



Making Strides in the Fight for People with Disabilities

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Announcer: This is "Ringler Radio" where you get all the latest news and information about settlement solutions, litigation, mediation, and structured financial security from Ringler, the largest and most experienced company of settlement consultants in the United States.

Ringler has been helping injured people and their families since 1975. Ringler Radio is made possible in part by American General, Liberty Mutual, MetLife, Mutual of Omaha, New York Life, Pacific Life, and Prudential. Now join Ringler Radio host, Larry Cohen.

Larry Cohen: Hello, and welcome to Ringler Radio, everyone. I'm Larry Cohen, the head of Ringler's Northeast Operations. We're certainly glad you could join us again today.

The American Association of People with Disabilities, the AAPD, is a convener, a connector, and a catalyst for change when it comes to people with disabilities. It most certainly is all of that. It's also one of the most important allies of the structured settlement industry.

Today, we've asked its President and CEO, Helena Berger, to be our special guest. Helena has been a disability rights activist for 30 years and has been associated with AAPD Leadership for over 20 years. With that, great to have you here, Helena. Welcome to the show.

Helena Berger: Thank you, Larry. I'm pleased to be on the show. I have to start by thanking Ringler for being a long, long time supporter of AAPD, which we greatly appreciate. More importantly, for all the great work that you do to improve the lives of people with disabilities. Again, thank you.

Larry: I appreciate that. You're right. At Ringler, we basically strongly supported the ongoing fight for the rights of the disabled. I know it's very important to support groups, like yours, to help deliver the message. We're glad that you recognize that, and we're very happy and proud to do that.

Joining me today also is my co-host. That's my good friend and colleague, Cindy Chanley, who manages the Ringler Operations in Louisville and Southern Indiana. As a consultant, Cindy markets, quotes, and designs structured settlement plans that meet the unique needs of the

injured. She has extensive experience informing others about the benefits of structured settlements.

She's a real pro. I've known her for a long time. She's a great friend. Welcome to the show Cindy. Great to have you back as co-host.

Cindy Chanley: Thanks a lot. Appreciate it.

Larry: Terrific. Helena, there are so many important topics to talk about, such as the Affordable Care Act, and we'll get to all that. First, I'd like you to tell us what some of the everyday challenges are that face the disabled today and what your focus will be moving forward. Give us a little bit of insight.

Helena: One of the first things that come to my mind is the issue of employment when it comes to people with disabilities. Our community faces twice the rate of unemployment as people without disabilities, just to throw out another stat, because I think it really resonates.

When you look at the labor force participation rate of people with disabilities, it hovers around 20 percent. If you look at people without disabilities, it hovers somewhere at 68 to 70 percent. These are recent figures. This is as of the end of July.

You can see that there's a huge disparity in our community when you compare it to people without disability. Certainly, employment is a big issue.

I think another issue that people with disabilities face on a regular basis is the attitudinal barriers. That's a little harder to break down. We've got the ADA, the Americans with Disabilities Act, was passed 27 years ago.

It has made a huge difference in the lives of people with disabilities, not as much around employment. I'm sure we'll talk about that a little later. The attitudes are hard to break down.

I think through some of our programs and some of the work that we'll be doing, hopefully, moving forward with our new board chair, we'll be able to change more of the hearts and minds of folks.

I do think that the attitudes, the stigma that is still pretty prevalent in our society when it comes to people with disabilities, is something that people with disabilities face.

Of course, you've got the whole issue of community integration. We've got a lot of folks in our community who are living in institutions, not because they want to but because they don't have the home and community based services that they need to live at home, to be part of the community, to be part of society, so that's another issue.

I would also say constant issues of accessible transportation, especially if you live in rural areas, affordable, accessible housing, these are just some of the issues that people with disabilities face, I think, on a regular basis.

Larry: It's interesting, Helena. To the average person walking down the street, they come to a curb on the corner, and they see it's lowered. People are dragging their briefcases, and they're saying, "Isn't this great?"

Some of them don't even realize that was the ADA that really made a lot of that happened. It's an interesting sidelight, but it's amazing how the ADA has affected not only disabled but it's helped everyone in America.

Helena: Larry, I think that's a really great point. What we call that? We call that universal design. It's not just helping somebody who is a wheelchair user, like you said, somebody who is with a baby stroller, or a sales person with their little wheel-y thing there. Yeah, it's universal design.

Let's be honest, as all of us begin to age, and we're all living longer, the baby boom population...again, we're all getting older. At some point, we're all going to have a disability.

We may not recognize it, but our sight, our hearing, our mobility is not going to be what it once was. The community of people with disabilities is just going to grow.

Cindy: You're so right. I have to tell you, I was returning a rental car recently. There wasn't a really accessible way to get back to the building. I had to pick up my roller bag. I had two bags with me. I had to pick them up. In my mind, I immediately thought, "What if somebody was disabled and trying to get through here? They wouldn't be able to." I understand the attitudes and the accessibility.

Just being a person who's not, I always keep it in mind, because we work with so many disabled people. Why don't we switch gears a little bit and talk a little bit about...Our senator is trying to repeal the Affordable Care Act. They tried to do it several different ways, including the skinny repeal, and everything ultimately failed.

We know who the stand-out oppositions were. It was republicans, senators Collins, Broskowski, and finally, the big no vote from John McCain. [laughs] Can you talk about the AAPD's involvement in that process, and what your reaction has been?

Helena: Our role is really about educating our community. We were doing, I'd say, at least a couple of days a [audio breaks] through our database and through our social media channels. I'd say, a minimum 50,000 people we were reaching, probably more, when you think about social media.

First of all, educating them about what's happening with every iteration of the new repeal and replace, and how that was going to devastate the disability community, especially when it came to the Medicaid cuts, and that it was imperative to call your senator, to meet with your senator, that they were coming home over the weekend, go to a town hall, again, set up a meeting in the district office.

IRO was a really big communication push with our allies, our members, and like I say, the broader community, just to really keep them educated, making them aware of, again, if the repeal

and replace went through, how devastating it would be to people with disabilities, and to make sure that they were contacting their members of Congress, especially their senators.

Cindy: Make sure you keep Ringler in mind when you want those communication things sent out. We'll be happy to help and be involved in that.

Helena: That's great.

Larry: Helena, it's interesting. As much as that senate vote was precarious there, there's going to be, at some point, some change needed in the healthcare act to make it passable in the Congress. It's going to be very interesting to see how all these different groups, hopefully, coalesce around something that really helped the American people.

Helena: You're starting to hear some chatter up on Capitol Hill of working together in a bipartisan manner. There're certain areas where there may be agreement.

It's going to be interesting. I don't think this fight is over by any means. They have some other high-level things. Obviously, Congress does on their agenda, so does the president. We'll be revisiting this. Our role is to make sure that the lives and liberty of people with disabilities are protected.

Again, there are 10 million non-elderly disabled individuals that count on Medicaid. That's not just from a healthcare perspective. Medicaid helps you get to work, go to school, live in your community.

The whole issue of preexisting conditions was at stake. There was just so much at stake that, like I said, really would have been devastating to our community. This is not hyperbole, but we really believe that could have resulted in death, if Medicaid was slashed to the extent that it was proposed.

Larry: It's obviously a contentious issue out there. The political heat is all over that issue. At some point, there'll be some resolution to it but I know you'll be right there in the middle of the fight.

Talk to us now, Helena, about some of the other areas in which the AAPD is making a difference for disabled people. Why don't you touch on employment, education and housing? What's going on in those areas?

Helena: From an employment standpoint, where we're, I believe, making a difference is through some of our programs. The couple of programs that stand out in mind is...AAPD has a summer internship for college students with disabilities, college and graduate students. We've had this program for 15 years. We've had about 250 students come through the program.

What we do is we bring 15 students -- could be more or less. This summer, we had 15 students come to Washington, DC. We pay for their housing. We pay for their transportation to and from DC. They get a stipend. We place them for 10 weeks in a job. To me, the experience that the interns get, which is basically really transformational.

At the end of 10 weeks, if you talk to the interns, they tell you what a difference this has made in their life, both personally and professionally. The flip side of that, of course, we want to have a positive experience for the students but it's for the employers for the summer who have maybe never had an opportunity to work with somebody with a disability.

We were talking about early on about attitudinal barriers. The best way to break down those barriers is to start dealing with people with disabilities. Start hiring people with disabilities. We really believe that this program, like I say, it provides great experience for the interns and then helps them, like I say, in their professional growth, getting employment.

Just as importantly, it sensitizes employers and hopefully breaks down some of the myths and stereotypes about disabilities.

Larry: Yeah, that's a big point. You often find that people are more afraid of something until they really encounter it, live with it and then all of a sudden, it's not such a problem as they anticipated initially. Yeah, I think that's a very good way to deal with that. What about the housing area?

Helena: We don't have any really housing, per se. I think what we would do around housing is we work in coalition with other disability groups. There's a large coalition called the Consortium for Citizens with Disabilities. It's made up of over 100 organizations that represent disability groups. They have various taskforce.

If they're working on housing, we will join in. We will do sign-on letters up on the Hill. From a policy standpoint, we would work, like I say, in coalitions with other disability groups to support legislation or national policy. On a day to day basis, I would say, when you look at our programs, it's not a major focus even though we know in the community finding affordable, accessible housing sometimes is not easy.

Cindy: Helena, I was wondering if you could share a real life story of how AAPD has made a real difference in the community. Maybe a story you have about an individual or group, something like that?

Helena: I would harken back to our internship program. We just had this summer, as I mentioned, 15 interns. Some of them were undergraduate students. Some of them were graduate students. They lived together at George Washington University. They get placed either on Capitol Hill or in the private or public sector.

At our farewell dinner, we went around the room to talk about the impact that the internship had on their life for that 10 weeks. When I talk about how it's transformational, how every single intern said that this experience was the best experience of their life. Many of them never lived with other students with disabilities.

It was getting to know and understand other disabilities. It was actually for some of them pride in who they are. Our organization is about disability pride. It's not about shame or hiding your disability, although that's a personal choice if you don't have a visible one. Everybody left there feeling very proud of who they are. I think more confident in who they are.

Again, the experience that they got in their internship that they can take with them into future career experiences. For us, a lot of times when you do advocacy work, you don't get to see immediate tangible results. It's incremental and it takes a long time, especially in civil rights movements which is disability rights movement is, to see change.

With our interns, every summer, we see students coming in. By the end of the summer, they're profoundly changed and it's all for the better. It's probably the most rewarding thing that we do at AAPD.

Cindy: I bet it was incredible just to see the change of each of the individuals, themselves as well as the group. I can't imagine how great that was for you all to see.

Helena: Yeah, I sat there at our farewell dinner and I wished we had their testimonials recorded. Unfortunately, we didn't. It was also really emotional. It was just a lot of heartfelt gratitude to be given the opportunity to come to DC, to have a job for 10 weeks. We put them in touch with a lot of disability leaders. They meet corporate people.

The networking opportunity is phenomenal. It's really just an amazing experience. We bump into interns, five, six, seven, eight, nine years down the road and that's the feedback we still get. They still say one of the best experiences they've ever had in their life was the AAPD internship.

Some of them get another internship. Some of them have gotten job offers. It's really an amazing program and, like I say, probably our flagship program.

Larry: Terrific. We're going to take a quick break right now but Cindy and I'll be right back, right here on Ringler Radio with our special guest, Helena Berger. We'll be right back.

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Larry: Well, welcome back to Ringler Radio. Glad you could join us. We're here today with my co-host, Cindy Chanley, and our special guest, Helena Berger, President and CEO of the AAPD.

Now, Helena, it was announced recently that Ted Kennedy, Jr. is the newly elected Board Chair of the AAPD. Of course, he brings a lot of experience, and certainly, name recognition. Tell us the impact he might bring to the AAPD in that role.

Helena: Well, needless to say, we're thrilled to have Ted. He's been a board member for 15 years, and has stepped up into this leadership role.

I think because he is Ted Kennedy, Jr., and he has the name recognition, Ted's really going to be able to amplify our message, elevate our message, open doors for AAPD that, to be honest, we normally wouldn't be able to open, maybe with some new corporate partners, with the media, which he's already helping us with.

I think we have just a tremendous opportunity with Ted as our new Board Chair in this leadership role. Again, being a person with a disability, being an attorney, and having a lot of healthcare experience as well, he's a huge asset to our organization.

Larry: That sounds exactly right.

Cindy: That's wonderful. We do want to tell you how proud we are of the association we have with the AAPD. As you know, it's our goal to protect injured people, not only who have structured settlements but Ringler's really starting to branch out and be more in consulting roles.

For example, one of the things that we've started doing is trying to figure out ways to put trusts together, funded with structured settlements to allow the disabled to keep their means-tested government benefits. We think that's so important, so that they can have some good in their lives besides having to just depend only on their government benefits.

We want to be more of a consulting role, and that's going to help us with our relationship with you. I think so. Helena, can you talk a little bit about how the AAPD feels about the support of structured settlements?

Helena: From my perspective, I think we complement each other. I think the work that you're doing to support your membership and the work that we do from a civil rights perspective, again, I think we really do complement each other. I think we both serve really important roles in the community to once again make sure that people with disabilities have the best quality of life possible.

For all the years that we've had the relationship with NASTA, it just continues to grow and flourish, and the support just continues to get deeper and deeper. AAPD is really, like I say, just grateful for their support. Again, grateful for the work that you're doing to ensure that people with disabilities have the best quality of life possible.

Like I said, I just think our organizations are great complements to one another.

Larry: Yeah, I agree with you. We dovetail so well. It's really heartening to know that. In the short time we have remaining, Helena, tell us about the REV UP campaign that the AAPD recently is promoting, this Voter Registration Week. Give us some insights into that.

Helena: Yeah, happy to. Our mission, as you mentioned earlier, being a convener, connector, and catalyst for change, is to increase the political and economic power of people with disabilities. When we talked about economic power, we talked early on about employment and some of the work we're doing around employment. Now, we're talking about political power.

AAPD is the national coordinator of REV UP, Register, Educate, Vote, Use your Power. We started this in early 2016, around the presidential election. We did a presidential candidates' questionnaire. We're working with a lot of grassroots folks on the ground.

Right now, what we're focused on, obviously, is the midterm elections in 2018, although we have two gubernatorial elections, one in New Jersey and one in Virginia.

A little long term out, we're looking at, how can we ensure that the voices of people with disabilities are heard at the ballot box? How do we get more people registered? That's people with disabilities. More people voting?

Our voice can make a difference. If people with disabilities want to see policy change, that happens at the ballot box. One of the ways, we think, to make that happen is, again, we're working with people on the ground to create state disability voting coalitions.

Right now, we've got 19 states where they're developing these voting coalitions that we think are going to be really powerful as we move into 2018. We know that a lot of the power, especially where we are in this political environment, resides at the state level.

If we can start making changes locally -- like they say, all politics is local -- at the local level, at the state level, we believe it will trickle up. I think, outside of our internship, this is also one of the most important things that AAPD can be doing.

Increasing the political power of people with disabilities, getting more people with disabilities engaged in the political process, and hopefully getting more people with disabilities to run for office.

Larry: That would be great. We've actually had some politicians with disabilities. There's one in Rhode Island, a Congressman that you might know of.

Helena: That's right, Congressman Langevin, and there's Tammy Duckworth, Senator Duckworth, in Illinois.

Larry: Yes. The more disabled that are in that role in Congress, obviously the more it comes to the forefront of everyone's thoughts on the issue.

With that, let's wrap up. Tremendous show, Helena, and loved hearing all about the progress the AAPD is making in so many of the areas you discuss. If someone wanted to contact you or get some more information about AAPD, how would they do that?

Helena: Well, there's our website, which is www.aapd.com. We also have a toll-free number, 1-800-840-8844.

Larry: Terrific, and Cindy, if someone wanted to speak to you, how would they do that?

Cindy: Well, actually, they can speak to either Larry or me by going to ringlerassociates.com, and looking for our names, and you can contact me by calling 502-569-9339. I want to thank you, Helena, for this show. It's been wonderful.

Larry: Well, I agree with that, and let me just tell all of our listeners that if you want to have contact with any Ringler Associate around the country, I agree with Cindy. Go to the website, ringlerassociates.com, where you can find any of us, and contact us for any of the services that we can provide to help you in the litigation and claims arena that you might be working in.

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Larry: In the meantime, you can listen to all the Ringler Radio shows. You can go to ringlerassociates.com, ringlerradio.com, legaltalknetwork.com, or to iTunes, where you can download and listen at your leisure.

With that, I want to thank Helena again for being such a great guest. Thanks, Helena.

Helena: Thank you for the opportunity.

Larry: Thank you, and Cindy, once again, as always, great co-host. Thank you.

Cindy: Thanks, Larry.

Larry: Terrific, and the rest of you out there, go have a great day. Bye-bye.

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