



# SENIOR MEDI-BENEFITS

A NONPROFIT ORGANIZATION

## Special Needs Pooled Trust – Preserving Lump Sum Distributions to SSI Disabled Individuals



## THE HISTORY OF SENIOR MEDI-BENEFITS



- **Founded by Arleen Goodwin in 1986**
- **501 (c) (3) Non-Profit Organization based in Berkeley, California**
- **Multiple programs for Seniors, Elders, and individuals with disabilities**
- **[www.seniormedi-benefits.org](http://www.seniormedi-benefits.org)**

# SMB Special Needs Pooled Trust

Designed for a SSI qualified disabled individual to keep existing benefits while retaining access to their inheritance or settlement for supplemental needs.

- Program launch in May, 2007, after a 2 year trust development and beta-testing cycle
- Can only be Created and Administered by a 501 c 3 non-profit org

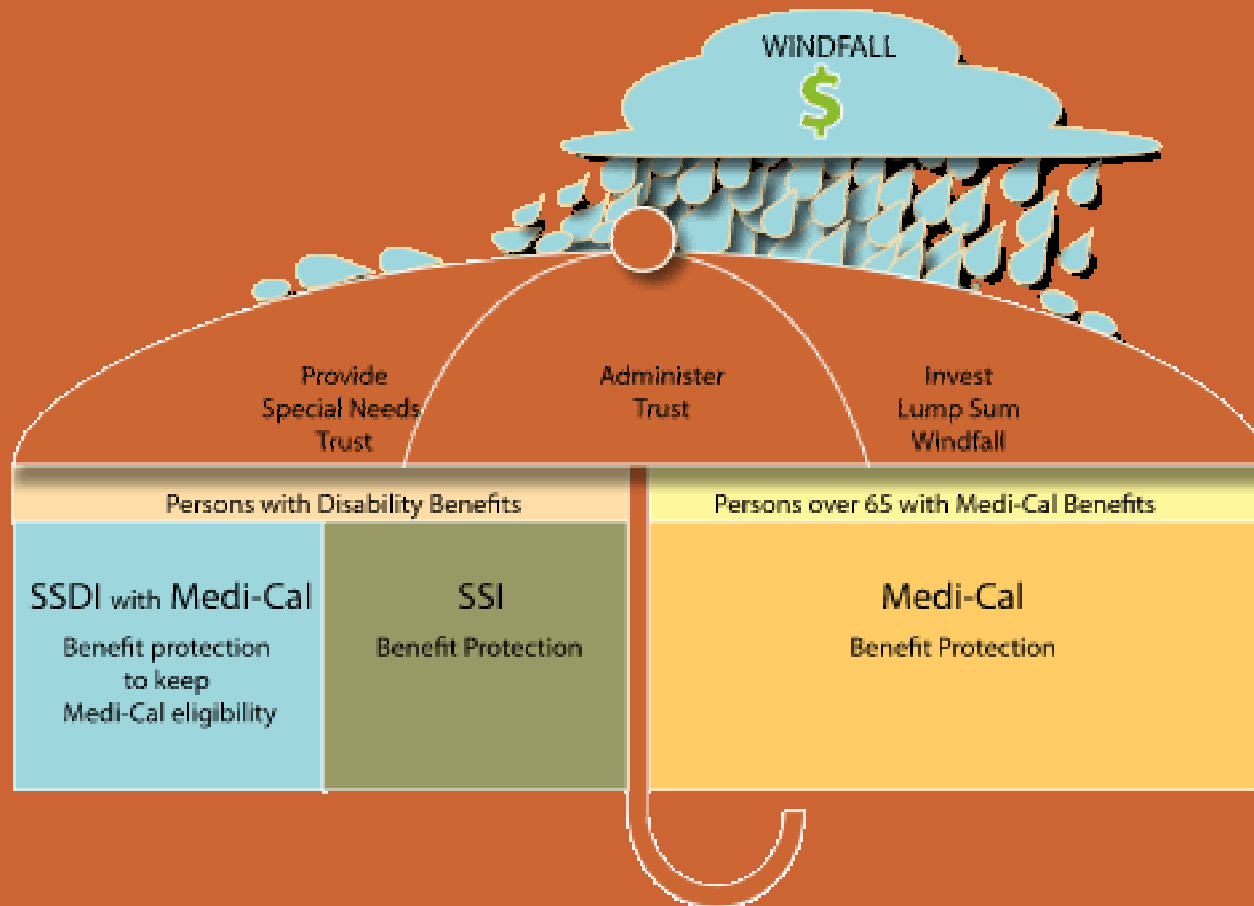


# Trust Characteristics

- Irrevocable
- Meets guidelines for both SSI and Medi-Cal recipients; created pursuant to 42 U.S.C. 1396p(d)(4)(C) for persons with disabilities defined in SSA 42 U.S.C. 1382c(a)(3)
  - -- Grantor is 1<sup>st</sup> Party individual vs. 3<sup>rd</sup> party grantor for (d) (4) (a)
- Individual EINs and Account Numbers, within a 'pooled' trust
- MediCaid (Medi-Cal) payback language



# Types of benefits protection



# How it Works – common steps

- **1. Inheritance/ Settlement/ or other lump sum distribution is received by an individual who is currently on SSI (or over 65/Medi-Cal or SSDI/ Medi-Cal)**
- **2. Money must be spent down by end of month**
- **3. Since it's only possible to create (d) (4) (c) trusts by 3rd party grantor or court order; therefore the master pooled trust is a viable option**
- **4. Joinder Agreement signed**
- **5. EIN number created and account opened; check deposited; before end-of-month**
- **6. Money is now available for Supplemental Needs**

# What are Supplemental Needs?

- According to SSI guidelines on Supplemental Needs, a.k.a. supplemental care, services or special needs
- Not to Replace Public Assistance
- Non- "Recurring" Expenses

Things to improve quality of life can be acceptable: travel, hobbies, entertainment, etc

# Pooled Trust Administration

- Individual Makes request to Administrator for funds
- SMB as Administrator confirms the request meets guidelines for Supplemental Needs
- Checks issued (once a month)
- Quarterly and annual accountability
- Tax administration



# SENIOR MEDI-BENEFITS

ASSET AND HEALTHCARE SOLUTIONS FOR LONG TERM CARE  
A NONPROFIT ORGANIZATION

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