representative said it shouldn't be a problem; just send in the application and we'll take a look. The impression I got after talking with my agent was that there was a fair possibility that I would be getting life insurance.

I went through the process with the application and nurse physical, waited a few weeks, and there was a letter from the company. I eagerly opened it, hoping to find good news. Unfortunately, what I found was basically the same answer I got from the first company. The answer was a little bit more detailed this time. It even gave me a reason for being declined. That reason was, "quadriplegia and related conditions."

So, after steaming about this for a while, I finally decided to call some civil rights enforcement agencies to see if they can help me. First I called the US Department of Justice. They were very responsive to my call. In fact, I don't even recall being put on hold. The guy read me a bunch of regulations from the ADA Technical Assistance Manual. The news was not particularly encouraging. He said that to his knowledge, the department had never taken an insurance claim and that the chances of them doing so were not good. He explained that insurance companies could deny policies to people based on actuarial data. I asked him where a person could get ahold of such data. He said that perhaps I can call my insurance commissioner's office and he gave me a phone number. (I tried that phone number and it was a fax machine somewhere, so I had to look it up myself.)

Next, I decided I would try my state's human rights department. I live in Minnesota, so I called the office in St. Paul. The person there told me pretty much the same thing the Department of Justice had told me.

The news was that they didn't regulate insurance companies and that he didn't think my chances were very good. Now, this guy was friendly and I'm sure he empathized with my plight; he was just being honest with me. He kind of explained that insurance policies are more or less a business transaction, and that both parties have to agree to enter into it. So if I want to, and they don't...too bad.

So finally, I called I called the Minnesota Department of Commerce, which regulates insurance. I talked to a guy there who sort of surprised me. He told me that if I sent them my denial letter and a cover letter from myself they would take a look at it. So, that's what I'm going to do. Stay posted for more information later.

Another thing I've been thinking about lately, is our governments' way of establishing priorities. The rumor mill has already been buzzing with talk of the 2006 federal budget. This will be proposed by the president within the next few weeks. Word is that this budget will call for cuts in domestic spending. Disability advocates have already heard of this for months. In the 2005 budget, there were cuts to subsidized housing. In the next one we expect there to be cuts in housing, Medicaid, and other programs that greatly contribute to the quality of life and even survival of people with disabilities. Meanwhile, programs like national defense and homeland security have been taken off of the table as far as cost reductions. The troubling part of all this is that as our nation continues to go deeper into debt, those who seem to have the least ability to survive and compete in our society are paying an increasingly larger price.

In Minnesota, legislators of all political stripes are talking about the need for increased funding for things like education, health care, transportation, and prisons. The governor has made it clear that he has no intention of increasing taxes, and no one else is talking about that either. The strangest part of this is that we already have a deficit and we haven't even begun to add money to any of these other programs. How about some honesty here?

In North Dakota, even the conservatives who serve in the legislature are talking about the need to increase gas taxes, vehicle registration fees, or both, so that the state can match the maximum federal transportation money available. At the same time, in the

last couple of sessions, they have left thousands of dollars of federal health care funds for children on the table because they didn't care to match them with enough state funding and increase the numbers of people who would be eligible.

I hope you've stayed with me long enough to read to this point of my article. I know it's not all that positive, so here's a little good news. Within the last few weeks I have had calls from a couple of different arts organizations in our community asking for my time and assistance on committees to look at accessibility for their facilities and programs. This is tremendously gratifying to hear. These people are willing to do whatever they can to make sure that every single person in our community who wants to access their programs has a chance to do so with the optimum enjoyment possible. So, I will do what I can where I can, and keep looking for those positive developments.

---

---

## Take a look at our Website at [www.freedomrc.org](http://www.freedomrc.org)

---

---

Universal design is not limited to basic access for people with disabilities. It is concerned with design that will improve usability and quality of life for all users, even those who do not have a disability.

*In an attempt to reduce the cost of mailings please send us your e-mail addresses to [freedom@freedomrc.org](mailto:freedom@freedomrc.org).*

*Or*

*If you would like to be removed from our mailing list please call 701-478-0459 or 1-800-450-0459.*

Continued from page 1

HB 1012 DHS Bill—Everything you ever wanted to know about where the money is going in the largest budget legislators have to deal with—and you thought balancing your check book looked bad!

HB 1030 Smoking Restrictions—I just added this one because I smoke, nay, I mean, need I say more....I think not!

HB 1130 Dep't of Labor—prohibiting retaliatory acts.

HB 1148 Personal Care services for Medicaid recipients residing in their own homes. This is a one pager that says what I just said....huh?

HB 1171 Definition of disability, VR options, eligibility for benefits.

HB 1204 ND Health Care Trust Fund—This is a personal favorite of mine. This is money that was supposed to be used for developing alternatives to nursing home care. It ain't happening.

HB 1220 The use of crossbows by “handicapped” individuals...their words, not mine. Be careful, you might put an eye out with that thing.

SB 2117 Dep't of Labor—addresses discriminatory practices.

SB 2139 ND Health Care Trust Fund—here it is again, no further comment, except maybe, “use the money for what it was intended for!”

SB 2152 Property tax credits for person 65 and over, or someone who is permanently and totally disabled.

Those are just a few of what we are looking at. Again, please join us for our legislative working group on

Friday, here at Freedom or in Jamestown if you want to get involved. You'll be in for a rip roaren' good ole' time.

Minnesota finds legislation from Developmental Disabilities to housing, from work incentives to employment to transportation to no child left behind, and of course all points in between. Some of the strategy options from the MN DHS Health Care Services study are:

1. Evidence-based Decision Making for Benefits Coverage Policy
2. Expand Managed Care for Persons with Disabilities
3. Clarify PCA Rules and Guidelines and Improve Oversight
4. Increase Pharmacy Savings
5. Implement Predictive Modeling and Intensive Clinical Care Management for the Chronically Ill in Fee-for-Service Medical Assistance

The above are strategies for which saving estimates have been developed. Now if that don't mean a thing to you, you're not alone. We have the full document here, if you're in need of a little light reading over a slow weekend.

Well, I've used up a significant amount of space spewing stuff that the majority of you out there could probably give a rip about, but alas we keep plugging away in hopes of sifting a few of you out to actually get involved with something worth while. Because if you don't, the powers that be will jerk the rug right out from under your feet, and you won't even know it till you hit the concrete. Y'all have a nice day.

---

**A Myasthenia Gravis support group is starting up in the Fargo Moorhead area. For more information contact Lois at 701-293-6023.**

---

Freedom Resource Center and/or its Board of Directors do not necessarily endorse or support any of the views expressed within the personal testimonies within this newsletter, with the exception of those specifically so attributed.

### Ask Bob...

Dear Bob,

It seems as though every state in America has its own unique way of administering all of its social service programs (social security, housing, food stamps, medical insurance, caregiver programs, etc.). I have heard through the grapevine that, if an individual relocates to a different state, he or she must be re-evaluated by Social Security in that state to determine if benefits will be approved. Is this rumor true?

Also, is there a web site or book that gives a state-by-state comparison of social service programs? It seems as though each state has a different attitude toward disability and/or assistance programs. I hope you can help me out. There is a lot of misinformation out there. Thanks a lot!

Anonymous

Dear Anonymous,

Let's see if we can break this down a bit.

First of all, Social Security is a federal program. Once someone is determined to be disabled, they are not re-evaluated if they move to different states. Social Security may require random re-certifications of disability, especially if someone's circumstances change, such as increasing employment. The benefit will follow them no matter which state they move to.

Let's talk about housing. There are a variety of programs, some are federal and some are state or local. Section 8 is a federal program operated by HUD and administered by each local housing authority. Typically, after someone has had their voucher for one year and has completed a one-year lease with a rental company, their voucher is portable to any other housing authority in the nation. Since we are facing enormous housing cuts, this may no longer be the case. Funding cuts are not allowing some housing authorities to accept incoming vouchers. Fair

market rates for apartments vary in each city, so the amount the Section 8 voucher pays will depend on the rental rates. There is also public housing, also administered by each housing authority. Some private rental companies, such as Garsten Perennial, have accessed federal dollars to allow tenants to pay rent based on their income.

Social services are mandated to provide certain core services, such as nursing home care. The political climate of a state reflects the available programs. Minnesota has additional programs such as General Assistance and Minnesota Supplemental Aid. North Dakota has no such program. Accessing Medicaid in North Dakota is nearly impossible because an adult must be determined disabled by Disability Determination Services in Bismarck.

### Freedom adds Concordia Intern



Lauren Kennedy has joined Freedom Resource Center as an intern. Her internship will be from January 3, 2005 through April 25, 2005. During her internship with Freedom Resource Center she will provide direct service, information and referral services, community education and outreach services, and system advocacy. Watch for an article by Lauren in our Spring newsletter.



**Where there is an exclusion, there is discrimination. Everyone has a right to fully participate as a member of the community.**



## Visitability – Think about it– Talk about it – Ask for it

*By Val Nielsen, Information Specialist*

The word “Visitability” describes a simple concept – making all homes accessible to people with permanent or temporary mobility impairments. The basics of visitability are as follows: 1) one (1) zero-step entrance for every home; 2) at least 32 inch wide clearances for all ground floor doors and hallways; and 3) at least one half-bath on the ground level. Including these features when a home is built allows accessibility for the life of the home with no expensive remodeling required if/when the homeowner or family member develops a disability. Increased costs for having these basics in the original design of a home are minimal.

While directly serving individuals with disabilities, Visitability can also contribute to the warmth and desirability of a community.

For those of us who “get” the Visitability concept it makes perfect sense, but for others it may not. There are those who flat out do not want to be concerned with accessibility, whatever their reason, and there are those who have never thought about it because they have never been face to face with a mobility disability in their family or neighborhood. For those who have never thought about it – do so – [think about it](#). If you need more information contact Freedom Resource Center. If you like the idea, [talk about it](#). [Ask for it](#) in your community. If you are contemplating building a home and think Visitability is something you would like built into your home, [talk to your builder](#) about it.

Don’t be afraid to think and talk outside the box – especially when what’s available in the box leaves part of the population on the outside looking in.

## Accessible Parking Signage Requirements

Freedom Resource Center maintains a Civil and Human Rights Task Force whose goal is to engage businesses and public entities to comply with accessibility laws. One area the task force is working on is the enforcement of accessible parking. This article will provide you with accessible signage requirements for parking in Minnesota and North Dakota.

Minnesota requires that signage incorporate the international symbol of access in white on a blue background, and that the sign inform users of the maximum fine of up to \$200 per violation.

Minnesota Building Codes require that the sign be 48-60 inches above the ground, measured from the bottom of the sign. Signs shall be centered on the head end of the space, located a maximum of 96” from the head of the space.

North Dakota requires specific sign color designs for accessible parking signs (call Freedom Resource Center for more information). North Dakota requires users to be informed with the following separate sign which states “UNAUTHORIZED PARKING MANDATES \$100 FEE”. In North Dakota, designed accessible parking spaces must be indicated by blue paint on the curb or edge of the paved portion of the street or parking lot



**MN State Parking Sign**

adjacent to the space.

In the next newsletter we will discuss the number of parking places required. If you are interested in helping with assessing and enforcing accessible parking call Nate Aalgaard at Freedom Resource Center.



**ND State Parking Sign**

## Leave a Legacy...

By including Freedom Resource Center in your will, your commitment toward equality and inclusion for people with disabilities lives on. In recent years, donors have included a gift to Freedom Resource Center in their wills or other estate plans. These gifts will have a tremendous impact on our ability to create a society where ALL individuals with disabilities are valued, respected, and have equal opportunity, access, responsibility, and freedom of choice in all aspects of their lives. We appreciate your support. Thank you.

If you would like information on how to include Freedom Resource Center in your will, please contact us.

**Gift Card**

Name: \_\_\_\_\_ Phone: \_\_\_\_\_

Address: \_\_\_\_\_

Please check if you are interested in:

Volunteering at Freedom Resource Center

Have a Freedom Resource Center staff member speak to your group

I would like my contribution:

To be used wherever needed

Endowment

In memory/honor of \_\_\_\_\_

Your thoughtful gift will be acknowledged to the person(s) indicated:

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Please check if you do not want your name published as a contributor

Enclosed in my tax deductible donation:

\$100 \_\_\_ \$50 \_\_\_ \$25 \_\_\_ \$10 \_\_\_ Other \_\_\_

**Thank you for supporting Freedom Resource Center**

Freedom Resource Center for Independent  
Living, Inc.  
2701 9th Ave. SW.  
Fargo, ND 58103

Nonprofit Org.  
U.S. Postage  
PAID  
Permit #1719  
Fargo, ND 58102

## Freedom Adds new Advocate



Mitchell Page has been hired at the Independent Living Advocate for the Jamestown office. Mitchell graduated from Jamestown College (1993) with a dual major in Psychology and Physical Education. He has worked as a: Social Worker, Lutheran Home of the Good Shepard; Director, Safe Harbor (individuals with chemical dependency and mental illnesses); Counselor, Harlo Homes (individuals with TBI); and Residential Technician, Fraser and 4th Corporation (individuals with developmental disabilities). Mitchell is married and has two 17-month-old daughters (you guessed it...TWINS!!)

As an independent advocate, Mitchell will be responsible for independent living skills training to adults and youth with disabilities within their home and community; individual advocacy; systems advocacy in the community; and information, referral and assistance services in the Jamestown region.