

The primary purpose of a self-funded pooled trust is to provide goods and services while protecting the beneficiary's eligibility for:

- **Supplemental Security Income (SSI)**
- **Medicaid; and**
- **Subsidized Housing Benefits**

These goods and services should enhance the quality of life for each beneficiary, but we must follow the rules set forth by Social Security (SSA) and Medicaid. Listed below are the essential rules we must follow to ensure your benefits remain protected.

- The trust fund is for the **"sole benefit of the beneficiary."** We cannot pay for goods and services benefiting other individuals.
- The trust can **NEVER** write a check to the beneficiary, even if the request is to
 - reimburse for purchases made or to reimburse the beneficiaries' bank
 - accounts. SSA views such disbursements as income, and it may impact their SSI.
- The trust will pay credit card bills if receipts accompany them.
- The trust can only pay debts incurred after establishing the trust - some exceptions may be considered, but you must discuss them with the trustee.
- A minor's trust account can be used for goods and services beyond their basic needs. Why is this important to understand? The law states that parents have a "duty to support their children," and the trust should never usurp that responsibility.
- **Lastly, make sure you have Trust approval before purchasing goods and services.**

The request process is simple as long as we follow the above rules. Complete a request form the either:

MAIL TO: **Shared Horizons, 4301 Connecticut Avenue, NW, Suite 140**
Washington DC 20008

FAX: **202-448-1461**

OR

EMAIL: **info@shared-horizons.org**

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	LOW INCOME + LOW RESOURCES + DISABILITY	EARNED BASED ON WORK HISTORY + DISABILITY
CASH BENEFITS	<p>SSI – Supplemental Security Income YOU CAN HAVE NO MORE THAN \$2,000 IN THE BANK. 2024 MAXIMUM SSI BENEFIT: \$943 BENEFIT COVERS:</p> <ul style="list-style-type: none"> • SHELTER (RENT & UTILITIES) • FOOD <p>IF TRUST PROVIDES cash, SSI will be reduced by each dollar received after the first \$20</p> <p>IF TRUST CONTRIBUTES to food or shelter, SSI will be reduced by 1/3 each month contributions are made.</p>	<p>SSDI – Social Security Disability Income NO ASSET LIMIT BENEFIT COVERS:</p> <ul style="list-style-type: none"> • SHELTER • FOOD <p>Trust contribution (cash or in-kind) will NOT reduce the SSDI benefit</p>
MEDICAL	<p>STATE MEDICAID PROGRAM Asset limits: DC - \$4,000 MD - \$2,500 VA - \$2,000</p> <p>The trust cannot pay for services covered by Medicaid unless Medicaid has already paid for services for the time. However, if you receive SSI, you must follow the \$2,000 asset limit set by Social Security.</p>	<p>MEDICARE NO ASSET LIMITS</p>
HOUSING	<p>HUD Subsidized Housing & Section 8 There are no limits on the assets; however, they will count any earned income. Follow SSI Rules for disbursements, counting any regular (ongoing) payment from the trust as income – your rent may increase as a result.</p>	

Trustee Discretion. Sole and absolute discretion for distributions by the trustee is essential for any supplemental needs trust.

1. The beneficiary cannot "legally" force a distribution from the trust - that does not mean that the trustee cannot ask the beneficiary what they want (or vice versa). But the final decision is with the trustee.
2. Prior approval by the trustee is essential. The beneficiary or their support network should not incur a debt expecting the trustee to reimburse without discussing it with the trustee.

Expenditures prohibited by federal or state regulations, or other mishandling of the trust, can result in disqualification from public benefits.

FOR MORE INFORMATION, CONTACT A TEAM MEMBER:

202-448-1460 or info@shared-horizons.org

Or visit our website:

www.shared-horizons.org