



Advancing Legal Advocacy: Special Needs Trusts

Presented by:

Sharon Reich, Sr. Trust Advisor

AGED Overview

AGED, Inc. is a non-profit trust company founded in 2002.

Mission Statement:

- To support the advocacy and guardianship needs of elderly and disabled individuals whose financial ability to pay for essential services is inadequate.
- To provide training and educational resources to the community regarding senior and disability issues.
- To provide administration and trustee services for pooled special needs trusts and act as trustee for other trusts.

Located in Central Florida, AGED, Inc. serves as trustee for the following types of Trusts:

- First Party D(4)(A) Under 65 Disability Special Needs Trusts
- First Party D(4)(C) AGED Pooled Special Needs Trust
- First Party D(4)(C) Florida Public Guardianship Pooled Special Needs Trust
- Third Party Supplemental Special Needs Trusts (Pooled and Non-Pooled)

Accounts of any size are accepted – no minimum or maximum

Executive Director – Nick Barton

Sr. Trust Advisor – Sharon Reich

Legal Advisors – Hoyt & Bryan, LLC

Accounting/Tax Services – HMS CPA's, PA

Who Can a Special Needs Trust Help?



**People who cannot
afford their
medications & copays**



**Nursing Home &
Assisted Living
residents**



**People who can no
longer work because
of a disability**



**Developmentally
disabled adults**

Special Needs Trusts

Protect Income and/or Assets to qualify for Government Benefits

| | d(4)(A) under 65 Disability Trusts (First Party) | d(4)(B) Qualified Income Trust (First Party) | d(4)(C) Pooled Trust (First Party) | Third Party Supplemental Needs Trust |
|---------------------------|--|---|---|---|
| Funded with | Income and/or Assets belonging to the Beneficiary | Income Only belonging to the Beneficiary | Income and/or Assets belonging to the Beneficiary | Assets Only belonging to someone other than the Beneficiary |
| Used By | Disabled people under 65 receiving a settlement or inheritance | Nursing Home residents and Assisted Living residents who are over the income limit for Medicaid (no assets) | Disabled people needing help paying for co-pays, medications, Nursing Home, & Assisted Living | Anyone wanting to leave money to a disabled person |
| Managed By | Trustee: Individual, Corporate, or Non-Profit | Trustee: Individual, Corporate, or Non-Profit | Trustee: Non-profit | Trustee: Individual, Corporate, or Non-Profit |
| Used to Pay | Services and expenses not covered by government benefits | Personal needs allowance, unreimbursed medical expenses, spousal allowance, patient responsibility for Nursing Home | Services and expenses not covered by government benefits | Beneficiary's expenses as stated in trust documents for supplemental needs not covered by government benefits |
| AGE | Under 65 | Any | Any | Any |
| How Much Can Go In | Unlimited | Unlimited: Income Only | Unlimited | Unlimited: Asset Only |
| Upon Death | Pay back Medicaid first; to heirs, or as stated in Trust Documents | Pay back Medicaid | Two Options: 1. Retained by Trust: supports community 2. Not Retained by Trust: Pays back Medicaid, then to heirs | No payback to Medicaid; to heirs or as stated in Trust Documents |

Example: Andy Under Guardianship

Cannot afford Healthcare

- **Age 78**
- **Lives in manufactured home, 2 dogs**
- **Diabetic, heart disease, COPD, anxiety, depression, mild dementia**
- **Medications and medical co-pays \$565/ month**
- **Needs knee surgery**
- **Medicare Advantage Plan (\$5,000 out of pocket max)**

Savings **\$30,000**

Total Monthly Income **\$2,000** (Social Security)

Total Monthly Expenses **\$3,050**

Rent and utilities \$1,200

Food, cell phone, other expenses \$600

Insulin and other medication cost \$165

Medical Co-Pays \$400

Medicare Part B premium \$185

Guardianship/legal fees \$500

Money will last 2.5 years

How can Andy reduce healthcare costs?

Can I afford to feed myself
and my dog? How can I get
help?



Qualified Medicare Beneficiary (QMB)

| PROGRAMS & TYPES OF COVERAGE | INCOME | | ASSETS | |
|---|------------|---------|------------|----------|
| | Individual | Couple | Individual | Couple |
| PROGRAMS FOR PEOPLE WITH MEDICARE (Medicare Savings Programs/Buy-In) | | | | |
| *QMB (100% FPL) Pays Medicare A & B premiums, coinsurance & deductibles only | \$1,305 | \$1,763 | \$9,660 | \$14,470 |

- **QMB provides extra help for Medicare prescription drug costs (LIS)**
 - Reduces medication costs for covered drugs to \$0-\$14
 - Covers all the Part D annual deductible and premium
- **Medicare Part A & B premium paid back in Social Security check**
 - Save up to \$185 per month
- **Medicare deductibles are paid by Medicaid**
- **Copays for Medicare covered expenses = \$0**

Pooled Trust Flow Chart



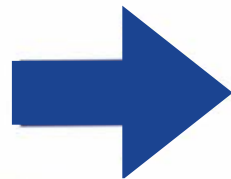
Income
or Asset



Your Bank



Overage



AGED Trust



Use the Trust to Pay:



Rent, Mortgage, or
Facility Payment



Utility Bills



Other Bills as Needed

Andy establishes a pooled trust Qualifies for QMB



Qualifies for QMB Benefits:

- Total medication costs \$30/mo (\$135 in savings)
- No co-pays for doctors or hospitals for Medicare approved expenses (\$400 in savings)
- **Andy has knee surgery and pays nothing**
- **Physical Therapy / rehab is free**
- Social Security check goes up by \$185 because Medicaid is paying his Part B premium
- Trustee fee is \$125

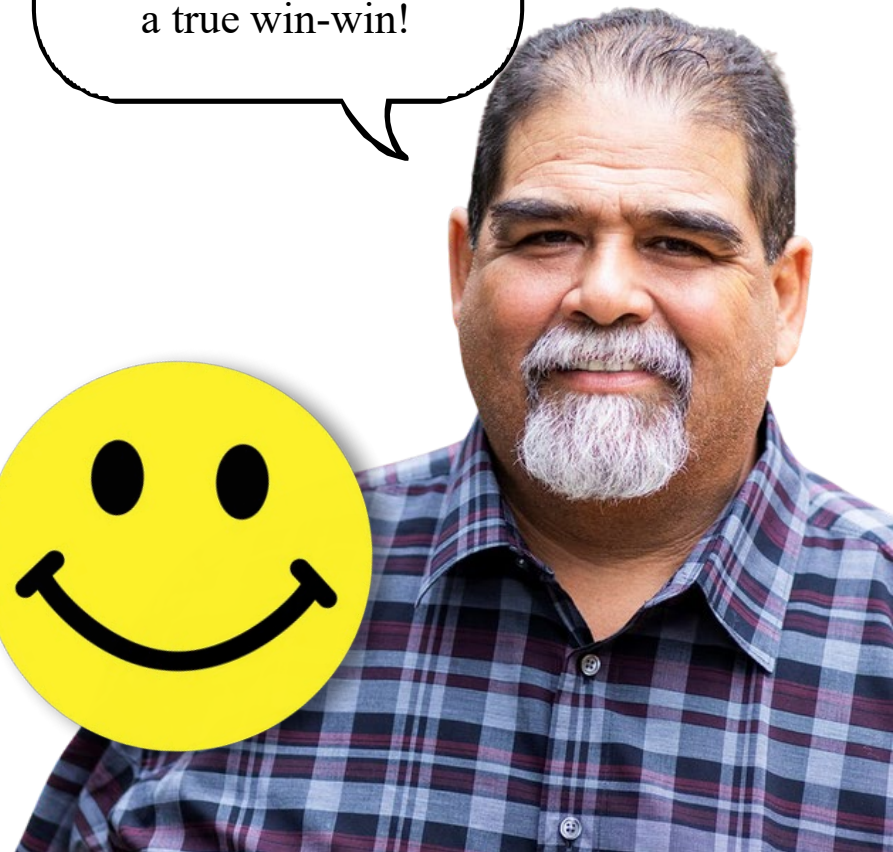
Andy saves money and can afford the healthcare he needs!

- ✓ Income increases \$60/mo (\$185 - \$125)
- ✓ Medical expenses reduced by \$535/mo
- ✓ Andy switches to Dual Eligible Special Needs Plan
- ✓ Saves \$600 to \$1000 each month

Andy can afford the healthcare he needs!

**His money lasts longer (5-8 years - indefinite)
A true Win-Win for Andy and his Guardian!!**

My money lasts longer,
a true win-win!



Dual Eligible Medicare/Medicaid Beneficiaries

Special Needs Advantage Plans

Examples of Extra Benefits / Varies by plan

- ✓ Dental Coverage
- ✓ Vision Coverage
- ✓ Over-the-Counter health related products (prepaid card)
- ✓ Healthy Food Benefit (prepaid card)
- ✓ Utility expenses sometimes covered
- ✓ Transportation Assistance



Examples of Payments from a Trust

Medical and Dental expenses not covered by government benefits

Food and shelter (rent, mortgage, water, sewage, electric, cable...)*

Purchase of goods and services that add quality of life (computer, television, entertainment, furniture, pet needs...)

Maintenance items to support the Beneficiary (house, vehicle, cell phone, etc.)

Essential dietary needs (vitamins, supplements, etc...)



Caregivers and companions for needs or escort to appointments / events

Legal, Guardianship and Care Management services

Private Health Insurance and Long Term Care Insurance

Rehabilitation and Therapy services

Transportation (including purchase of a vehicle, ride share services)

Travel / visits to family, including companion

Requirement: Funds should not go directly to the Beneficiary and must be for the Beneficiary's support and needs.

**Special restrictions for SSI recipients*

Andy has a fall at home, goes to rehab

Andy's rehab is not going well

He's not safe to go home

Placed into Skilled Nursing Facility (SNF)

Guardian transfers all savings above \$2,000 into the pooled trust plus \$1,840 monthly income and reports a change to Medicaid (DCF)

Andy qualifies for Long Term Care ICP Medicaid

- Patient responsibility to SNF is \$1,840
(Gross income of \$2,000 less \$160 personal needs allowance)
- Medicaid pays balance to SNF (saves Andy \$8000/month)
- Most all Medical expenses covered by Medicaid
- Trust pays facility, guardian fees, misc. expenses
- Manufactured home is sold and proceeds placed into trust

Guardian and their attorney can get paid!

Without Medicaid, funds last 3 months

With Medicaid, funds last 5 or more years

(assumes guardian & legal fees of \$500/month)

My funds last longer
and I have a better
quality of life!



Long Term Care Financial Limits

ICP - Skilled Nursing Facility

HCBS - at Home or in ALF

| Programs & Types of Coverage | INCOME | | ASSETS | | PERSONAL NEEDS ALLOWANCE (PNA) | |
|--|----------------|----------------|----------------|----------------|--------------------------------|---------------|
| | Individual | Couple | Individual | Couple | | |
| PROGRAMS BASED ON INSTITUTIONAL POLICY | | | | | Individual | Couple |
| Institutional Care Program (ICP) Pays Nursing Home (NH) room, board, & care Pays Medicare A & B premiums, coinsurance & deductibles | \$2,901 | \$5,802 | \$2,000 | \$3,000 | \$160 | \$320 |
| Hospice Pays Hospice services related to terminal illness Pays Medicare A & B premiums, coinsurance & deductibles | | | | | | |
| Home and Community Based Services (HCBS) or Waivers Pays Medicare A & B premiums, coinsurance & deductibles | | | | | | |

Community Spouse Spousal Impoverishment Standards Other

| | |
|--|-----------|
| Minimum Monthly Maintenance Needs Allowance | \$2,555 |
| Maximum Monthly Maintenance Needs Allowance | \$3,948 |
| Excess Shelter Standard | \$766 |
| Community Spouse Resource Allowance | \$157,920 |
| Home Equity Interest Limit | \$730,000 |
| Community Spouse Needs Allowance (CSNA) | |
| <ul style="list-style-type: none">• More information can be found in SSI-Related Medicaid Fact Sheet https://www.myflfamilies.com/sites/default/files/2024-05/FINAL%20April%202024%20MSSI%20Fact%20Sheet.pdf | |
| Transfer of Asset Divisor | \$10,458 |

What happens at death?

Final distribution options* in an AGED pooled trust

100% Retained by AGED as surplus trust property for the following uses;

- For the direct or indirect benefit of other Beneficiaries as defined in 42 U.S.C. §1382c(a)(3)
- Add disabled persons to the Trust as Beneficiaries;
- To provide disabled persons with equipment, medication or such other services deemed suitable for such persons by the Trustee;
- To provide disabled persons with professional guardianship services.

OR

10% Retained by AGED as surplus trust property

Pays back Medicaid, then

To heirs or as stated in the Trust documents

**Varies by pooled trust company*

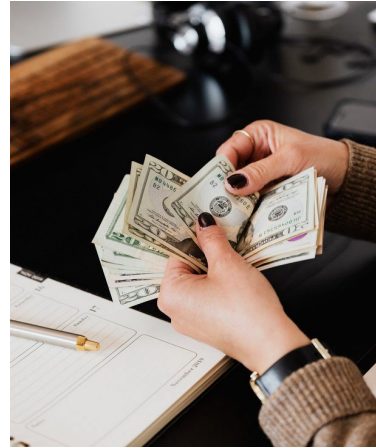
How simple is it to join the AGED Pooled Trust?



Complete the Joinder and Fee Agreements, have documents notarized, and then send to AGED. Documents can be found on our website



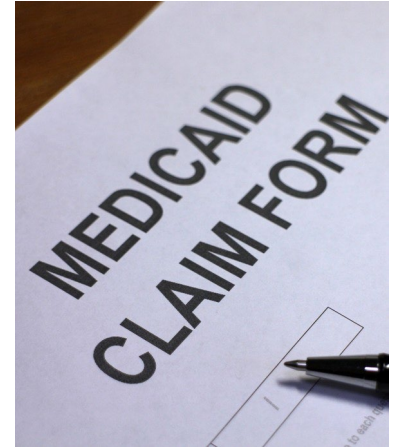
Provide a copy of Proof of Identification



**Fund the Trust
(Court order required
for guardianships)**



AGED will sign and notarize the Joinder and Fee Agreements and will send copies back to you for your records



Provide a copy of all of the above, and the Master Trust to Medicaid



The AGED Difference

- **Account Transparency:** Beneficiary advocates have online access to view trust account activity, balances, and statements. Quarterly statements are also provided.
- **Benefits Support:** AGED Trust has Benefit Specialists on hand to assist our clients with Medicaid applications, questions, and issues.
- **Prompt Customer Service:** Your calls are answered by a live person. We have a dedicated customer service team who respond quickly to client needs.
- **Multi-level approvals:** We protect your funds by requiring multiple levels of internal approval for trust and company fund transfers
- **Pooled Trust Retained Funds:** May be used for other disabled beneficiaries.
- **Leave money to Heirs:** AGED's pooled trust can be structured to leave the remaining funds to heirs after Medicaid payback.
- **Public Guardianship Support:** AGED is the administrative trustee for the Florida Public Guardianship Pooled Special Needs Trust. Retained funds directly support Public Guardianship.

Pooled Special Needs Trust

- Trustee must be a non-profit organization
- Used to qualify for Medicaid when **over the financial limits**
- Income and/or Assets may be transferred to Trust
- Master Trust is for pooling assets; Joinder Agreement is for individual accounts.
- Must be **disabled***
 - Under 65 on SSI or SSDI
 - Age 65+ Disability Determination by DOEA
 - If an individual aged 72 or older has a medically determinable impairment, that impairment will be considered to be “severe”
- Trust is used to pay for things **government benefits do not pay for** as long as it is for the **sole benefit** of the beneficiary (restrictions with SSI)
- At death, funds are retained by the Trust or used to payback Medicaid. Any balance remaining after Medicaid payback will be paid to the heirs as stated in the legal documents.



**Can't go back to work fulltime for period of 12 months in substantial gainful activity*

Federal Code, Social Security POMS and State of Florida Medicaid Guidelines

Federal Code -42 USC Sec. 1396p (d)(4) (C)

A trust containing the assets of an individual who is disabled (as defined in section 1382c(a)(3) of this title) that meets the following conditions:

- i. The trust is established and managed by a non-profit association.
- ii. A separate account is maintained for each beneficiary of the trust, but for purposes of investment and management of funds, the trust pools these accounts.
- iii. Accounts in the trust are established solely for the benefit of individuals who are disabled (as defined in section 1382c(a)(3) of this title) by their parent, grandparent, or legal guardian of such individuals, by such individuals, or by a court.
- iv. TO the extent that amounts remaining in the beneficiary's account upon the death of the beneficiary are not retained by the trust, the trust pays to the State from such remaining amounts in the account an amount equal to the total amount of medical assistance paid on behalf of the beneficiary under the State plan under this subchapter.

E. Definitions: In this section, the following definitions shall apply:

- (1) The term "assets", with respect to an individual, includes *all income and resources* of the individual and of the individual's spouse, including any income or resources which the individual or such individual's spouse is entitled to but does not receive because of action

Social Security –SI 01120.203 Exceptions to Counting Trusts Established on or after 1/1/00

2. Pooled Trusts Established under Section 1917 (d)(4)(C) of the Act a. General

A pooled trust is a trust established and administered by an organization. It is sometimes called a "master trust" because it contains the assets of many different individuals, each in separate accounts established by individuals, and each with a beneficiary. By analogy, the pooled trust is like a bank that holds the assets of individual account holders. Whenever you are evaluating the trust, it is important

to distinguish between the master trust, which is established by the nonprofit association, and the individual trust accounts within the master trust, which are established by the individual or another person for the individual.

The provisions of the SSI trust statute do not apply to a trust containing the assets of a disabled individual which meets the following conditions:

- The pooled trust is established and maintained by a nonprofit association;
 - Separate accounts are maintained for each beneficiary, but assets are pooled for investing and management purposes;
 - Accounts are established solely for the benefit of the disabled individual;
 - The account in trust is established by the individual, a parent, grandparent, legal guardian, or a court; and
 - The trust provides that to the extent any amounts remaining in the beneficiary's account upon the death of the beneficiary are not retained by the trust, the trust will pay to the State the amount remaining up to an amount equal to the total amount of medical assistance paid on behalf of the beneficiary under a State Medicaid Plan.
- Note: There is no age restriction under this exception.

Qualified Medicaid Trust Guidelines and Forms Florida DCF A-22

The qualified Medicaid pooled trust for disabled individuals is a legal instrument which meets criteria in 42 United States Code 1396 (p)(d)(4)(c) and which allows disabled individuals to place assets and / or income into a trust to qualify for Medicaid assistance. (Refer to manual policy in Chapter 1640.)

<https://www.myflfamilies.com/services/public-assistance/additional-resources-and-services/ess-program-manual>

SSI –Related Medicaid Programs For the Aged and Disabled Florida/ Varies among states

Supplemental Security Income (SSI): Trust allows over assets to accumulate and not disqualify for benefits. Entitles recipients of SSI to receive **full Medicaid Coverage**.

MEDS-AD Program: Entitles certain aged individuals to receive **full Medicaid Coverage**.

Qualified Medicare Beneficiary (QMB) at Home/ALF

- Medicare B Premiums paid back in Social Security Check
- Medicare D Premiums and deductibles covered by Medicaid
- Medication costs approximately \$0 - \$14 each
- Medicare coinsurance paid within prescribed limits paid

LTC in a Skilled Nursing Facility (Institutional Care Policy ICP)

- Patient Responsibility = Gross Income - \$160 (Personal Needs Allowance)
- Medicaid pays balance to SNF
- Most if not all medical expenses, medications, and supplies are paid for

LTC in an Assisted Living Facility- HCBS* (Home & Community Based Services Waivers)

- Medicaid pays \$1,000 to \$1,700 towards ALF bill
- Assistive Care
- Consumable Medical Supplies
- Medical benefits
- Prescription drug coverage

LTC while living at home-HCBS*

(Home & Community Based Services Waivers)

- Emergency Response System
- Medical benefits
- Home Health Care
- Adult Day Care
- Consumable Medical Supplies
- Delivered Meals

***For HCBS LTC –Wait List**

Contact local Aging and Disability Resource Center

<https://elderaffairs.org/resource-directory/aging-and-disability-resource-centers-adrcs/>

Additional services may be available depending on LTC plan.

Medical benefits will vary.

SSI-RELATED MEDICAID FINANCIAL ELIGIBILITY STANDARDS: APRIL 2025

| Coverage Group SSI / FBR \$967 | Income Limit | Asset Limit |
|--|--------------|----------------------------|
| PROGRAMS BASED ON INSTITUTIONAL POLICY | | |
| ICP / HCBS / Hospice - Individual (300% FBR) * | \$2,901 | \$2,000 |
| ICP / HCBS / Hospice - Couple * | \$5,802 | \$3,000 |
| <p>ICP: Institutional Care Program Long term care in a Skilled Nursing Facility. Pays nursing home care, Medicare premium, coinsurance & deductibles. Most prescription and medical expenses covered. Patient Responsibility may apply</p> <p>HCBS: Home & Community Based Services SMMC - LTC For people needing nursing home level of care in the home, or an assisted living facility. Pays for assistive services, Medicare premium, coinsurance & deductibles. Patient Responsibility may apply</p> | | |
| HCBS / Working People w/Disabilities (WPwD) - (I) (550% FBR)* | \$5,319 | \$2,000 \$13,000 Disregard |
| HCBS / Working People w/Disabilities (WPwD) - (C) * | \$10,638 | \$3,000 \$24,000 Disregard |
| WPwD: Working People w/Disabilities For people who receive HCBS waiver services whose income / assets are from earned income | | |
| COMMUNITY MEDICAID PROGRAM | | |
| MEDS-AD / ICP-MEDS - (I) (88% FPL) ** | \$1,149 | \$5,000 |
| MEDS-AD / ICP-MEDS - (C) ** | \$1,552 | \$6,000 |
| MEDS AD - Medicaid for Aged & Disabled Full Medicaid. Not for people on Medicare, unless the individual is receiving institutional, hospice or Home & Community Based Services | | |
| Medically Needy, MNIL - (I) | \$180 | \$5,000 |
| Medically Needy, MNIL - (C) (Subtract from gross income to get Share of Cost) | \$241 | \$6,000 |
| Medically Needy Share of Cost - Beneficiary must meet Share of Cost before Medicaid coverage is active for the month | | |
| PROGRAMS FOR PEOPLE WITH MEDICARE <i>Low Income Subsidy (Extra Help) automatic with these programs</i> | | |
| QMB - (I) (100% FPL) * | \$1,305 | \$9,660 |
| QMB - (C) | \$1,763 | \$14,470 |
| QMB: Qualified Medicare Beneficiary Pays Medicare premium(s), coinsurance and deductibles only. <i>Extra Help automatic with this program</i> | | |
| SLMB - (I) (120% FPL) * | \$1,565 | \$9,660 |
| SLMB - (C) | \$2,115 | \$14,470 |
| SLMB: Specified Low Income Medicare Beneficiaries Pays the Medicare Pt B premium only. <i>Extra Help automatic with this program</i> | | |
| QI1 - (I) (135% FPL) * | \$1,761 | \$9,660 |
| QI1 - (C) | \$2,380 | \$14,470 |
| QI1: Qualifying Individuals 1 Pays Medicare Pt B premium only. <i>Extra Help automatic with this program</i> | | |
| Working Disabled - (I) (200% FPL) ** | \$2,609 | \$ 5,000 |
| Working Disabled - (C) ** | \$3,525 | \$ 6,000 |
| QDWI - Working Disabled Individuals under 65 who have lost free Medicare Pt A due to return to work. Pays Medicare Pt A premium only. <i>Extra Help automatic with this program</i> | | |
| Low Income Subsidy (LIS) - (I) (150% FPL) | \$1,957 | \$16,100 |
| Low Income Subsidy (LIS) - (C) | \$2,644 | \$32,130 |

| | | |
|--|---|--|
| Low Income Subsidy Helps people with Medicare pay for cost of prescription drugs, like deductibles and copays | | |
| For QMB, SLMB, Q1 & LIS: A higher income limit applies IF the family size includes a dependent, defined as any persons who are related by blood, marriage or adoption who are living with the applicant and spouse and are dependent on the applicant or spouse for at least half of their financial support. See ESS Program Policy Manual, Appendix A-9.1 | | |
| Medicare Part B Premium * | \$185.00 | |
| Medicare Part A Premium * | Free for most or \$518 | |
| Personal Needs Allowance (PNA) | | |
| ICP / HCBS / Hospice / PACE | \$160 | |
| Hospice (Community) 100% FPL ** | \$1,305 | |
| ALF-PACE /SMMC-HCBS ** | R&B + 20% FPL (Individual \$261) / (Couple \$522) | |
| Community / iBudget * | \$2,901 | |
| Maintenance Needs Standards / Other | | |
| Standard Disregard | \$20 | |
| Earned Income Disregard | \$65 + ½ EI | |
| Student Earned Income Disregard | \$2,350 monthly | Maximum \$9,460 per calendar year |
| Spouse Deeming = 1/2 FBR | \$484 | |
| Child Allocation | \$484 / child | (Difference between the couple & single FBR) |
| Substantial Gainful Activity (SGA) | \$1,620 per month | non-blind \$2,700 blind |
| Spousal Impoverishment | | |
| Minimum Monthly Maintenance Needs Allowance (MMMNA) *** | \$2,555 | |
| Community Spouse Monthly Income Allowance (CSMIA) ** | \$3,948 | |
| Excess Shelter Standard *** | \$766 | |
| Community Spouse Resource Allowance (CSRA) * | \$157,920 | |
| Home Equity Interest Limit | \$730,000 | |
| Transfer of Asset Divisor (1/2025) | \$10,458 | |
| Community Hospice Allocations: | | |
| Spouse only = | FBR (\$967) | |
| Spouse + Dependents or Dependents Only = | CNS Standard | |
| Supplemental Security Income (SSI) - (I) FBR | \$967 | \$2,000 |
| Supplemental Security Income (SSI) - (C) FBR Includes full Medicaid | \$1,450 | \$3,000 |
| SOCIAL SECURITY DISABILITY | | |
| <p><u>Social Security's 5 Steps of Disability Determination:</u></p> <p>Step 1: Can they engage in substantial gainful activity now?</p> <p>Step 2: Do they have a non-severe (incredibly minor) medical impairment?</p> <p>Step 3: Do they have a medical condition so severe that it is found in the Listing of Impairments for automatic payments of benefits without further inquiry?</p> <p>Step 4: Can they return to any type of work that the claimant has done in the past 15 years?</p> <p>Step 5: Is there any alternative work that the claimant can do on a full time basis?</p> <p>"To clarify SSA's standards and procedures for the adjudication of titles II and XVI of the Social Security Act (the Act) disability and blindness claims for individuals aged 65 or older. This ruling explains that: In general, the regulations and procedures for determining disability for adults who are under age 65 are used when determining whether an individual aged 65 or older is disabled. Adjudicators are required to consider any impairment(s) the individual has, including those found in older individuals. If an individual aged 72 or older has a medically determinable impairment, that impairment will be considered to be severe."</p> <p>Source: www.socialsecurity.gov/OP_Home/rulings/di/01/SSR2003-03-dl-01.html</p> | | |

* These standards effective January 1 of each year in accordance with federal law.

** These standards effective April 1 of each year in accordance with federal law.

*** These standards effective July 1 of each year in accordance with federal law.

Medicare Choices

Enroll in Original Medicare when you become eligible

Original Medicare

A

Hospital Stays

B

Doctor & Outpatient
Visits

Government Provided

Or covers 80%

Medicare Advantage Plan (Part C)

- Combines Parts A&B
- Additional Benefits
- Most plans cover prescription drugs

Private Insurance Company

If you need more coverage, you have choices.

Covers 20%

Covers Most or All Out of Pocket

Keep Original Medicare & Add: **Medicare Supplement Insurance**

*Covers some or all of the costs not
covered by Parts A & B*

And /or

Medicare Part D

Covers Prescription Drugs

Private Insurance Company

Original Medicare & Medicaid

Must Meet Medicaid Eligibility Requirements

Government Provided

Medicare Advantage Special Needs Plan

Medicare Advantage Plan for People with Medicaid

Private Insurance Company

Recap

When to use a Special Needs Trust?

Seniors (not working full time) & Persons with Disabilities who:



Cannot afford medications



Cannot afford doctor and hospital copays



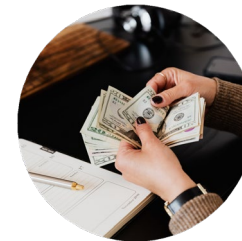
Entering Nursing Home



On Medicaid and patient account or checking/savings account goes over asset limit



On Medicaid and receive money; e.g.; proceeds from sale of home, inheritance, or settlement



Spot opens up from waitlist for Home & Community Based Services and over income and/or asset



Need to leave money to an individual with a disability

Helpful Websites for Special Needs Trusts and Medicaid

AGED Webinars & Videos (Special Needs Trusts, Government Benefits, Disability topics and more)

- <https://trustaged.org/training/>

Access Florida (DCF) – Apply for Benefits

- www.myflorida.com/accessflorida/

Access Florida – Policy Manual

- <https://www.myflfamilies.com/services/public-assistance/additional-resources-and-services/ess-program-manual>

Statewide Medicaid Managed Care Program

- http://ahca.myflorida.com/Medicaid/statewide_mc/index.shtml#SMMC_Home

SSI Related Programs Fact Sheet

- <https://www.myflfamilies.com/sites/default/files/2024-05/FINAL%20April%202024%20MSSI%20Fact%20Sheet.pdf>

SSI Related Programs – Financial Eligibility Standards

- <https://www.myflfamilies.com/sites/default/files/2025-02/Appendix%20A-9.pdf>
- <https://www.myflfamilies.com/sites/default/files/2025-02/Appendix%20A-9.1.pdf>

Social Security Disability Help

- www.socialsecurity.gov/disability/professionals/bluebook/AdultListings.htm

Aging and Disability Resource Center

- <https://elderaffairs.org/resource-directory/aging-and-disability-resource-centers-adrcs/>



Thank You for Joining!

Address: 1024 Florida Central Pkwy
Longwood, FL 32750

Phone: (407) 682-4111

www.TrustAGED.org
Info@TrustAGED.org

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