

Welcome to today's panel!

- **First time using Webex?**
 - You can communicate with other attendees or the host in the **Chat Box** and seek technical assistance if needed.
 - You can type questions about the material presented in the **Q&A** section.
- Today's webinar will be **recorded and shared publicly**. Please keep this in mind when sharing information and experiences during the webinar.

For Siblings: Understanding the Alphabet Soup of Future Planning

Cynthia Haddad & Alex Nadworny



For people with intellectual
and developmental disabilities




Cynthia Haddad, CFP® and Alex Nadworny, CFP® are registered representatives with, and Securities and Advisory Services are offered through, LPL Financial, a Registered Investment Advisor. Member FINRA/SIPC.

Special Needs Financial Planning is specialty practice of Shepherd Financial Partners



Providing professional financial planning through personal experience.

A specialty practice of

 **Shepherd Financial Partners**

1004 Main Street

Winchester, MA 01890

Securities offered through LPL Financial,
Member FINRA/ SIPC

Special Needs Financial Planning, Shepherd Financial Partners and LPL Financial are separate entities.

www.specialneedsplanning.com

Achieve with us.®



*For people with intellectual
and developmental disabilities*

Disclaimer

Since every family situation is unique and every state has its own regulations for benefits and services, this is intended as a general guide for discussion with your family.

The opinions voiced in this material are for general information only and are not intended to provide specific advice or recommendations for any individual, nor intended to be a substitute for specific individualized tax or legal advice. We suggest that you discuss your specific situation with a qualified tax or legal advisor.



For people with intellectual
and developmental disabilities

What is SibTips™?

SibTips™ is a combination of:

*a glossary of terms and acronyms used in the disability community
and
practical tips for siblings to know.*

~ SibTips™ was created by Siblings for Siblings~

For more information please visit:

www.specialneedsplanning.com

<https://futureplanning.thearc.org/where-to-start/sibling>

Achieve with us.®



*For people with intellectual
and developmental disabilities*

Today's Webinar

- About our speakers
- The Special Needs Planning Timeline™
- What you need to know to support your sibling
- Creating a team with your sibling to provide support
- Other elements of future planning
- Resources
- Q & A
- Glossary

Achieve with us.®



About Our Speakers

Achieve with us.®

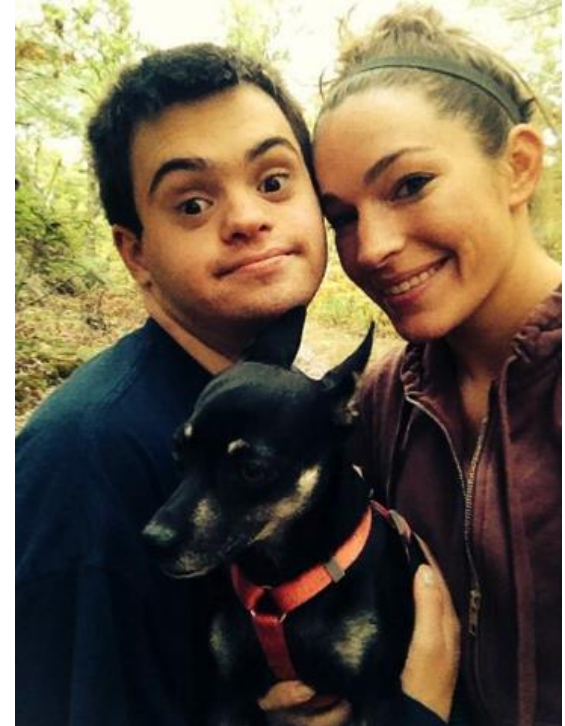


For people with intellectual
and developmental disabilities

About the Speakers: Cindy & Alex



Ron's sister, Cindy,
with their Mom and Cindy's
daughter Lydia



James' sister, Alex
with Roxy

How do I support my sibling when my parents are no longer able to?

How do I know....

What's what?

Who's who?

What do I do?



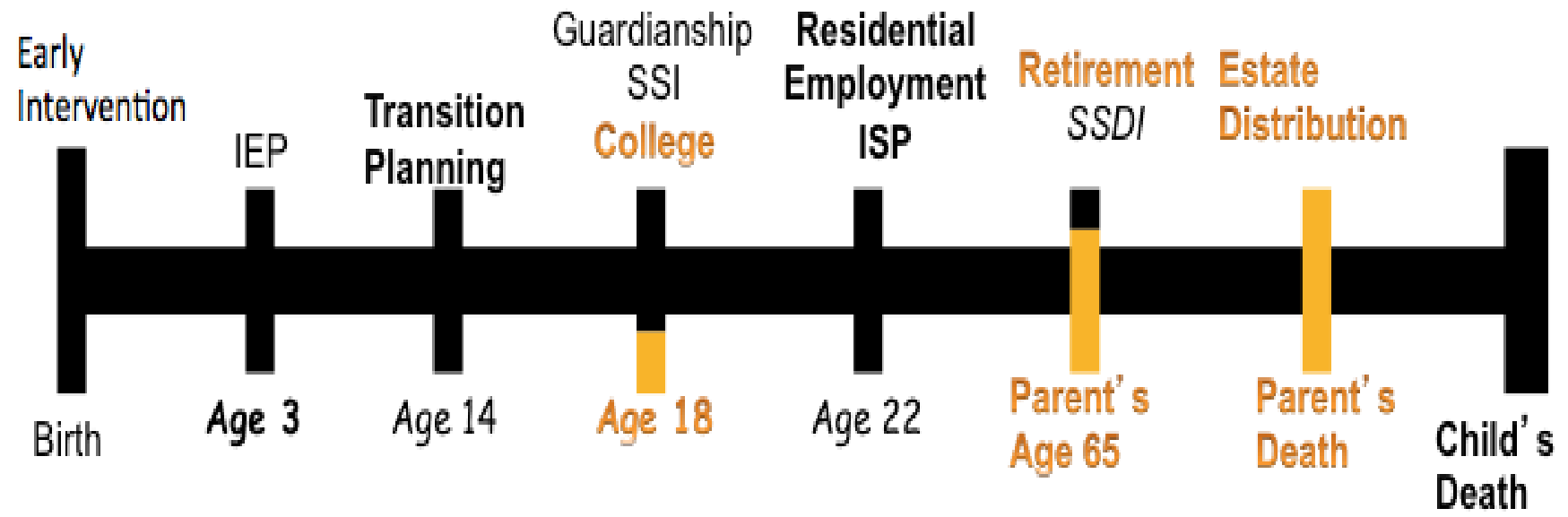
*For people with intellectual
and developmental disabilities*

The Alphabet Soup

- SSI
- SSDI
- IEP
- ISP
- AFC
- PCP
- DDS
- POA
- HCP
- LOI
- Case manager
- Job coach
- Service Coordinator

A full glossary of terms is contained at the end of this presentation

The Special Needs Planning Timeline™ Planning for TWO Generations



Special Needs Planning Time Line
 Traditional Planning Time Line

Haddad, Cynthia and Nadworny, Alexandria. *Sib Tips - Vocabulary for Siblings.* <http://www.specialneedsplanning.com/resources-for-grandparents>



What do you need to know to support your sibling?

Understanding Government Benefits

Entitlement Programs

Funded by the Federal Government by eligibility

- Education -- IEP
- SSI/SSDI
- Medicaid, AFC, PCA
- Medicare
- Section 8
- Other

Understanding Government Benefits

Non- Entitlements

Funded by State Governments by appropriation

- Housing
- Employment
- Transportation
- Other

Important Government Benefits



- Identify the State Agency -DDS
- Supplemental Security Income (SSI)
- Social Security Disability Income (SSDI)
- Medicaid eligibility
- Protecting eligibility
- Connect with your local Chapter of The Arc



Creating a Team with Your Sibling to Provide Support



*For people with intellectual
and developmental disabilities*

Where do I fit in?

As brothers and sisters,
we often share the longest relationship on earth.



Achieve with us.®

Creating a Team With your Sibling to Carry On: Formal Roles

- Health Care Proxy
- Trustee
- Advocate
- Representative Payee
- Bill Payer
- Power of Attorney
- Guardian/Conservatorship



The Arc

*For people with intellectual
and developmental disabilities*

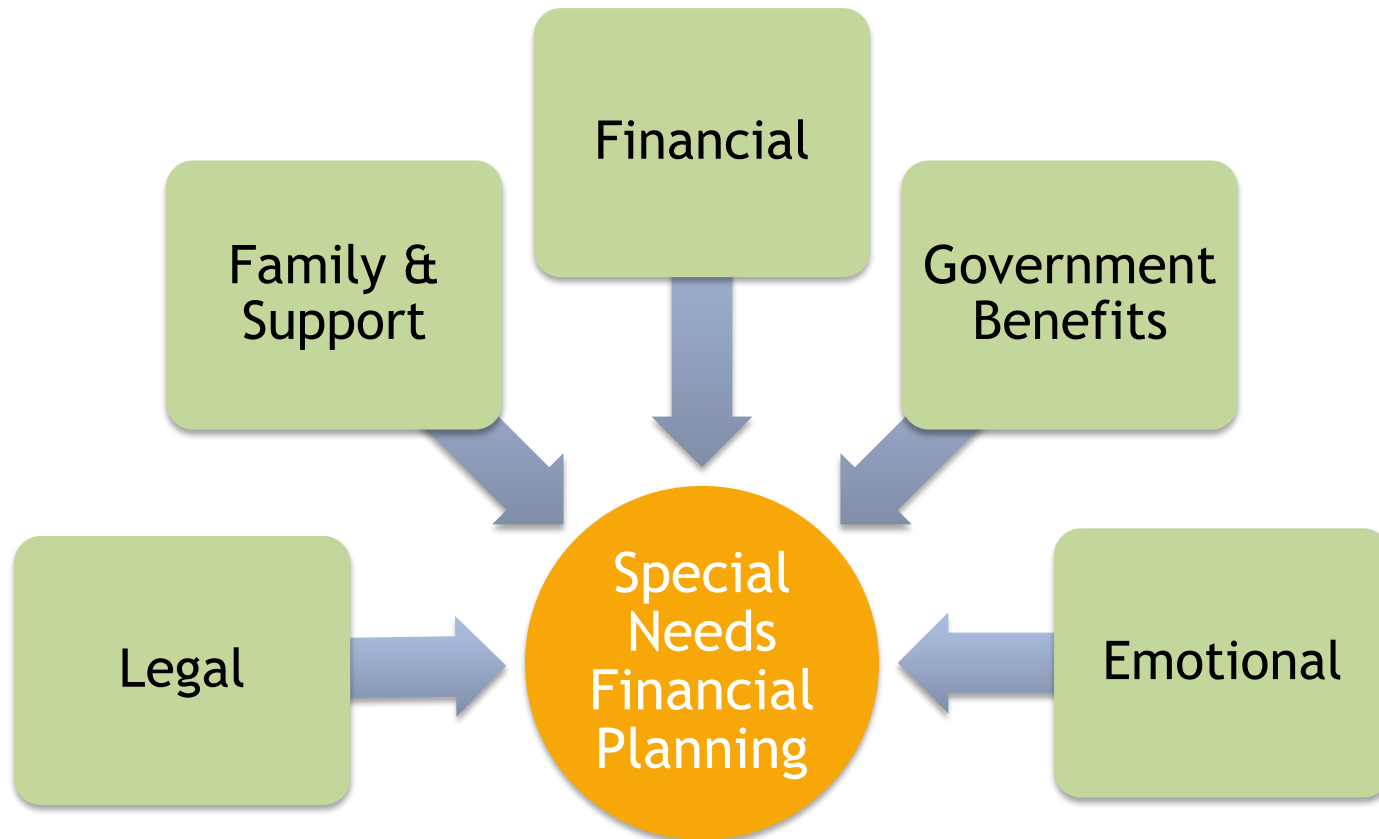
Creating a Team With your Sibling to Carry On: Informal roles

- Social and family event coordinator
- Health and hygiene supporter
- Shopper
- Driver
- Confidante

~ Always a brother or sister ~

Other Elements of Future Planning

The Five Factors of Special Needs Planning™



Reprinted by permission from *The Special Needs Planning Guide: How to Prepare for Every Stage of Your Child's Life*, by John W. NadwornyCFP®, ChFC, MBA and Cynthia R Haddad, CFP® Copyright © 2007 by Paul H. Brookes Publishing Co., Inc. (www.brookespublishing.com or 1-800-638-3775)



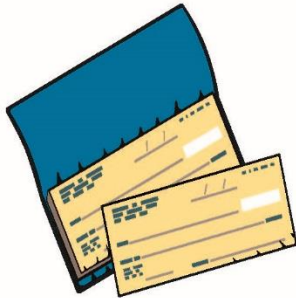
Let's Talk About the Money

Will there be enough?



*For people with intellectual
and developmental disabilities*

SibTips™ for Financial Factors



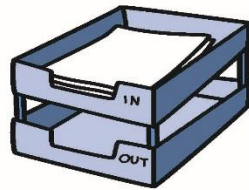
- Planning for Two Generations™
- The “Morally-Obligated Gift”
- Managing the Special Needs Trust
- How to find a financial planner
- Life Insurance
- ABLE Account



The Legal Documents

What is my role?

SibTips™ for Legal Factors



- Supporter for Decision-making or Guardian/ or alternatives
- Special Needs Trust
 - Third party
 - OBRA-First party
 - Pooled Trust
- Trustee



*For people with intellectual
and developmental disabilities*

SibTips™ for Family and Support



- Person Centered Planning (PCP)
- Other family members & friends
- Professional advisors/advocates
- The Arc and your local chapter of The Arc
- The SLN and your local sibling chapter
- Provider agency

SibTips™ for Emotional Factors



- Family meetings
- The Letter of Intent (LOI)
- A Person Centered Plan (PCP)
- Therapist - for you and the family

Communication is key!



For people with intellectual
and developmental disabilities

Resources on our website

www.specialneedsplanning.com

Special Needs Financial Planning Publications

These are our original resources. They are available on our website
www.specialneedsplanning.com

[Checklist for Interviewing a Financial Planner](#)

[Divorce Financial Planning Checklist](#)

[The Housing Checklist](#)

[Letter of Intent](#)

[Questions to Ask when Applying for Services](#)

[Questions to Ask Yourself When You Think You're All Set](#)

[SibTips](#)

[Special Needs Trust - FAQs](#)

[Trustee Time Log](#)

Thank you!

Many thanks to The Arc, the Sibling Leadership Network and the Massachusetts Sibling Support Network.

Cynthia Haddad, CFP[®] & Alex Nadworny, CFP[®]
www.specialneedsplanning.com

We're all here for you!

Glossary of Terms

Government Benefits: Entitlements

- Supplemental Security Income (SSI): SSI provides monthly benefits to help children and adults with disabilities meet their basic needs such as food, clothing, and shelter. Benefits are very modest. For a person age 18 or older to qualify, he or she must have a significant disability and little income or resources.
- Social Security Disabled Adult Child (DAC): An adult with I/DD who became disabled before age 22 may be eligible for “disabled adult child’s” benefits. These benefits are only available if a parent is deceased or starts receiving retirement or disability benefits.
- Social Security Disability Insurance (SSDI): A benefit for people with disabilities who have earned sufficient Social Security “work credits” and who are not able to work at a substantial level. Many people with I/DD who use the SSI program’s work incentives earn work credits. They can also become eligible for SSDI benefits and for Medicare benefits 2 years later.



For people with intellectual
and developmental disabilities

Government Benefits: Entitlements

- Medicare: Health insurance for people with I/DD who receive disability benefits from Social Security (SSDI or Disabled Adult Child benefits).
- Medicaid: Provides health coverage to people with I/DD, children, pregnant women, parents, and seniors. There are certain basic federal criteria for eligibility and each state can add additional people to its Medicaid program. In some states, additional low income adults may be eligible.
- Supplemental Nutrition Assistance Program (SNAP): Food assistance for eligible, low-income individuals and families.



For people with intellectual
and developmental disabilities

Government Benefits: Non-entitlements

- Medicaid Home and Community Based Services (HCBS): Provide people with disabilities with long-term services and supports in home and community settings rather than in institutional settings. Check with a chapter of The Arc or an I/DD state agency for information.
- Housing Choice Vouchers (Section 8): Assists people with I/DD, very low-income families, and the elderly to afford safe housing. Contact your local Public Housing Authority for eligibility.



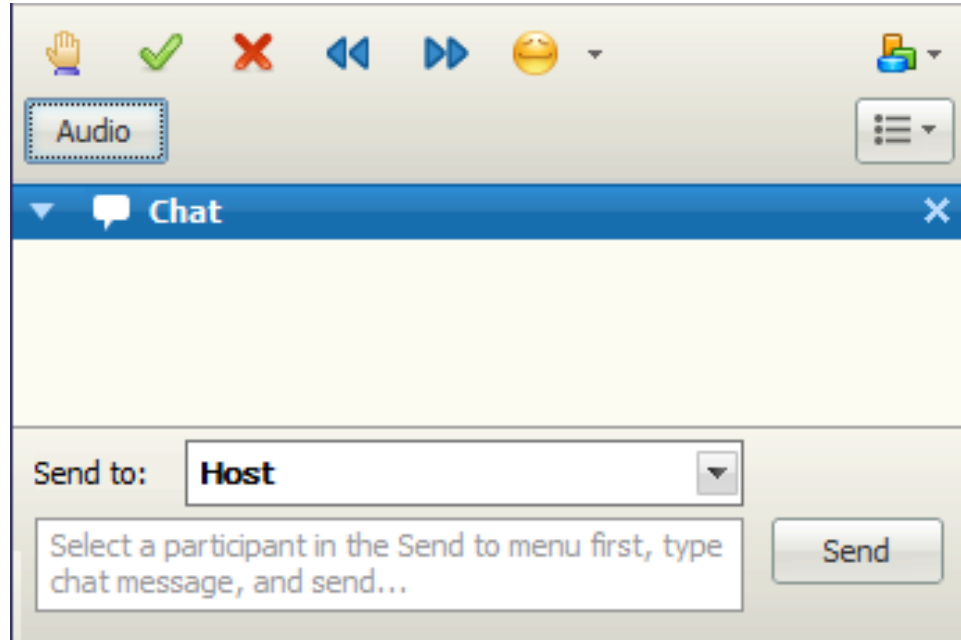
For people with intellectual
and developmental disabilities

Government Benefits: Non-entitlements

- Medicaid Home and Community Based Services (HCBS): Provide people with disabilities with long-term services and supports in home and community settings rather than in institutional settings. Check with a chapter of The Arc or an I/DD state agency for information.
- Housing Choice Vouchers (Section 8): Assists people with I/DD, very low-income families, and the elderly to afford safe housing. Contact your local Public Housing Authority for eligibility.

Questions?

Please raise your hand and we will call on you OR type your question into the chat box.





Next Webinar

**Tuesday, September 10th, 2015, 2:00-3:00 PM Eastern
Supported Decision-Making**

If you have any questions, please contact us at
futureplanning@thearc.org