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## **Individual Support Plans Help People with Special Needs Achieve Their Goals Throughout Life**

An Individual Support Plan (ISP) is a written document outlining a person's desires and goals, current lifestyle/situation, and his or her abilities in all aspects of life. It includes the supports or services the person may need regarding education, community living, employment, residential options, assistive technology, and more. An ISP is a person-centered plan, built around the needs of the individual it serves.

ISPs are offered by agencies, organizations (like The Arc<sup>2</sup>), state governments, and businesses. Each ISP is developed by a team appropriate for the particular support services being sought – possibly educators, medical professionals, therapists, family members and, of course, the individual. You might be asked to help develop an ISP for a child with special needs by your state's disability services office.

There's no single template for an ISP: the design and components of the document may vary from state to state and organization to organization. The commonwealth of Massachusetts, for example, instructs those who assess individuals for ISPs to recognize these six quality of life areas:

- Rights and dignity – the individual's right to be treated with dignity and respect.
- Individual control – the individual's ability to direct his or her own life.
- Community membership – the individual's active role in the life of the community and sense of belonging.
- Relationships – all relationships that enrich an individual's life.
- Personal goals and accomplishments – the development and pursuit of goals and the opportunity to experience success.
- Personal well-being – the individual's health, safety, security, and cleanliness at home, work, and within the community, and the sources and use of his or her funds.

To begin the process of developing an ISP, you'll meet with a service coordinator who'll gather some information from you and explain the assessment process. Another meeting follows, which may include other family members, guardians or caregivers, as well as relevant professionals. Eligibility for services must be proven. Your doctor's diagnosis of disability may be proof

enough, or the assessment team may decide to conduct their own evaluation. If the team decides the individual is eligible for services, an ISP is developed.

Once the ISP is in place, you'll continue to work with the service coordinator to ensure supports and services are delivered and to periodically evaluate and revise the plan. If eligibility for services is denied, you can appeal, or elect to pay for services on your own. If your child has an ISP through a state regional center, you can try working with the service coordinator to make supports available into adulthood, supplementing what your child may receive through social security.

### **Finances and your ISP**

A person-centered financial strategy goes hand-in-hand with an ISP. Work with a team that may include your legal and tax advisors as well as insurance and investment professionals (such as a Special Care Planner/ChSNC) to develop a Life Care Plan - a coordinated program of future care planning, financial and legal strategies for your child and your whole family. You might, for example, complete a letter of intent, a document that provides personal, medical, financial, and legal information about your child so another person can step in to provide care with the least disruption. MassMutual – or your local Special Care Planner/ChSNC – can provide a template on a writable CD-Rom.<sup>3</sup> You might also discuss guardianships and conservatorships, if it seems likely that your child will have trouble making financial and medical decisions as an adult. (Once that child reaches the age of majority, no one but that adult child will have the legal right to do so otherwise.) A Special Care Planner/ChSNC might also help you develop a financial strategy to protect any government benefits your child may receive or help cover services or therapies you may have to pay for out-of-pocket. You might ask for help planning for expenses a future guardian may have, so caring for your loved one will not impose a financial burden. An experienced Special Care Planner/ChSNC will look at your complete financial picture to be sure all of your family's needs are addressed. After that, it's easy to do an annual review to keep the Life Care Plan on track.

It may feel a bit overwhelming to try to understand and obtain an ISP, but once it's done, won't life be less pressured with the supports and services you need? And having a financial strategy in place can do the same. The two can work together to provide the best possible life for your child.

2 *The ARC*, [www.thearc.org](http://www.thearc.org)

3 Visit [www.massmutual.com/specialcare](http://www.massmutual.com/specialcare)

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*(1) The Special Care Planner, a title used by MassMutual financial professionals, who have received advanced training and information in estate and tax planning concepts, special needs trusts, government programs, and the emotional dynamics of working with people with disabilities and other special needs and their families. The certificate program was offered by The American College in Bryn Mawr, PA, exclusively for MassMutual financial professionals. Additionally, a designation of Chartered Special Needs Consultant (ChSNC™), which evolved from the certificate program, is now offered through the*

*American College for financial professionals. MassMutual financial professionals who have completed the certificate program, or received the ChSNC designation can use the Special Care Planner title.*

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CRN201704-191714