# Centerpieces

A publication of the Southwestern Center for Independent Living (SWCIL)

*Serving People with Disabilities in Southwest Minnesota*

Fall Issue 2026

## 2026 Community Needs Assessment

### Your Voice Matters

**The Southwestern Center for Independent Living (SWCIL) is conducting a *Community Needs Assessment* to help us better understand the needs and experiences of people with disabilities living in Southwest Minnesota.**

**Your responses are voluntary and confidential and will help us identify unmet needs and improve the services, advocacy, and community initiatives we provide. Survey deadline is September 11.**

**If you have questions about the survey, contact SWCIL at 507-532-2221 or swcil@swcil.com. Thank you for helping us build a stronger and more inclusive community.**

Persons with Disabilities

Service Providers

Caregivers, Family, & Friends

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# DISABILITY AWARENESS 2026

## Lyon County Fair Wrap-up

SWCIL staff Rachel and visitor standing beside Independent Living expression board

SWCIL staff Sherry with Lily

Near the end of another summer season, SWCIL once again had the opportunity to showcase its services at its Disability Awareness booth at the Lyon County Fair.

This year at least 353 people stopped by SWCIL's booth to visit with staff and learn about what services the agency provides. Among other things, handouts included SWCIL brochures, Board of Directors recruitment flyers, and SWCIL's Community Needs Assessment (all available on SWCIL's website).

The board displayed in the picture allowed visitors to express what independent living means to them.

This year SWCIL also gave away 309 gift bags, which included information about the agency, coloring pages, Disability Hub magnets, disability-related stickers, a $5 meal coupon, and the choice of a ride wristband or grandstand event. Sensory gift bags included fidgets, stress balls, putty, marble mazes, and sensory cubes.

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MN SILC member Jo with SWCIL staff Ted

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SWCIL's booth also included the Plinko game, especially popular with kids, where participants have a chance either to answer a disability-related question, or to learn how to use sign language to spell their name or something else of interest, or to take a disability challenge (for example, trying to read while wearing vision-distorting goggles, or trying to cut out shapes with a scissors while wearing gloves). For this participants got to choose a small prize.

# DISABILITY AWARENESS 2026

## Lyon County Fair Wrap-up

SWCIL would like to thank the following donors that made possible all of the gift bags and passes, as well as bottled water available at the booth: New York Life, Buffalo Ridge Concrete, Legal Estate Planning Solutions, PLLC, Culligan Water Systems, First Independent Bank, Carr Family Foundation, Pizza Ranch, Disability Hub, and Lincoln, Lyon Electric Cooperative.

SWCIL staff work very hard each year to make all this possible. Look forward to seeing everyone again next year!

SWCIL staff Angela (right) with visitors

SWCIL staff Rebecca and Emma

# TO WORK OR NOT TO WORK

## Some Useful Resources To Keep In Mind

Many people with disabilities want to work but worry that a paycheck could cost them benefits they depend on. But several federal and state programs exist to help such persons work, save money, and keep their health coverage while doing so. Here's a quick rundown of some of the most useful ones.

*NOTE: This article contains general information only. Program rules and dollar amounts are current as of 2026 and can change.*

### Ticket To Work

A free, voluntary Social Security program for beneficiaries ages 18–64 receiving SSDI or SSI.

- **What it does:** Connects you with an Employment Network (EN) or your state Vocational Rehabilitation (VR) agency for free career counseling, job placement, and training.
- **Key protection:** As long as your Ticket is assigned and you are making "timely progress" toward your work goal, Social Security won't conduct a medical Continuing Disability Review (CDR) — meaning your benefits are protected while you try working.
- **You don't need to apply separately** — eligibility is automatic based on your benefit status; Social Security no longer mails a physical ticket.
- **More info:** Call the Ticket to Work Help Line at 1-866-968-7842 (TTY: 1-866-833-2967), or visit **choosework.ssa.gov**

SOCIAL SECURITY ADMINISTRATION

TICKET to Work

# TO WORK OR NOT TO WORK

## Some Useful Resources ... Continued

MINNESOTABLE*plan*
A member of The National ABLE Alliance

### ABLE Accounts

A tax-advantaged savings account (similar to a 529 college savings plan) that lets people with disabilities save without risking the loss of their SSI or Medicaid.

- **Eligibility expanded in 2026:** You can now open an account if your disability began before age 46 (up from the old cutoff of 26).
- **How much you can save:** Up to $20,000/year can be contributed by anyone (you, family, friends). Up to $100,000 doesn't count against the SSI $2,000 resource limit.
- **Working account holders** can often contribute even more through the "ABLE to Work" provision.
- **Funds can pay for:** Housing, education, health care, transportation, assistive technology, and other qualified disability expenses — tax-free.
- **More info: ablenrc.org** (the ABLE National Resource Center) can help you compare state plans; most states accept out-of-state residents.

# TO WORK OR NOT TO WORK

## Some Useful Resources ... Continued

### MA-EPD (Medical Assistance for Employed Persons with Disabilities)

A Minnesota program that lets working people with disabilities keep Medical Assistance (MA) coverage even with higher income than standard MA allows.

- **Who qualifies:** People age 16+ who are certified disabled (by SSA or the State Medical Review Team) and working, earning at least $65/month, and paying Social Security/Medicare taxes.
- **No asset limit** since January 1, 2024 — you can save and still qualify.
- **You pay a monthly premium** (minimum $35, based on income) but no copays for services.
- **More info:** Contact your county or tribal human services office, use the MA-EPD Estimator at **mn.db101.org**, or call Disability Hub MN at 1-866-333-2466.

1-866-333-2466
disabilityhubmn.org

Disability HUB MN

# TO WORK OR NOT TO WORK

## Some Useful Resources ... Continued

### Trial Work Period, SGA, and Other SSDI Work Incentives

Alongside Ticket to Work, Social Security has built-in rules that reduce the risk of trying a job:

- **Trial Work Period (TWP):** For 9 months (not necessarily consecutive, within a 60-month window) you can receive full SSDI regardless of earnings. In 2026, a month only counts as a trial work month if you earn over $1,210.
- **Extended Period of Eligibility (EPE):** After the TWP, a 36-month window allows you to you keep receiving SSDI in any month your earnings fall below the Substantial Gainful Activity (SGA) level ($1,690/month in 2026, or $2,830 if blind).
- **Expedited Reinstatement:** If your benefits end due to work and because of this you have to stop working, you can get benefits restarted quickly for up to 5 years afterward, without a new full application.
- **Section 1619(a)/(b) (SSI):** Keeps SSI cash and/or Medicaid coverage going as your earnings rise, even after SSI cash payments stop.
- **More info: ssa.gov/work** or the Ticket to Work Help Line at 1-866-968-7842 (TTY: 1-866-833-2967).

**All of SWCIL's programs and services are consumer controlled, with an emphasis on improving quality of life for all people with disabilities. SWCIL's aim is to provide education and awareness to promote inclusion, acceptance, and equal access in society for all people with disabilities.**

# TO WORK OR NOT TO WORK

## Some Useful Resources ... Continued

### PASS — Plan to Achieve Self-Support

A PASS lets you set aside income or resources (other than SSI itself) toward a specific work goal, without that money counting against SSI's strict income and resource limits.

- **What it can pay for:** Education, vocational training, job coaching, equipment/supplies, transportation, business start-up costs, and more.
- **Who it's for:** People who get, or could qualify for, SSI and have a clear employment or self-employment goal.
- **How to apply:** Submit Form SSA-545 at your local Social Security office. A "PASS Cadre" reviews your plan to make sure the goal is reasonable and the costs are appropriate.
- **More info:** Search "Plan to Achieve Self-Support" at **ssa.gov**, or ask about free help from a Work Incentives Planning and Assistance (WIPA) counselor near you.

**The Southwestern Center for Independent Living (SWCIL) is a community-based non-profit organization serving people with all disability types in the ten counties of southwestern Minnesota.**

**SWCIL SERVICES INCLUDE:**

- **Individual and Systems Advocacy**
- **Independent Living Skills Training**
- **Prevention of Institutionalization**
- **Support Planner Services (CDCS)**
- **Relocation to Community-based Living**
- **Youth Transition**
- **Peer Counseling**
- **Veterans Services**
- **Ramp Program**
- **Assistive Technology**
- **Information and Referral**

# The Southwestern Center for Independent Living is currently seeking dedicated individuals to join its Board of Directors

## Our Mission & Representative Leadership

### Mission-Driven Advocacy

Promoting societal acceptance, inclusion, and equal access for people with disabilities in Southwest Minnesota.

### Representative Leadership

People with disabilities constitute more than 50% of SWCIL's governing board.

## Board Roles & Commitment

### Strategic Governance

Members establish policies, monitor finances, and create long-range organizational plans.

### Service Commitment

**3-YEAR TERM**

**APPROXIMATELY 9 MEETINGS ANNUALLY**

### Official Application Required

Interested individuals must complete and submit the official Board Member Application.

**Contact SWCIL at: swcil@swcil.com or 507.532.2221**

**www.swcil.com**

# UPCOMING EVENTS

## September 15 – 4:00-5:00 p.m. (via Zoom)
## Learn about Voting Rights
## RSVP by September 15

**To receive event flyers by email or RSVP for an event, contact rsvp@swcil.com or call SWCIL**

**All live events are smoke and fragrance free**

**Reasonable Accommodations available upon request**

## September 28 – 3:00-4:00 p.m. OR 4:00-5:00 p.m.
## Tie-Dye – Independence Park, Marshall
## RSVP by September 28

If you have poems,
personal successes,
letters to the editor,
or questions
for our readers,
send submissions to:
**ted.stamp@swcil.com**
or call 507.532.2221,
ext. 101.

# THE TRACKCHAIR® PHENOMENON

## A Free Ticket to Outdoor Adventure

Since its first appearance as a working prototype in 2009, The Trackchair® has greatly expanded the independent living potential of multitudes of individuals living with mobility impairments.

But many may not be aware that these all-terrain chairs are not only available to those who are able to purchase them privately, but to anyone visiting any of the 24 Minnesota State Parks which make them available to the public – for free.

In SWCIL's 10-county service area, chairs are available at Blue Mounds State Park (Rock County) and at Camden State Park and Lake Shetek State Park (Lyon County).

Many other states also have Trackchairs available for use by the public, and locating and reserving them is made simple through an easy-to-use web portal: https://thetrackchair.com/finder/.

Trackchairs are available year-round in some locations, and seasonally in others. For more information about which Minnesota parks have Trackchairs and other information and policies in this regard, visit: https://www.dnr.state.mn.us/state_parks/track-chairs.html.

A white and a red Trackchair

# ADVENTURE HAS NO LIMITS

>>>> DELIVERING FREEDOM. ANYWHERE.

THE ACTION FOUNDATION

## PERFECT FOR:

- PARKS & TRAILS
- FISHING TRIPS
- COMMUNITY EVENTS
- OUTDOOR RECREATION
- FAMILY ADVENTURES

This summer use our Tow & Go program → **FREE**

We'll bring adaptive outdoor equipment directly to you so individuals with mobility challenges can experience the outdoors without barriers.

**BECAUSE EVERYONE DESERVES THE CHANCE TO GET OUTSIDE.**

## PLEASE NOTE:

Tow & Go delivery is available within a designated service radius.

Please contact us to learn more about delivery availability in your area.

## MESSAGE US TODAY

to learn more or schedule a Tow & Go visit this summer.

info@theactionfoundation.org

**EQUIPMENT IS BASED ON AVAILABILITY.**

>>>> THEACTIONFOUNDATION.ORG >>>>

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**Marshall, MN 56258-1268**
**Phone: 507-532-2221 or 800-422-1485 (For MN Relay, dial 711)**

**Website: http://www.swcil.com**
**E-mail: swcil@swcil.com**
**Facebook: www.facebook.com/SWCILMarshallMN**
Youtube: https://www.youtube.com/channel/US-xO75AFKykiFuz4EiVj9lw
Instagram: https://www.instagram.com/swcilmarshallmn

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**OUR MISSION STATEMENT:** SWCIL is dedicated to working with and responding to the ever changing needs of persons with disabilities in Southwestern Minnesota to promote societal acceptance, inclusion, and equal access for all persons with disabilities.

## SWCIL Staff

Angela Algood, IL Specialist/CDCS Support Planner
Annette Swanson, Grants & Financial Manager
Emma Byrne, IL Specialist/CDCS Support Planner
Kristina Tollefson, IL Program Support
Melissa Doherty, Executive Director
Rachel Thalacker, IL Specialist/CDCS Support Planner
Rebecca Mulder, Administrative Assistant
Ruth Hubbling, IL Specialist
Scott Timmerman, Ramp Program Manager
Sean Driessen, Ramp Crew
Sherry Olson, IL Program Manager
Suzie Rauch, Executive Assistant
Ted Stamp, IL Advocate

## SWCIL Board Members

Leah Hastad, Chair
Carrie Stiernagle, Vice Chair
Derek Klinkner, Treasurer
Jessica Coil, Secretary
Pamela Russell, Member

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