



GALEN, DIAGNOSED IN 2011



JENNIFER, DIAGNOSED IN 1999



Knowledge Is POWER



DOUG, DIAGNOSED IN 2014



CHERISH, DIAGNOSED IN 2002

We are a movement by and for people affected by multiple sclerosis. We believe that we are stronger together. That nobody should face MS alone.

We will be by your side every step of your journey—from day one. We'll be your partner through the challenges, sharing ideas and finding solutions.

You may know very little about this disease and feel overwhelmed. Knowledge is Power (KIP) has been developed by the National MS Society to help you better understand and navigate through your recent diagnosis.

KIP provides current information about MS and will start you on the road to coping with this major life change – with answers to the most frequently asked questions, tips for taking the first steps, managing MS and working with your healthcare provider.

This information will also be helpful to family and friends who care about you and your experience with MS – so take the opportunity to share it with them and encourage them to visit our website nationalMSSociety.org/KIP for additional resources.

Remember, no one has to face MS alone. We're here for you.

If you have questions or concerns, reach out to an MS Navigator by chatting live on our website, nationalMSSociety.org, calling 1-800-344-4867 or emailing ContactUsNMSS@nmss.org.

My MS Journey



When I was diagnosed with MS at the age of 17, the fear of the unknown scared me. I didn't know how this disease would impact my life—I didn't know what my future would hold.

There is a fear that MS may prevent you from accomplishing something. This fear, in turn, overshadows the possibility that you really can do it. I have felt so empowered in facing my fears and taking on challenges that seem counterintuitive to what someone with MS “should be able to do.”

Overcoming these challenges may not exactly look pretty or the way I initially intended, but that is the humbling thing about MS. We have to redefine what success and victory looks like, even if it is as simple as cooking dinner and doing laundry in the same day.

I'm married to a man who loves and supports me in this journey of life. I have a wonderful job where I get to make a difference in the lives of people affected by this disease. I've climbed to the top of Rockefeller Center, run a marathon relay, and strive to continue living well with MS every day.

MS may have altered my journey, but it didn't stop it. My hope is that no matter where you are in your life or in your MS journey – give yourself lots of grace and know that you're not alone.

We're here. And we're cheering for you! Together, we are stronger! #thisisms

—Emily Reilly, diagnosed in 2005

Table of Contents

Taking the First Steps	4
Building Resilience	5
Common feelings after a diagnosis	5
Power of connections	5
Learning About MS	6
What is MS?	6
What are the symptoms of MS?.....	6
What causes MS?	6
Is MS fatal?	7
Who gets MS?.....	7
How do you treat MS?	7
Can you have children?	9
How do you talk about MS?.....	9
How do you talk to your children about MS?	10
Managing MS	11
Relapses	12
Disease-modifying therapies (DMTs)	12
Enhancing your health and wellness.....	14
Alternative and complementary treatments	15
Working with Your Healthcare Provider	16
Shared decision making	17
The health professionals involved in MS care.....	17
Make the most of your appointment with your healthcare provider.....	18
Find doctors and resources	19
Balancing MS, Family and Relationships	20
The impact of MS on your family.....	21
Employment and Health Insurance	24
Employment	25
Health insurance	26
Taking Action Toward Financial Wellness	28
Join the Movement	31

Taking the
**FIRST
STEPS**



ANQUETTE, DIAGNOSED IN 2013

Hearing the words “you have MS” can be frightening and taking the first steps to deal with a diagnosis can be challenging. Many people find it helpful to start by gathering the facts — learning as much as they can about MS and getting answers to the most commonly asked questions. This section offers information about the disease, including what happens, why it happens, why it varies so much from one person to another — and provides suggestions for how to build resilience and begin adapting to a life with an MS diagnosis.

Building resilience

Common feelings after a diagnosis

Initial reactions to being diagnosed with MS usually include some combination of disbelief, shock, fear and possibly even relief. As you start to learn more about MS, you might experience anxiety about the unpredictability of MS or feel sadness and grief. You might feel resentful or angry about the changes that come from MS. You may even feel guilty about having to take time to focus on your health. These feelings are a normal reaction and are likely to come and go as the disease ebbs and flows.

Acknowledging your feelings and allowing yourself to have them are important steps toward adapting to a life with MS. Not allowing those feelings to consume or define you

is being resilient. We all have the capability to be resilient. Some of us have more to start with while others work towards becoming more resilient. Resilience has many definitions but essentially it means coping with your current reality while remaining optimistic for the future.

Resilience is moving forward with courage and hope despite the difficult events and feelings you’re experiencing. It’s viewing a stressful event as a problem to be solved rather than a threat. It’s thriving in the face of stress. Building up your resilience will help you adapt to your new life with MS, build your confidence that you can manage what comes your way and can help improve overall health. Learn more about resilience at nationalMSSociety.org/resilience.

Power of connections

You do not need to face MS alone and connecting with others who “get it” can help validate your feelings and enhance resilience. Connections can happen in many ways: online, social media, in-person and by phone. Coming together with others can help you and those who care about you:

- Learn new information and strategies for coping
- Find emotional support
- Build confidence in your ability to manage MS

Learn more at ntlms.org/FindSupport.

Learning about MS

What is MS?

Multiple sclerosis is a chronic, unpredictable disease of the central nervous system (CNS), which is made up of the brain, spinal cord and optic nerves.

MS is thought to be an immune-mediated disease in which the body's immune system mistakenly attacks normal cells and tissue in the CNS. This attack is aimed at the myelin coating around nerve fibers (axons), the cells that make myelin, (oligodendrocytes) and the nerve fibers under the myelin coating. The myelin coating around each nerve fiber serves as insulation, much like the plastic coating on an electrical wire. This helps to ensure the efficient transmission of nerve impulses (messages) between the brain and other parts of the body. When myelin or nerve fibers are damaged or destroyed in MS, messages within the CNS are altered or stopped completely.

What are the symptoms of MS?

The symptoms experienced from MS result from the damage to myelin and nerve fibers in the CNS. Since damage can occur anywhere in the CNS, a wide range of symptoms can occur. Symptoms vary from person to person and intensity can vary from day to day in the same person. You could experience none, one or many

symptoms on a day-to-day basis. Some common symptoms include:

- fatigue
- numbness and tingling
- vision changes (blurred, loss or double vision)
- weakness
- poor coordination
- walking problems
- depression
- concentration or memory problems
- bladder problems

What causes MS?

The cause of MS is not known. While it is not directly inherited, people who develop the disease seem to have a genetic susceptibility—meaning certain genes can malfunction if triggered by exposure to risk factors such as:

- infection with Epstein-Barr virus
- cigarette smoking
- childhood and adolescent obesity
- low levels of Vitamin D

No one trigger alone causes MS, but they all play a role in making someone with the right genetic makeup more likely to develop MS. Many people with these common risk factors do not develop MS. Scientists still do not understand why genetic factors and risk factors combine in some individuals and cause MS to develop.



ANDREW, DIAGNOSED IN 2013

Is MS fatal?

MS is not considered a fatal disease. Attention to overall health and wellness through healthy eating habits, physical activity, and not smoking, can help reduce the risk of other medical conditions, such as heart disease and stroke which can contribute to a shortened life expectancy.

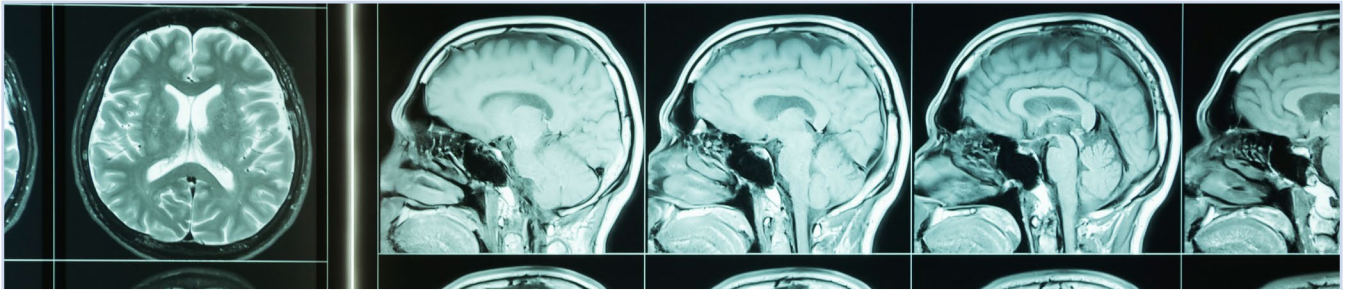
Who gets MS?

While most people are diagnosed between the ages of 20 and 50, MS is also seen in children and older adults. Nearly 1 million individuals are living with MS in the U.S. alone. The disease is about three times more common in women than men and occurs in most ethnic groups. It was historically believed to be more common in Caucasians of northern European ancestry, but recent findings suggest that it is equally or possibly even

more common in African Americans, particularly African American women.

How do you treat MS?

Although a cure for MS has not yet been discovered, a number of medications have been approved by the U.S. Food and Drug Administration (FDA) over the past 25 years. These medications modify the disease course by reducing the number of MS relapses and slowing the progression of the disease. Research is also teaching us that lifestyle choices can be beneficial in managing MS. Combining a disease modifying medication with a healthy lifestyle is the optimal management strategy for MS. Additionally, many symptoms of MS can be effectively managed using medication and non-medication strategies. With the help of your healthcare team, you will develop a plan that reflects your values to effectively control your MS.



TYPES OF MS

While there is no way to predict with any certainty how a person's MS will progress, four basic disease courses have been defined.

CLINICALLY ISOLATED SYNDROME

Clinically isolated syndrome is a first episode of neurologic symptoms caused by inflammation and damage in the central nervous system. A person who experiences clinically isolated syndrome may or may not go on to develop MS.

RELAPSING-REMITTING MS

Relapsing-remitting MS is characterized by clearly defined relapses (also called attacks or exacerbations) that last from days to weeks and then subside, with full or partial recovery and no apparent disease progression between attacks. Approximately 85 percent of people begin with this disease course.

SECONDARY PROGRESSIVE MS

Secondary progressive MS begins initially with a relapsing-remitting course that later evolves into a more consistently progressive course, with or without relapses and new lesions on MRI.

PRIMARY PROGRESSIVE MS

Primary progressive MS starts with symptoms that do not subside with steady progression of disability over time, with few or no relapses or remissions. Approximately 15 percent of people are diagnosed with this disease course.

Can you have children?

Yes. MS does not affect your ability to become pregnant or cause harm to your baby. Most pregnant women with MS feel good and have no new MS activity during pregnancy but there is an increased risk of relapse after delivery. If you would like to become pregnant, work with your healthcare provider to develop a plan that is best for you and your baby. Keep reading to learn more about balancing MS, family and relationships.

“Sometimes I want everybody to know about my MS, and sometimes I don’t want anybody to know.”

How do you talk about MS?

Talking about the diagnosis of MS is personal—for some people it is liberating while for others makes adjusting more challenging.

The timing of when you tell others can affect how easy it is to share. If the diagnosis is so new and you are still learning about MS yourself, it might be hard to tell others who will understandably have lots of questions for you. It can be helpful to take some

time for yourself to process your own feelings and learn what you need to know to feel more comfortable discussing your diagnosis with others.

Who should you tell?

There are several factors you might want to take into consideration as you come to your own conclusions about discussing your diagnosis with others:

1 **Telling the people who are closest to you can benefit you and them**

You will probably find the support of people closest to you extremely helpful. Consider starting with those who interact with you on a daily and intimate basis.

2 **People will react differently to your diagnosis**

As you make the decision to tell a person, try to anticipate what you think his or her response might be. This will help you to feel a bit more prepared. Even with preparation, you could receive an unexpected reaction. Be ready to give the person time to process his or her own feelings.

3 **Once you have told someone, you can’t take it back**

The point is not that your MS should be kept secret, but that you may want to take some time to think through when and how you choose to share the information

— particularly if your initial inclination is to tell everyone about your recent diagnosis. Before talking about your MS with colleagues or supervisors, consider how you could be treated differently after doing so. To learn more about disclosing your diagnosis at work, visit nationalMSSociety.org/employment.

How do you talk to your children about MS?

Parents often wonder when and how they should talk with their children about MS. Regardless of when you decide to tell them, there are certain things to keep in mind:

- 1 The type and amount of information you give to your children should be guided by their age and ability to understand, as well as by your own feelings and needs.
- 2 It is important for your children to hear this kind of sensitive, personal information from one or both parents rather than from an outsider who inadvertently “spills the beans.”
- 3 Children are acutely aware of things going on around them. They will sense changes in their parent’s physical and emotional state, as well as the general emotional climate in the

household. When children are not given the information they need to explain the changes they sense, their imaginations simply fill in the gaps — usually with less-than-accurate information.

AT A GLANCE

- Discover ways to enhance your resilience: nationalMSSociety.org/resilience
- Connect with others living with MS: ntlms.org/FindSupport
- Learn more about MS: nationalMSSociety.org
- Think through who you want to tell about your MS and how you want to tell them: nationalMSSociety.org/disclosure



MANAGING MS

JOHANIE (LEFT), DIAGNOSED IN 2015

Once you've had some time to process your feelings around this new diagnosis and to learn the critical information about MS, it's time to take action. This section will give you more information about MS with a focus on what you can control. You have the power to make a positive impact on managing your disease. We'll outline tools to help you live your best life.

Relapses

Relapses, also called attacks, flare-ups and exacerbations, are periods of new or significant worsening of old symptoms that last in a constant fashion for 24 hours or more. Other things, like a fever, getting overheated or a urinary tract infection, can make your old relapse symptoms flare up. This is called a pseudo-relapse. To be a true relapse, you need to be experiencing symptoms outside of having an infection or a fever. Relapses can last a few days to a few weeks or months.

Relapses will resolve on their own over time but sometimes medications are used to speed up the recovery process. The decision whether to treat your relapse with medication is usually based on how severe your symptoms are. Sometimes symptoms are mild, like numbness in your leg or a squeezing sensation around your torso,

and don't really affect your day-to-day activities. Other relapse symptoms, like blurred vision and difficulty walking, do affect your daily functioning. You and your healthcare provider will decide together if treatment for your relapse is necessary.

It's important to know that whether you treat a relapse with medication or not does not affect your long-term outcome. In other words, using medication to treat a relapse might help your symptoms subside faster but it will not have a long-term effect on the disease process.

Be sure to ask your healthcare provider when you should contact them if you suspect you're having a relapse. A general rule is to call if you experience new or worsening symptoms that last for 24 hours or more.

Disease-modifying therapies (DMTs)

Since 1993, the FDA has approved many medications for use in MS. While these medications will not cure MS, they are able to change the natural history of MS—for the better! They are known as disease-modifying therapies or DMTs—because they modify the immune system activity that drives the inflammation and damage of MS.

What is the goal of treatment with a DMT?

There are several goals of disease-modifying therapies, including:

- reducing the number of relapses;
- limiting the number of new lesions seen on magnetic resonance imaging (MRI);
- delaying disease progression.

Who should take a DMT?

Starting a DMT soon after you are diagnosed and staying on it is the best available strategy to manage MS. Talk with your healthcare provider about starting a DMT if you haven't already.

Which is the best DMT?

Most of the DMTs have been shown to have greatest benefit early in the disease when the inflammatory process tends to be most active.

The “best” DMT is the one that:

- you can tolerate (side effects don't bother you or are manageable);
- you can commit to (has a schedule that is easy for you to remember);
- limits your disease activity (reduces relapses and new lesions on MRI);
- slows disease progression for you;
- has a risk profile that is acceptable to you;

- meets your goals.

The best DMT for you at one point in time may not be the best for you forever. Work with your healthcare provider to choose a treatment that will best meet your current needs, and then change to another option if the goals of treatment are not being met.

How will you know if the DMT is working?

The role of DMTs is preventive — to reduce relapses and new lesions on MRI, and delay disability. They do not treat symptoms and are unlikely to change any symptoms you are experiencing.

To determine if your DMT is working effectively, your healthcare provider will:

- perform a comprehensive exam to look for new problems;
- ask about worsening symptoms over time (progression);
- ask about new or worsening symptoms since your last visit;
- review a brain MRI to look for new lesions.

If your healthcare provider finds you have new lesions on MRI, that you have had a relapse or have disease progression, he/she will discuss whether you need to switch to a different DMT. There are many options available if your disease is not being adequately managed by your current DMT.



KAREN, DIAGNOSED IN 2012

Check out the Society's Disease-Modifying Therapies for MS publication for the most up-to-date information on the approved therapies for MS at [nationalMSSociety.org/DMT](https://www.nationalMSSociety.org/DMT).

Enhancing your health and wellness

Having a healthy and active lifestyle was important before you got MS and is particularly so now. Taking care of your overall health and well-being is important for living your best life with MS. Having certain health conditions in addition to MS may contribute to MS disease worsening and a shortened life span. A healthy diet, regular exercise, stress management and other wellness strategies can help you manage your overall health and MS so you feel your best. You can enhance your wellness

by adopting the following preventive health strategies:

- Eat a healthy diet.
- Get adequate exercise.
- Quit cigarette smoking.
- Get sufficient rest.
- Utilize effective stress management strategies.
- Have regular medical checkups and screening tests.
- Develop an effective support system.
- Pay attention to your emotional and spiritual needs.

Visit [nationalMSSociety.org/Living-Well-With-MS](https://www.nationalMSSociety.org/Living-Well-With-MS) to learn more about improving your overall wellness through diet, exercise and emotional health.

Alternative and complementary treatments

There are a variety of treatments available outside conventional medicine often called alternative or complementary therapies. While none of these have been shown to effectively treat MS directly, there are many that may contribute to overall wellness.

These therapies are offered by acupuncturists, chiropractors, homeopaths, naturopaths, herbalists, reflexologists and many others. When evaluating and considering whether to try a non-conventional therapy, it's a good idea to use a similar decision making process as when selecting a conventional therapy.

Like with any therapy, you'll want to explore the risks and benefits of the therapy and make an informed decision.

Keep in mind that many of these therapies have never been scientifically tested in MS. If you are considering trying an alternative or complementary therapy or are considering stopping a conventional therapy, be sure to discuss with your MS healthcare provider first.

Learn more about complementary and alternative therapies in MS at [ntlms.org/CAMedicines](https://www.natlms.org/CAMedicines).

AT A GLANCE

- Ask your MS healthcare provider when and how you should contact him/her if you have new symptoms. Learn more about relapses how to treat them: [nationalmssociety.org/Treating-MS/Managing-Relapses](https://www.nationalmssociety.org/Treating-MS/Managing-Relapses)
- Start a DMT—read detailed information about the available treatments: [nationalMSSociety.org/DMT](https://www.nationalMSSociety.org/DMT)
- Implement wellness strategies into your lifestyle to feel your best: [nationalMSSociety.org/Living-Well-With-MS](https://www.nationalMSSociety.org/Living-Well-With-MS)



Working with your
**HEALTHCARE
PROVIDER**

CRYSTAL, DIAGNOSED IN 2010

The relationship you have with the healthcare provider who helps you manage your MS is very different from the relationship you have with the healthcare provider who helps you manage common illnesses.

MS is a chronic disease that requires an ongoing relationship between you and your healthcare provider — working together in an effort to manage symptoms, slow disease progression, prevent complications, and maximize your quality of life. Your MS healthcare provider will be your link to other healthcare professionals that may be involved in your care.

Shared decision making

You might have noticed in your discussions with your healthcare team that your opinion and input was asked when making decisions. In the past it was common for healthcare providers to make recommendations and expect you to follow them. More recently, it has been learned that your involvement in the decision making process is critical for success. This process is called Shared Decision Making and looks much more like a discussion or collaboration. Your provider is sharing information but also seeking information from you about your values and concerns. The result of that conversation is a jointly agreed upon decision. Let's describe how this might look...

Your healthcare provider is suggesting you start on a medication. Rather than telling you what medication you should take, he or she will:

- ask what's important to you;
- tell you about all your options;
- tell you about the risks and benefits of each option;
- ask about your concerns.

After talking this through, you and your healthcare provider will collaboratively decide on the treatment that is best for you.

The health professionals involved in MS care

The factors affecting care over the course of your disease are complex and most appropriately analyzed and addressed by a team of professionals from different disciplines, with you at the center. The graphic on the following page illustrates some of the members who may be included in your comprehensive care team for MS.

While you may never need these types of specialty care, it can be comforting to know that there are a variety of health professionals available to help you manage whatever symptoms may arise.

Types of Health Professionals



NEUROPSYCHOLOGIST



SPEECH/
LANGUAGE
PATHOLOGIST



NURSE



PSYCHOLOGIST



OCCUPATIONAL
THERAPIST



SOCIAL WORKER



PHYSIATRIST



COUNSELOR



PHYSICAL
THERAPIST



UROLOGIST

Make the most of your appointment with your healthcare provider

Come to your appointment prepared to share how you've been doing since your last visit and to ask questions. Here are some tips to get the most out of your visit:

- 1 There's an app for that! Use an app, journal or list to keep track of the symptoms you've had since your last visit.
- 2 Bring a list of all the medications you are taking, including supplements.
- 3 Tell your provider about any alternative or complementary therapies, like chiropractic or massage, that you are using.
- 4 Talk about any side effects you're having from your medications.
- 5 Think of all the questions that you have-what have you heard on the news, read in a blog or on social media; what are your friends asking you? Write these down and bring them with you. Prioritize your list in case you can't get to each question.
- 6 Bring someone with you. It's always good to have a second set of ears and if the person is close to you, he or she could share information that is helpful for your provider, like if they've noticed any changes in your mood or thinking.

7

Most importantly, be open and honest. Be sure to talk about things that you might find embarrassing, like your bladder function. Your provider cannot work with you to feel better if he or she doesn't know what's bothering you.

Find doctors and resources

Search the Society's comprehensive database to connect with healthcare providers and community resources to help you live your best life with MS at nationalMSSociety.org/FDR.

It's free, confidential and available 24/7.

What You'll Find



Healthcare Providers

Medical providers that specialize in the diagnosis and treatment of conditions and symptoms related to MS.



Emotional Support

Licensed professionals and community based programs providing caregiver support, family support and education.



Legal Resources

Attorneys and legal services with expertise in claims and civil matters related to MS.



Financial Assistance

Programs offering financial assistance, grants or loans for accessibility, housing and pharmaceutical needs.



Mobility & Accessibility

Services and providers for home accessibility, ramps, elevators and lifts, transportation, vehicles and mobility equipment.



Home Care & Housing

Assisted living facilities, chore and personal care assistance, and adult day care programs.



Independent Living

Local aging services that also serve individuals with disabilities of any age, centers offering independent living skills training, personal advocacy, information and referral and peer counseling and access to service dogs.

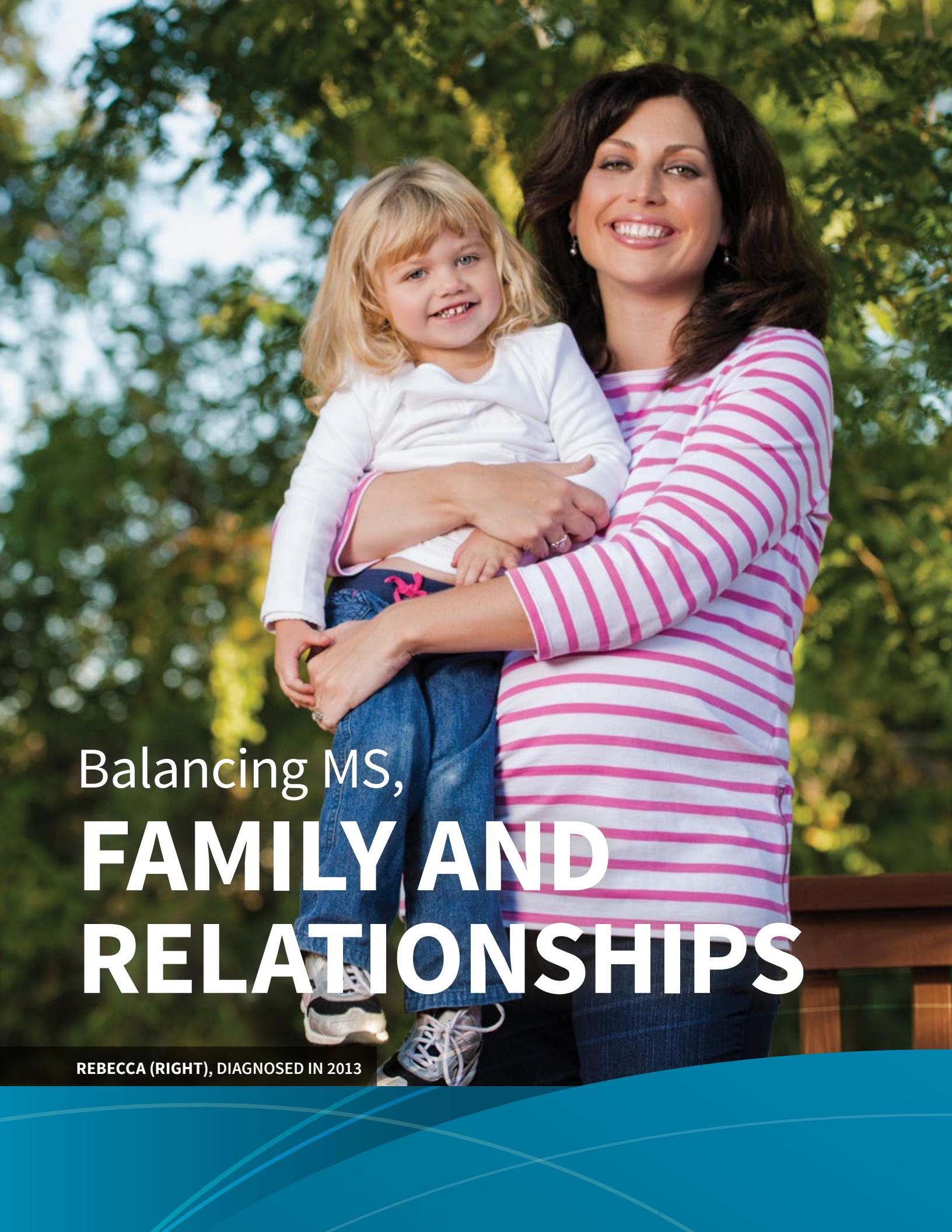


Medical & Assistive Equipment

Durable medical equipment, incontinence supplies, wheelchairs (power and manual), scooters, hoist lifts, aids to daily living products such as reachers, adaptive eating utensils, canes and walkers, and cooling vests/cooling equipment.

AT A GLANCE

- Be ready to make healthcare decisions with your MS provider. Think about your values and concerns:
 - Are you comfortable with taking risks or are you more at ease with a safe approach?
 - Do you have time to get a medication that has to be administered in a healthcare center or would prefer one you can take on your own?
 - Will you remember to take your medication?
 - Will you need someone to help give your medication?
- Keep a list of the medications and supplements you are taking.
- Start a journal to track your symptoms.
- Write a list of questions for your next appointment with your MS healthcare provider and prioritize them.
- Search the Society's comprehensive database of healthcare providers: nationalMSSociety.org/find.



Balancing MS,
**FAMILY AND
RELATIONSHIPS**

REBECCA (RIGHT), DIAGNOSED IN 2013

In the early days of dealing with a new diagnosis, your focus tends to be on the disease — what it is, how to manage it and what it will mean for your future. You and your loved ones are likely experiencing a rush of feelings and concerns that this kind of unexpected change can bring. Talking about those feelings and concerns openly allows you and your loved ones to move on—without letting MS derail your plans.

The impact of MS on your family

Multiple sclerosis has often been described as the “uninvited guest” who shows up at your house one day, takes up space in every room of your house and never goes home. Every member of your family will have his or her own reaction to this guest, and each will have to find a way to make peace with it. Most often this happens naturally over time, especially with open communication. Family counselors who are knowledgeable about MS can provide a helpful “jump start” if you’re finding it difficult to initiate these kinds of conversations.

Connect with an MS Navigator at 1-800-344-4867 or email ContactUSNMSS@nmss.org for additional resources.

How will MS impact your intimate relationships?

Once you’ve found peace with your diagnosis and identified the best strategies to manage your MS, it’s unlikely that MS will affect your intimate relationships. Open communication will help foster relationships that preceded your diagnosis. If you feel that symptoms are interfering with your intimacy, there is help. Talk to your healthcare provider to learn how to manage those symptoms.

If you’re starting new relationships, consider when and how you want to disclose your diagnosis. Check out our tips on disclosure at [nationalMSSociety.org/Relationships](https://www.nationalMSSociety.org/Relationships).

How do children feel about their parent’s MS?

Research and clinical experience have demonstrated that children who have a parent with MS continue to develop and thrive emotionally, socially and academically.

Having been reassured that their parent will be there to “parent” them, most children tend to go on about their business, focusing their attention on normal, everyday, child-centered things.

Visit [nationalMSSociety.org/Parenting](https://www.nationalMSSociety.org/Parenting) to learn more about parenting with MS.

Talking with your children about MS

Children sense problems, and react to them, even before they can be easily seen. When children sense there is a problem or that you don't feel well, their imaginations go to work trying to come up with a reasonable explanation. Consider talking about your MS and its symptoms early on — so that your child's understanding of it can grow and develop over time. Your child will be less frightened if you encourage him or her to talk openly with you.

There is no “best” way to tell your children about MS. You know your child best. If you want some suggestions for how to start this conversation, check out our publications for children who have a parent with MS ntlms.org/ **PediatricMSResources**.

MS Adventure Camp offers children grades 4-12 who have a parent or guardian living with MS an opportunity to learn more about MS in a fun camp setting. Visit nationalMSSociety.org or call an MS Navigator at 1-800-344-4867 to learn more.

Having healthy children

Men and women who have been diagnosed with MS often have concerns about how the disease will affect their ability to have children.

Let's address some of the common questions you might be considering.

Is MS inherited?

No. You having MS does not mean your child will also get MS. The risk of getting MS is higher in those who have a parent with MS, but that risk is still pretty low.

Will MS affect your ability to get pregnant?

No. Some medications are not safe when taken during pregnancy. Be sure to discuss your family planning with both your maternal and MS healthcare providers.

How does MS affect pregnancy and childbirth?

MS will not affect your ability to have a normal, healthy baby. MS has not been found to affect the course of pregnancy and labor. Neither does it increase the risk of miscarriages, complications during labor or delivery, birth defects or stillbirths. Anesthesia is considered safe during labor, delivery or cesarean section.

Can you breastfeed?

Yes. Breastfeeding is safe for you and your baby.

What medications are safe for use during pregnancy and breastfeeding?

Many medications are not safe during pregnancy or while breastfeeding. Work with your healthcare provider to develop a plan for safe conception, pregnancy and breastfeeding.

Will having a baby make your MS worse?

MS is usually stable during pregnancy and sometimes symptoms improve. Some previous studies have indicated a risk of relapse during the postpartum period but more recent evidence suggests that there may be no increased risk of postpartum relapse. As more studies are completed, there will be more definitive information.

Pregnancy, delivery and nursing will not have any long-lasting impact on the course of your MS.

Is adoption an option for a parent with MS?

Yes. An adoption agency — either domestic or foreign — can help you identify your options.

Are there any considerations for men who want to have a child?

Men with MS are able to father children. It is not safe to get your female partner pregnant while you are taking, and for a period of time after you stop taking,

some of the DMTs. Discuss the timing of starting a family with your MS healthcare provider.

Learn more about women's health and parenting with MS at [ntlms.org/WomensHealth](https://www.natlms.org/WomensHealth).

AT A GLANCE

- Talk openly about your feelings with those closest to you and encourage them to share as well: [nationalMSSociety.org/familymatters](https://www.nationalMSSociety.org/familymatters)
- Find resources to help you talk about MS with your kids: [nationalMSSociety.org/Resources-Support/Library-Education-Programs/Brochures/For-Children-Teenagers](https://www.nationalMSSociety.org/Resources-Support/Library-Education-Programs/Brochures/For-Children-Teenagers)
- Discuss your plans for having or adopting children with your MS and maternal healthcare providers: [nationalMSSociety.org/Pregnancy](https://www.nationalMSSociety.org/Pregnancy)



EMPLOYMENT AND HEALTH INSURANCE

ELLECIA, DIAGNOSED IN 2011

You are probably concerned about how MS might affect your working life and insurance benefits in the years ahead. By focusing on what you can do to maximize your employment and insurance benefits now, you can optimize your career and insurance options.

Employment

MS may never affect your employment—but it could. In case it does, it's important to be prepared. Planning ahead will help you avoid rash decisions that may have longstanding consequences.

The benefits of work are significant: feelings of pride and satisfaction, contributing to a positive self-image, financial stability through income and insurance benefits.

As you think about your employment situation, keep in mind that there is no reason for you, or anyone else, to assume that you need to leave the workforce because you have been diagnosed with MS.

The following are some steps you can take today to maximize your employment and benefit options:

1 **Review your current job situation:** Objectively assess your responsibilities in relation to the types of MS symptoms you have. Explore whether adjustments need to be made.

2 **Review your employer-sponsored benefits:** These benefits often include health insurance, sick and/or vacation leave, private disability insurance and life insurance. Maximize these employer sponsored benefits.

3 **Educate yourself about employment protections, including accommodations, and how to access them:** This includes the Americans with Disabilities Act (ADA) and Family and Medical Leave Act (FMLA). Learn more at www.ada.gov, www.askjan.org and www.dol.gov/whd/fmla.

4 **Explore the disclosure dilemma:** It is important to take some time to consider the possible benefits and consequences of disclosing your MS in the workplace. Remember, once you have shared information about your MS diagnosis, you cannot take it back. Disclosure has both legal and practical considerations. Visit nationalMSSociety.org/DisclosureDecisions for more information.

5 **Plan for the future:** Think about your next career move, even if your MS symptoms aren't impacting your work. Be proactive of next steps, not only based on your interests, education and background, but also based on the potential impact of your MS

symptoms. For guidance, connect with vocational rehabilitation specialists or career counselors.

6 Use available resources and supports: Employment decisions are complex. There is no need for you to “go it alone.” Get educated about the options available to you now and in the future. Connect with an MS Navigator to get employment-related educational materials, information about legal protections, referrals to vocational professionals and job-related resources designed to assist you with gaining and maintaining employment. Visit nationalMSSociety.org/employment.

Health insurance

Everyone, whether you have MS or not, needs to understand their health insurance plan. If you have MS it's critical.

All health insurance plans have a one-year contract and you should evaluate yours annually to make sure it's still meeting your needs.

Some things to consider include:

1 **Do your healthcare providers participate in your plan?** Each insurance plan has a specific network of healthcare providers, hospitals and pharmacies that are covered under your plan. Additional out-of-pocket costs could apply if you visit a healthcare provider that is out-of-network.

2 **What are the out-of-pocket costs and deductibles?** Most health plans have a monthly premium and may also have a deductible (a specified amount of money you are responsible for before the insurance company will pay a claim). You may also have additional out-of-pocket costs for treatments and services, called copays or coinsurance.

3 **How are your medications covered?** Are your medications on the formulary (list of medicines that your insurance will cover)? What will you pay out-of-pocket and are there restrictions? Learn how to review your plan's formulary, potential plan restrictions, and how to request an appeal for treatments that have been denied at patientadvocate.org.

Learn more about maximizing your health insurance benefits or other options for paying for your healthcare without insurance at nationalMSSociety.org/healthinsurance.

CONNECT WITH AN MS NAVIGATOR®

Our expertly trained MS Navigators will connect you with the right resources to empower your decision making. For general information call 1-800-344-4867 or email ContactUSNMSS@nmss.org.



Taking action toward
**FINANCIAL
WELLNESS**

BROOKE (RIGHT), DIAGNOSED IN 2009

Everyone encounters obstacles as they strive to achieve financial security. For those with MS, the rising cost and utilization of health care and unexpected changes in employment are key factors. Financial wellness requires taking an honest assessment of your financial situation, setting realistic goals and modifying your financial behaviors to achieve those goals. Consider the steps and tips below that can help ensure your financial future.

How to take your financial inventory:

1 Create a cash flow statement of income and expenses:

- Consider all sources of income — salary, investment earnings, side work, child support, alimony, retirement plan income, pension, Social Security benefits
- Separate expenses in terms of fixed and variable

2 Create a balance sheet of assets and liabilities:

- Assets: checking/savings accounts; investment accounts; retirement plans (401ks, IRAs, etc.); pension plans; life insurance and annuity contracts; real estate
- Liabilities: mortgage; consumer debt; student loans

3 Compile information on all current and future resources:

- Employer provided benefits — medical insurance, retirement plans, health savings accounts, pension plans, life insurance, disability insurance, and any ancillary benefits such as employee assistance programs, gym memberships, commuter reimbursement
- Government benefits—Social Security disability and retirement programs; Medicare and Medicaid benefits
- County and community programs

4 Ensure you have all necessary legal documents in place:

- Review wills, trusts, financial and healthcare powers of attorney, and advanced medical directives

It's never too early to begin planning financially for the future. To learn more about the resources available to help address the financial impact of living with MS and help you plan for a future with MS visit: [ntlms.org/FinancialResources](https://www.ntlms.org/FinancialResources).



BRIAN, DIAGNOSED IN 2012

AT A GLANCE

- Start an emergency fund — rule of thumb is at least 6 months of living expenses.
- Keep detailed information organized, including the items in your financial inventory.
- Set both short term and long term financial goals to help you stay focused.
- Plan for “what if” scenarios such as employment changes.
- Monitor your situation and make changes as you go along.
- **GET HELP!** There are various professionals who can assist you:
 - Accountant — helps you make the best use of your assets
 - Financial Planner — helps you set goals for your financial future
 - Specialized Attorneys-at-Law
 - Elder Law Attorney — helps you navigate government benefits, wills and trusts, and long-term care needs
 - Social Security Attorney — assists with applications and appeals for Social Security Disability Insurance and Supplemental Security Income
 - Credit Counselors — help evaluate expenses, budget, credit, and reduce debt
 - Connect with an MS Navigator at 1-800-344-4867 to discuss the types of professional resources you may need to consider.

JOIN THE MOVEMENT

We're calling on you to join us and find your place in this movement. We need you!

- Walk or bike your way to a cure
- Advocate for change
- Volunteer your time
- Raise awareness
- Join the online community
- Connect in your area

We all have something to contribute. Learn more about how you can get involved at nationalMSSociety.org/Get-Involved.



The National MS Society's mission is for people affected by MS to live their best lives as we stop MS in its tracks, restore what has been lost and end MS forever. To fulfill this mission, the Society funds cutting-edge research, drives change through advocacy, facilitates professional education, collaborates with MS organizations around the world, and provides services designed to help people with MS and their families move their lives forward.



**National
Multiple Sclerosis
Society**

nationalMSSociety.org

1-800-344-4867