It's My Life!

A Handbook For People With Developmental Disabilities and Their Families

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Part I: Thinking About and Planning for the Supports You Want and Heed

Part II: Learning About Services You Want and Heed

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Part 1: Thinking About and Planning for the Supports You Want and Need

This information is designed to help you think about what you need and want for supports and services. You will not find many answers here, but you will find lots of questions and things to think about. When you are ready, you will begin meeting with your service coordinator and any other people you would like to invite and begin planning for services. You will be working with an individual budget. Once you have made plans, you will select the services, have them authorized, and begin receiving the supports you need. A personal support plan will be developed that will be used by you and everyone providing support to you. You and your team will decide how and when to review this plan and make changes as necessary to your supports. There is a lot to think about, learn, and do; but the first step is to think about, dream about, and plan for what you need and want. Remember, the following information offers only suggestions. Your personal support plan will include information important to you, and you may have other ideas not included in this booklet. This information is intended to be a beginning for you to start thinking about what you need.

Your Home

Everyone needs a place to live, and the home we live in is important to all of us. People can live in a variety of situations. As you think about your home, there are different issues for you to consider.

First, you will want to think about where you would like to live. Secondly, you will want to think about with whom you would like to live. Next, what kinds of supports will you need in your home? And finally, are there modifications you will need to make in your home to make it more accessible for you? The following questions may assist you as you begin to contemplate some of these issues:

- What kind of a place are you looking for (rent/own, apartment/house) and in what area of the county or city would you like to live?
- Do you want to live close to your family, friends, work, etc.?
- Do you want to live alone, with your family, with other people?
- If you have or want roommates, how many are acceptable to you?
- Do you need someone with you at all times or will you just need assistance with a specific skill?

What household skills do you want to learn (cooking, cleaning, shopping, budgeting, etc.)?

- Who will help you take care of the responsibilities for your home, such as cleaning or shopping?
- Will you do your own yard and home maintenance?
• Will you need nursing care in your home or other supports, including independent living skills training, personal care, homemaker services, meal services, behavioral programming, chore services, and money management?

• What kind of training will your care givers need in order to best help you?

The answers you give to these questions will help you and your team determine the best kind of living situation for you.

\[\text{Education and Employment}\]

Depending on your age and previous experiences, you may be thinking about the kind of education you want or the kind of employment that would appeal to you, or you may be thinking about retiring and want to pursue retirement plans. Again, as you contemplate these issues, you have a variety of options to choose from. For example, you may want to consider skills important for you to learn and what is the best way for you to learn those skills. You may want to think about the work skills you want to learn and the types of jobs you would enjoy. The support and supervision you would need to do your job is also important. Some people choose to work in a rehabilitation center while others prefer working at a community site in either an enclave (such as several people performing housekeeping tasks at a motel) or in a smaller situation (for example, one person working with people without disabilities).

If you're thinking about education:

Are there specific classes you want to take?

Would you like to learn or improve upon your reading, Basic writing, math skills, etc.?

Do you need help with basic money skills and budgeting money?

Do you want help with getting a GED, or would you like to enroll in a college or technical school program?

If you are ready to explore employment options, ask yourself:

What are jobs and situations that interest you? What are your skills?

Are you interested in working in center-based employment or in community-based employment? Do you want to work full time or part time, and does it matter to you what hours of the day or days of the week you work?

Do you want to participate in a job-training program to learn specific skills?

What skills or supports are necessary so you can get to and from your job every day?

Will you need any assistive technology or adaptations for your employment?
Do you need staff assistance to provide you with ongoing support on the job, and how much supervision will be necessary?

How much support would you like to have from coworkers?

If you are contemplating retirement:

When do you hope to retire?

Do you want to quit work or cut back on your hours?

What are your retirement plans?

Leisure and Recreation

In addition to school or work, everyone also needs free time to enjoy themselves. This is another area that you will want to plan for in order to determine what supports and services will be helpful to you.

- Would you like to develop a personal hobby, and how much help will you need for that hobby?

- What kinds of social interests do you have, and what people would you like to spend time with?

- Have you thought about joining a club or group with people who have similar interests?

- Do you have friends to spend time with?

Do you like to do things by yourself or with other people?

Are you familiar with community resources, such as the library, stores, theaters, restaurants, parks, churches, clubs, etc.?

Would you like to travel?

What assistance do you need to find out about events, to get places, or to learn more?

Environmental Modifications and Technologies

Some people may have a need for specific modifications within their home or at work, such as ramps, extra-wide doorways, or certain kinds of lighting. Others may benefit from alternative or augmentative communication devices or electronics or computerized devices to increase their independence. The following questions may help you decide if you need to consider technology or modifications in your plan:

- Do you have physical limitations that impact your ability to access public places or private residences?

- Do stairs, bathrooms, doors, halls, etc., pose potential obstacles for you?

- Can you communicate easily with others, or do you use or want to
learn alternative/augmentative communication devices?

Would adaptations make it easier for you to cook or perform other household tasks?

What modifications in your home would make it a safe place for you?

Could you perform a different or more difficult job with certain adaptations?

Transportation

You will need to think about transportation - how you will get to/from work, home, stores, friends, etc. This is another area where you should contemplate your skills, abilities, potential, and needs.

Do you have your own license or car, or would you like to be able to drive some day?

Can you use or would you like to use public transportation?

Will you rely on others to take you places?

Do you need any specialized transportation, such as a van with a lift?

Can you safely walk or bike to places within the community?

Other Issues

As indicated before, this is not meant to be a comprehensive list of options for you, but instead has been designed to help you start thinking about what you need and want for services and supports. In addition to the areas already mentioned, there are probably other issues in your life that you will want to discuss with others and include in your plan. This last list of questions is in no particular order, and the questions are not focused on a single theme. If, however, anything reminds you of an interest or need that you have, be sure and discuss it further with your team.

- Do you understand your finances, such as where your money comes from, where it goes, and how to budget for your needs and wants?
- Do you need assistance with budgeting, including paying bills, saving money, etc.?
- Has your family ever thought about instituting a trust fund for you to plan for future financial needs?
- Do you need help in making connections with or visiting family members?
- Are you interested in making new friends?
- Do you have someone to talk to if you have a problem?
- Are you interested in understanding the responsibilities involved with an intimate or sexual relationship, or are you interested in dating and having long-term relationships with others?
Do you want to get involved in volunteer activities?

Are you interested in religious activities?

Do you need help in relationships with coworkers?

Do you believe you have a need for professional services, such as speech therapy, physical therapy, or psychological services?

Do you want some help thinking about your personal goals and your future?

Are you able to satisfactorily communicate with others?

Do you know how to control your anger and deal with conflict?

Do you know what causes stress in your life and do you know what to do about it?

Are you interested in improving your self-confidence and self-esteem?

Many people with developmental disabilities need support, and in Minnesota there are a variety of programs available to provide that assistance. Each program, however, has a unique set of requirements and funding streams, and "keeping everything straight" is, at best, a difficult task for people with disabilities and their families. This information is designed to help people better understand the services available for people with disabilities.

Learning About Services You Want and Need

Many people with developmental disabilities need support, and in Minnesota there are a variety of programs available to provide that assistance. Each program, however, has a unique set of requirements and funding streams, and "keeping everything straight" is, at best, a difficult task for people with disabilities and their families. This information is designed to help people better understand the services available for people with disabilities.

Service Coordinator

As you read through this information, keep in mind that you should ask your service coordinator for additional information and to answer more of your questions. This is also a good time to talk about what to expect from your service coordinator as it relates to this information. Your service coordinator is someone who is there to give you information, and assist you in identifying and acquiring the services and supports you need. The relationship people have with their service coordinator is very individualized and can vary a great deal. For example, for someone who lives in a facility where all of their daily needs are met and they have many people who play an important part in their lives, they may be satisfied with seeing their service coordinator on an infrequent basis. Other people may have few other services or supports, and rely on their service coordinator to meet with them on a regular and frequent basis. Together, you and your service coordinator will discuss what makes sense for you.

It's also important to keep in mind that the service coordinator works within the parameters of a larger system. For example, with some of the services you will read about there is limited funding from the state or federal governments to serve all the people that would benefit from the support. Sometimes what's available also depends on the community. For example, you may decide you'd like a foster
care situation, but the house you'd like to live in doesn't have an opening. This information is helpful so you know what services are available and possible. It's also important to know what you need and what you might like, so that you can plan and take better advantage of opportunities. There are many ways to plan for your supports. Sometimes it's also helpful to talk things over with other people who also receive services. Again, your service coordinator would be happy to help you with this. Always feel free to ask!

**Finances**

A basic understanding of finances and funding is helpful as you start looking at services available. First, most people with disabilities are eligible for benefits administered by the Social Security Administration. These programs are either Supplemental Security Income (SSI) or Social Security Disability Insurance (SSDI) and are available to people who are not capable of "substantial, gainful activity," (able to earn more than $500 per month).

SSDI is available to people who have paid into the Social Security system. Dependent adult children are eligible for benefits under their parent's work record. If a parent fulfills the required SSDI work time and then retires, dies, or becomes disabled, the dependent adult child receives benefits based on the parent's earnings. People receiving SSDI can also receive Medicare benefits.

SSI requires that, in addition to being disabled and incapable of gainful activity, a person must also be poor. This includes having assets of less than $2000 and earning less than $500 per month.

People who qualify for SSI also qualify for Medical Assistance (Minnesota's term for the federal Medicaid program). Medical Assistance is very important because it pays for primary medical needs, such as doctors, hospital visits, and dentists, but also because it is a funding stream for many long-term care programs, including some residential programs. People receiving SSDI can also qualify for MA if they meet eligibility criteria. Children living with their families may receive MA through the TEFRA program, where parental income is not counted. Eligibility for the Medical Assistance program is determined by a financial worker at the county social services agency.

MA, or Minnesota Supplemental Assistance, is also determined at the county agency, and depending on a person's income, living situation, etc., he or she may be eligible for a monthly cash grant. Food stamps may be another program for which people are eligible, and your financial worker can help you with these programs and any questions you may have.

Many people with disabilities also work. Depending on their living situation and other programs they are on, some of this earned income may go to pay for care they are receiving. There are many variables for when this does or doesn't happen, and it's best to ask your financial worker or case manager for specific situations. It is important for people to understand that many people receiving services use part of their earned income to help pay for the cost of their supports.
A Place To Live

People with disabilities may choose to live in a variety of situations, and housing options continue to increase. People need to think about whether they want to rent or own, live on their own or with others, etc. Consumer-controlled housing and consumer-owned housing is a more recent option that can be explored further with your service coordinator. In some situations, people may be able to live in these situations independently, or may need extra assistance. If you think you might be interested in learning more about consumer-controlled or consumer-owned housing, a good resource is "A Guidebook on Consumer-Controlled Housing for Minnesotans with Developmental Disabilities." Ask your service coordinator or contact the Institute on Community Integration at the University of Minnesota (612/624-4512).

Adult Foster Care

Some people may choose to live in a licensed facility or home. One of the most common types of living situations for many is to live in an adult foster care arrangement. This could be family foster care or corporate foster care.

In family foster care, a person licenses their home and provides supervision to a small number of people in their own family home. Within this arrangement there will be a wide variety of living situations, from a family with children and a parent who works at home to a single person with another full-time job. Each foster care provider has a great deal of flexibility regarding the living situation in their home, so it's helpful to visit different settings and decide what's best for you.

The license for family foster care is a state rule, but the licensors are county employees who survey the setting and potential provider. The provider must pass certain criteria, including a criminal and social service background check. Their home must also meet certain criteria. Additional information on the licensing process can be provided to you.

The cost for foster care will vary for each person, depending on their needs. There is a base rate for each person that changes slightly each year; currently, that rate is $613 per month. Some homes may have a larger base rate if they have demonstrated increased expenses for that situation (such as rent or utilities). In addition, the service coordinator and provider may negotiate "difficulty of care" points for someone who requires additional assistance. You can and should be a part of that discussion. Extra points (which translate into additional dollars) may be given for needs such as assistance with money management, special diets, assistance with medical issues, needing help with self-care skills, etc. There is also a maximum amount of dollars that can be charged for foster care, and this rate also changes every year.

This cost is paid for by the individual's income, usually Supplemental Security Insurance (SSI) or Social Security Disability Insurance (SSDI). The person keeps a certain amount each month (again, that amount changes every year and is currently $64) for their personal needs, and the rest is paid to the foster care provider in return for the room, board, and supervision. If this amount is not enough to pay the foster care rate, the person can also apply for GRH (Group Residential Housing) money to pay the rest of the cost of
care. Your county financial worker administers this program, so application takes place at the local social services agency. This extra payment goes directly to the provider. Some people also refer to this money as MSA (Minnesota Supplemental Assistance). Remember, what you’re buying in a situation such as foster care is a place to live, food, and some supervision. In most cases foster care providers are not equipped to deal with a person who has lots of needs for medical care, supervision, behavioral issues, etc.

Corporate foster care is similar to family foster care in terms of licensing and payment. Many times the arrangement is different however, in that the supervision is usually provided by staff who are employees of a provider agency. This is usually shift staff. On occasion, people with disabilities may live in a corporate foster care home with just foster care funding. Usually, however, the agency provides "waivered" services to people living in the home and the foster care license is in place to pay for the rent, utilities, food, etc.

In order to access GRH dollars it is usually necessary to have a licensed home. Some people are beginning to look at creative ways to license a house or apartment for one or two people and hiring a roommate to provide the supervision. This may mean asking a provider agency to locate and rent the property, or it may mean a family renting or buying property and then locating a provider willing to license the home and provide supervision.

Intermediate Care Facility (ICF/MR)

An Intermediate Care Facility, also referred to as an ICF/MR, is another type of living situation for people. This is a comprehensive situation, where everything, including a home, food, supervision, and skill training is provided. Many times additional specialty services, such as nursing services, are also available. People must meet certain criteria to live in such a facility; generally this includes the fact that they have mental retardation or a related condition and require 24-hour supervision. Over the years, the role of the ICF has changed, and today many people served in this type of facility may need a great deal of supervision and assistance. However, this is not always the case, and there can be a great deal of difference between facilities. So it is, again, important to visit specific agencies. One of the rules for ICFs is that people have an alternative day program, such as a work or retirement program.

Funding for this type of program is primarily through Medical Assistance. If people are eligible for SSDI, their income, minus their personal needs allowance each month will go to pay toward their cost of care, and then Medical Assistance pays the rest of the cost. For people who receive SSI, that payment will be cut so that they only receive a minimal amount for personal needs. They’ll also receive a minimal amount of MSA, and again, Medical Assistance pays for the cost of care. This cost is done on a daily per diem, and the per diem will vary widely from facility to facility, depending on what services and staffing is provided.

For many years, there has been a moratorium on expanding the number of ICF beds available, so there is not always an opening in this type of program. In addition, many people living in this situation remain there on a very long-term basis. It may also be difficult for someone to become eligible for other MA programs, such as waivered services, once they are living in this situation. When an opening
does occur in an ICF facility, the county in which the facility is located has the first opportunity to have someone from their county move into the opening.

Semi-independent Living Services (SILS)

Some people may need a limited amount of supervision to live on their own, in which SILS may be appropriate. Generally, people receiving this service have someone available to them for a few hours each week, and may get help with issues such as money management, meal planning, community connections, medical appointments, etc. There may also be an on-call system available for emergencies. People receiving this type of service may again live in a wide variety of situations, including with a roommate or spouse, alone, or in foster care.

This service is paid for through a combination of state and county dollars. The funds for this service is again limited, so as dollars become available, additional people can be served.

Waivered Services

Waivered services can also pay for supports so people can live in a wide variety of places. They can also pay for many other types of support (see next section).

Access and Funding

Since waivered services are funded by Medical Assistance, the person must be eligible for MA. Waivered services are not considered an entitlement, which means that if the services would be beneficial you do not automatically receive them. Instead, the state has a plan with the federal government to administer these services, and part of the plan must address the growth of the program.

In order to manage this, the state of Minnesota has what many people refer to as a "slot-based" program. This means services are allocated to people based on a designated number of slots. These "slots" are allocated to individual counties, which in turn select service recipients. It's important to understand that there are never as many slots available as there are people who would like to receive these services. Typically, they are allocated to people based on those having immediate needs and/or crises. People who live in an ICF/MR facility who would like to move to an alternative living situation and receive waivered services must also have a "slot" but the process for this to occur is very different than for those people wanting to receive services for the first time.
Once a person receives a "slot," they will be able to access a wide variety of services and supports. These services will be limited by a budget or dollar amount. This amount will be determined by many factors, including the person's needs as well as the pool of waiver dollars the county must administer. If you are interested, your service coordinator can explain this system in greater detail. Generally, however, people receiving waiver services will pick and choose what supports they need within their budget.

**Services Available**

Remember, waiver services buy services, but they do not buy a place to live. You will still have to consider if you want to live with others, on your own, etc. and determine how to pay for that situation. The following is a brief description of possible services you could receive if you have waiver funding:

**Case Management:** This pays the county agency for the work your service coordinator does with you to help you plan, acquire, coordinate and evaluate your supports.

**Homemaker:** Someone who provides assistance to maintain your home, such as cleaning, shopping, cooking, and laundry. This person is certified and would also do some ongoing monitoring of the person's well-being, including home safety.

**Respite Care:** This is caregiver relief for families with children with special needs so families can spend time together and take a break from coping with the demands a child with special needs may bring to the family structure.

**Habilitation Services:** Work or vocational services can be paid for through the waiver. This may include a site where you work, or a job coach to help support you. In some situations (if the support you need is fairly minimal) it would not be necessary to use this funding to pay for vocational support. For more information, refer to the section on vocational support.

**Environmental Modifications:** Sometimes people need special adaptations to make their environment accessible to them. This could include items such as a wheelchair ramp, special bathtub, etc.

**Transportation:** If people need transportation to services and resources, payment can be made to a transportation company or individual as necessary and reasonable.

**Residential Habilitation:** These include the services necessary in order for someone to live in the community. These may be provided in a family home, the person's own home, a licensed setting, or other situations. The services typically include supervision, skill training, community involvement, and a variety of other services as specified in a person's individual plan.

**Consumer Training and Education:** This would include education for caregivers to increase their knowledge as necessary to better serve the person with disabilities. It also includes education for people with disabilities to develop self-advocacy skills and other skills to help exercise control and responsibility over their supports.
Assistive Technology: Equipment that assists with a person's ability to perform activities of daily living, control his/her environment, or communicate.

Chore Services: Similar to homemaker services, except this refers to chores such as moving heavy furniture, washing windows and walls, etc.

Home Health Services, including personal care services: Services such as nursing that are needed because of the person's medical needs.

Personal Support: This category refers to non-medical care and assistance provided to a person to increase their independence or inclusion into the community. It can involve a wide variety of activities and would include activities specified in your individual plan.

Consumer-Directed Community Supports: This is also a very flexible category that can pay for a wide variety of services that are aimed at providing support, case and assistance to a person to help them live an inclusive life in the community. Person-centered support plans must clearly outline outcomes as a result of using this service category.

Live-in Care Giver: Covers certain allowable expenses for a live-in caregiver.

If you are receiving waivered services you need to decide what it is you need, and you and your service coordinator will figure out if the service can be paid for under one of these categories and if it fits within your individual budget. There is a lot to learn about all of these services, so asking questions is important. If you don’t understand something, always ask your service coordinator or provider to explain.

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A JOB

Most adults work, and people with disabilities are no exception. You may need some extra support in order to learn and/or keep a job, and those services will be described in this section.

Transition

For most people who are receiving special education services in school, "transition" is a time when the people on your team will help you think about what you’d like to do after you graduate from school. In many situations, this discussion may start several years before you actually graduate, so you have plenty of time to decide about and prepare for your future. You should use this time to figure out what you like and what you are able to do well. You might try different jobs by volunteering, shadowing someone, having a job coach through school, etc. You may want to go on for more school after graduation, so this is also the time to make those decisions.

Rehabilitation Services

At some point in your transition (or, if you are an adult and have not worked for a long time) you will be referred to a person from Rehabilitation Services. This person works for the Minnesota Department of Economic Security. It is his/her job to help a wide variety of people get the proper training and supervision to get and keep a job. This person can help answer questions you have about employment, and may also help pay for some supports to teach you a
job or to help you with some schooling. You will need to fill out an application in order to receive their assistance; ask your service coordinator if you need help.

Supported Employment

Many people need ongoing support to keep a job. This support can be provided to you in a wide variety of situations. Some people work at a site in the community, and have a job coach that visits occasionally to see how they're doing, or comes in and helps if there are issues. Others may work in an "enclave." This is a job where there may be a group of people working together, receiving on-the-job supervision at the site all day. Still other people may work at a site, such as a rehabilitation center, and do work "in-house" - working on projects that the vocational provider has contracted for with other businesses. Some people are beginning to look at other ways of getting vocational support. For example, someone might work at a business in the community and have a co-worker there act as their job coach when necessary. The only way to find out if something can or can't be done is to ask.

These supports are paid for from a variety of sources. In general, they are usually available and accessible to people wanting to work.

Day Training and Habilitation

This is a category of service for people who need more intensive support in a vocational system. Staff ratios vary greatly, depending on the person's needs, but in general this is the service available for people who need assistance with working, and may likely also need assistance during break times, with using a bathroom, for example. The funding for this service depends on the residential services the person is receiving. For example, people living in an ICF/MR or receiving waivered services would receive DT&H services through Medical Assistance dollars. People living with their family, in foster care, or other situations would have these services paid for through county dollars. Each DT&H site has a daily per diem for their services. As you might guess, the program may provide many supports in addition to vocational support. This includes, but is not limited to, assistance with personal care, supervision at breaks, social activities, community programs, or leisure opportunities. Again, this is an area where a provider may be able to support you in different ways, so it is important to communicate clearly about what you need.

In Conclusion

This information was meant to provide you with an overview to some of the services that are available to people, especially adults, with developmental disabilities. There are other services that may also be available, such as respite care or home health care. You should use this information as your foundation for finding out more about specific opportunities and people who can provide these supports. It is important to talk to your service coordinator about this information, and you might also like to talk to other people who are currently receiving these supports. You may already know other people, or you can contact your local Arc organization. If you are well informed about the service system, you can make good decisions that are right for you.
Part III: Finding The Supports You Need

If you have received or are receiving money for supports, you may wish to arrange for your own support. If so, you will also be taking on the job of managing those services responsibly. That may mean handling such things as hiring, training, and supervision of employees; paying those employees; and dealing with tax issues. It may also mean dealing with potential provider agencies, asking tough questions, doing some research, and making informed decisions about which support options are right for you. Do not let this discourage you!

Keep in mind that while there are many common issues and decisions you share with others seeking support, everyone's circumstances are unique. This section provides an overview of ways to obtain services that "fit" your unique needs. Contact your service coordinator for more information on the topics described in this section. Locating and arranging the support you need can be a challenge; finding the information you need should not be.

Additional information is available on the topics listed below. Ask your service coordinator for assistance.

Hiring Your Own Support

Discuss the following topics:

- Writing a job description
- Locating and contacting potential providers
- Screening, interviewing, and hiring providers
- Conducting background checks
- Drawing up a support agreement
- Managing Your Support Provider
- Hiring an Employer-of-Record
- Hiring a Fiscal Agent
- Taxes
- Labor Laws
- Insurance

Managing Your Support Provider

Discuss the following topics:

- Record keeping and personnel files
- General supervision tips

Hiring From Provider Agencies

Discuss the following topics:

- How to get started ... where and how to look
- Benefits of hiring from a provider agency
- Questions to ask potential provider agencies
- How to handle complaints and concerns
- Overview of area provider agencies

Taxes

Discuss the following topics:

- Your provider: employee or independent contractor?
- Taxes for employees
- Taxes for independent contractors
- Employer Identification Number
Insurance

Discuss the following topics:

- Worker’s Compensation Insurance
- Liability Insurance

Hiring a Fiscal Agent

Discuss the following topics:

- What a fiscal agent does
- Finding and working with a fiscal agent
- A sample account with a fiscal agent
- Taxes
- Insurance

Hiring an Employer-of-Record

Discuss the following topics:

- What an employer-of-record does
- Your responsibilities
- The employer-of-record's responsibilities
- Taxes
- Insurance

Forms, Checklists, and Worksheets

With your service coordinator, you may want to review standard federal and state forms related to taxes and such, as well as the following:

- Interview Questionnaire
- Job Description
- Sample Flyer/Advertisement
- Employment Application
- Employment Contract
- Evaluating Provider Agencies
- Telephone Screening
- Notice of Unsatisfactory Performance
- Employee Evaluation
- Special Information
- Employment Reference Worksheet
- Personal Reference Worksheet
- Reference Information Release
- Background Check Release
- Employee Time Sheet
- Emergency Telephone Numbers

Labor laws

Discuss the following topics:

- Do labor laws apply to you?
- "Companionship Services"
- Your responsibilities

Remember, this handbook is not intended as a substitute for obtaining the advice of a lawyer, tax advisor, accountant, or other professionals concerning the applicable laws, some of which are mentioned in this section and handouts you may receive from your service coordinator.