



# **PLANNING FOR THE FUTURE WITH PLAN/NJ**

**Planned Lifetime Assistance Network of NJ**

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PLAN /NJ:

## Planned Lifetime Assistance Network

- a statewide non-profit organization
- established in 1982
- a member of the National PLAN Alliance

THE PLAN/NJ MISSION is to help families answer the question, **“Who will care for my loved one when I am gone?”**



# Future Planning with PLAN/NJ

- PLAN/NJ provides practical solutions to families and their loved ones with significant disabilities or mental illness, thus lessening the fear and anxiety families experience when planning for the future.



# PLAN/NJ SERVICES

- Supports and services for individuals with disabilities
- Supports and services for siblings/ relatives
  - Guidance re social service systems
  - Eyes and ears via visits with loved ones and reports on wellbeing



# PLAN/NJ Services for People with Disabilities

## 1. Life Planning

- Documenting independent living, legal and financial plans

## 2. Fiduciary Services

- Trustee for Special Needs Trusts
- Representative Payee for SSA benefits

## 3. Case Management

- Home-visit monitoring, advocacy
- Guardianship
  - monthly visits; legal, financial, social service advocacy



# What is a Life Plan?

- A Communication Tool for Future Caregivers
  - What is a good life?
  - Who will do what you do now?
  - Who will help maintain your loved one's quality of life?
  - What critical independent living, legal and financial planning can be done?





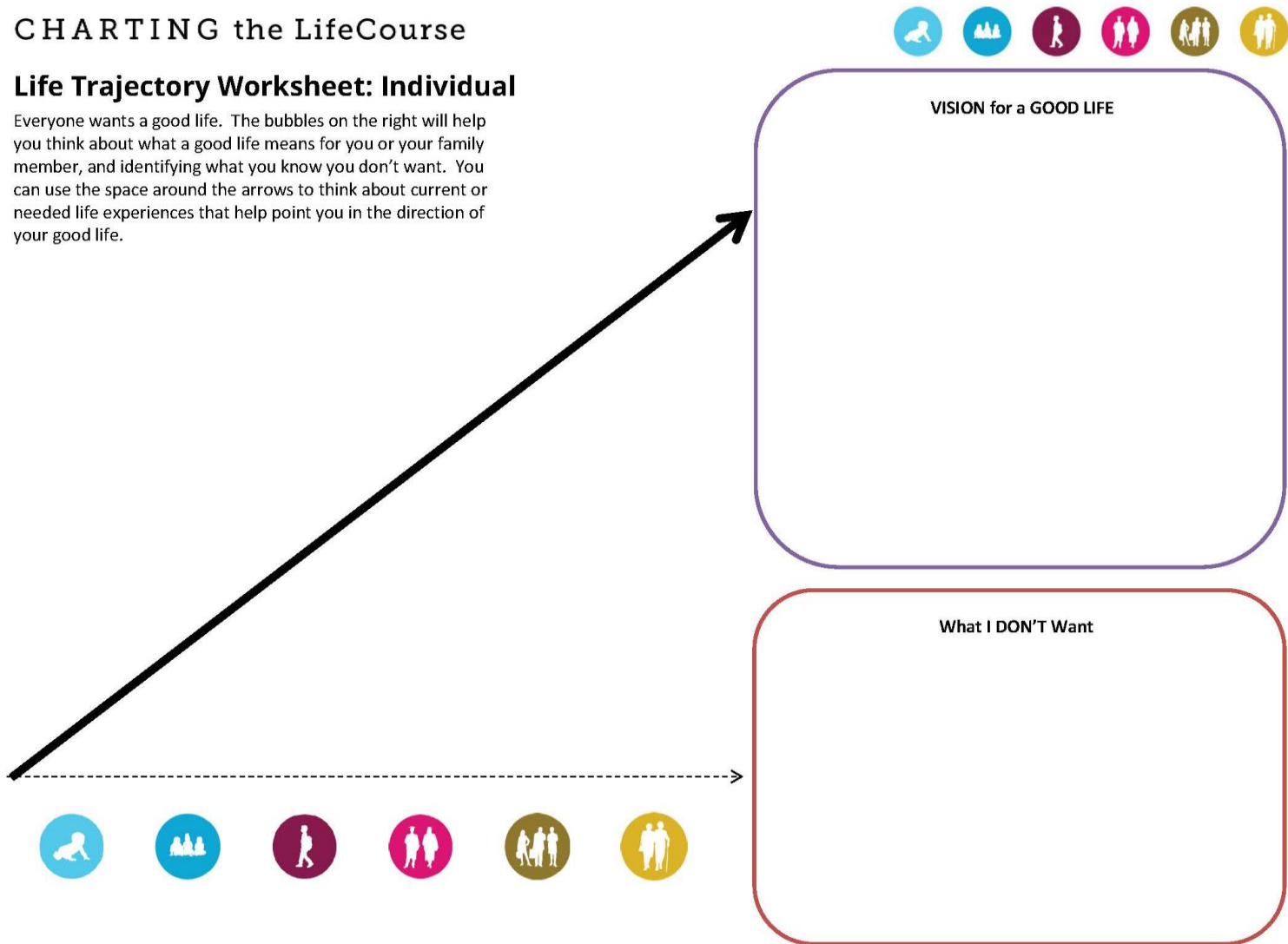
# FUTURE LIFE PLANNING

- Develop a LifePLAN: **Who is your loved one?**
  - Detailed description of the needs of the person with a disability or mental illness
  - Person and family wishes, preferences and goals
- Locate **resources** to support the plan
  - Living: home, school, work, friends
  - Financial status and support roles: income, benefits, ABLE Account; Special Needs Trust; Rep Payee
  - Legal: Guardian or POA; Health Care Proxy
- Identify appropriate **people** to implement the plan

## CHARTING the LifeCourse

### Life Trajectory Worksheet: Individual

Everyone wants a good life. The bubbles on the right will help you think about what a good life means for you or your family member, and identifying what you know you don't want. You can use the space around the arrows to think about current or needed life experiences that help point you in the direction of your good life.



The worksheet features a large black arrow pointing from the bottom-left towards the top-right. A dashed horizontal line extends from the tail of the arrow to the right, ending in an arrowhead. At the top of the page, there is a decorative banner with a star and a butterfly. Below the banner, a row of six circular icons represents different life stages: a person, a family, a person walking, a couple, a family, and a couple. At the bottom of the page, another row of six circular icons represents different life stages: a person, a family, a person walking, a couple, a family, and a couple. On the right side, there are two large rounded rectangular boxes. The top box is purple and labeled 'VISION for a GOOD LIFE'. The bottom box is red and labeled 'What I DON'T Want'.

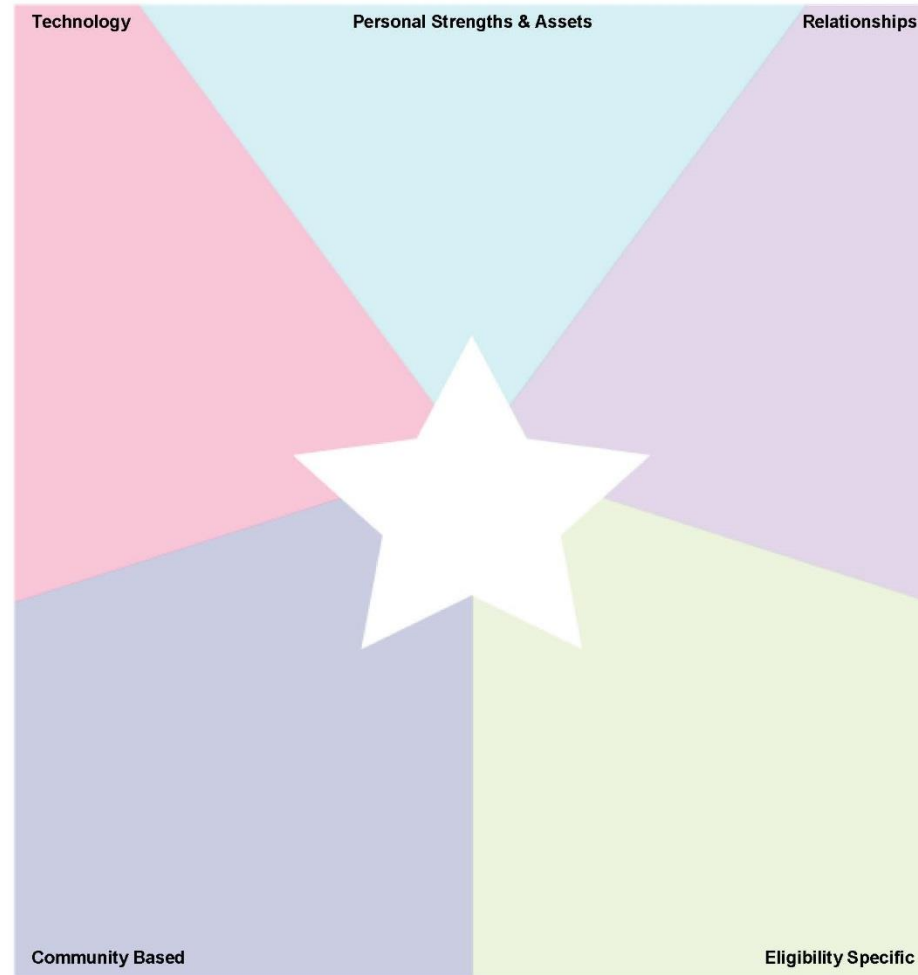


# CHARTING the LifeCourse



## Integrated Supports

People need supports to lead good lives. Using a combination of lots of different kinds of support helps to plot a trajectory toward an inclusive, quality, community life. This tool will help families and individuals think about how to work in partnership to support their vision for a good life.



Access the LifeCourse framework and tools at [lifecoursetools.com](http://lifecoursetools.com)



# Resources: Adult Service System

- NJ Div. of Developmental Disabilities (DDD)
- NJ Div. of Mental Health and Addiction Services; Intensive Family Support Services (IFFS), NAMI
- NJ Division of Disability Services
- NJ Div. of Vocational Rehabilitation Services (DVRS)
- NJ Div. of the Deaf and Hard of Hearing
- NJ Commission for the Blind and Visually Impaired
- ARC Family Support Centers (county and NJ)



# What Is a Special Needs Trust (SNT) ?

- A way to set aside funds for a person with a disability without jeopardizing vital government benefits (e.g., SSI, Medicaid, Section 8 housing, food stamps).



# Two Types of Special Needs Trusts

- Two Types of SNT's:
  - Third Party funds from parents, grandparent, friends, insurance.
  - First party funds from the beneficiary, a settlement, or direct inheritance (payback provisions required)



# Benefits of a SNT

- The Beneficiary may continue to collect benefits: SSI, Medicaid, Food Stamps, Section 8 Housing, etc.
- The Beneficiary is protected from being exploited through the appointment of a trustee.
- The trust can provide things to enhance his or her life, such as personal care assistance, transportation, education and recreation.
- The trust protects assets from being claimed by creditors or government agencies.





# What is a Pooled Trust?

- Multiple individual sub-accounts pooled together for investment and fee reduction purposes
- **PLAN/NJ Community Trust:** Families may join at no cost
- The individual, parents, family members and friends of a person with a disability may contribute to benefit the individual
- A pooled trust functions like a Special Needs Trust





# Examples of Trust Distributions

- Treatments or equipment not covered by Medicaid or Medicare such as:
  - Dental, eye care, or other medical treatments
  - Glasses, hearing aids, wheel chairs
  - Therapy- physical or psychological
  - Prescriptions or health treatments
  - Home health support
  - Vacation expenses: travel, hotel, entertainment
  - Family visits



# Examples of Trust Distributions

- Tuition, books, transportation
- Clothing
- Utilities such as cable and telephone
- Vehicles, repairs, insurance
- Renters insurance
- Real estate and insurance
- Pre-paid funeral arrangements



# Trustee Challenges

- Communicate with and understand beneficiary's needs, wishes, support systems
- Stay current with public benefit rule changes and SSA POMS
- Advocate to maintain public benefits for housing, medical, social and other needs
- Disability expertise to assist with housing, health and safety needs
- Have or hire tax and investment expertise



# ABLE Accounts: Achieving a Better Life Experience Act of 2014

- Protecting eligibility for Medicaid, Supplemental Security Income, other Federal benefits.
- More choice and control over spending on qualified disability expenses.
- A new avenue to save and promote independence.



# ABLE Act: The Basics

- A person can only have one ABLE account.
- It must be established for an individual whose disability onset was prior to the age of 26.
- There is an annual contribution limit, currently set at \$15,000.
- If the account grows to more than \$100,000, Supplemental Security Income (SSI) payments will be discontinued, but Medicaid remains intact.





# ABLE Account Basics

- While the account balance remains below \$100,000, gains in the account are not taxed.
- Distributions will not be taxed if made for qualifying disability-related expenses.
- Upon death, state Medicaid agencies must be repaid out of the account balance for any benefits provided to the beneficiary while the account was in existence.





## HOW CAN PLAN/NJ HELP?

- Support to your family member in the form of regular visits, coordinating services, advocating for quality services, money management
- Support to other family members in the form of regular communication, alerts to problems, expertise in the disability/mental health service systems and public benefits.



# For More Information Contact: Planned Lifetime Assistance Network

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