



*Provided by Michael J Sousou, a SPECIAL CARE PLANNER Coastal Financial Strategies, courtesy of Massachusetts Mutual Life Insurance Company (MassMutual). Local sales agencies are not subsidiaries of MassMutual or its affiliated companies.*

## **Why Protect Eligibility for Government Benefits?**

If you have a family member with special needs, you may have heard mention of "protecting eligibility for government benefits." From a financial perspective, this means keeping the assets and/or income of the person with special needs below a certain threshold. For this reason, it's wise to sit down with a financial professional who has experience serving individuals with special needs. Your goal should be to create a long-term financial strategy that works in conjunction with any benefits currently received or possibly needed in the future.

The benefits themselves, while valuable, are not all that could be at risk. If you lose your eligibility for government benefits such as Social Security Disability Insurance (SSDI) or Supplemental Security Income (SSI), you may also lose eligibility for health insurance through Medicare/Medicaid.<sup>1</sup> You or your family might likewise lose eligibility for other programs and services offered by your state or the federal government.

### **Getting approved for government benefits takes time**

Applying for government benefits can be a daunting and time consuming process. You need to gather all your medical and financial information, including contact information for all your medical providers, plus your employment history for the past 15 years, then complete and file the paperwork along with certain required documents. Once submitted, you must wait for a decision – perhaps three to four months.<sup>2</sup> Initial applications are often denied, so you might be faced with requesting one or even two appeals, a process that could take years.<sup>3</sup> It's a long time to be without that monthly income and health insurance.

Your wisest action is to maintain your eligibility for benefits, whether you're currently receiving them or may want to apply for them at some future date. Even though the Social Security benefits process can be complicated, generally the representatives are helpful. However, you need to be proactive and ask the questions. Try to get a basic understanding of the benefits and services first, so you can drive the conversations. Then ask and ask and ask. Here's a link to publications that may help build your understanding of benefits: [www.ssa.gov/pubs/index.html](http://www.ssa.gov/pubs/index.html).

### **Waiver programs have long waiting lists**

Waiver programs, available to some individuals who receive Medicaid, waive certain Medicaid rules related to services ordinarily available only in nursing home settings, allowing individuals

to obtain services at home or from other providers in their community. A variety of waiver programs are available and vary by state. Apply for all the waiver programs available to you, regardless of eligibility rules. It may take years for your name to reach the top of the list, and though you may not qualify for a program now, by the time you're called, your situation or the rules may have changed.

### **Other benefits that could be at risk**

When you qualify for SSI or SSDI benefits, you may also qualify for other benefits offered through the federal or state governments, either because you receive SSI/SSDI or because your income level qualifies you. For example, the federal government offers Ticket to Work, a program that helps SSDI recipients get back to work. Additionally, your income level may qualify you for your state's Supplemental Nutrition Assistance Program (food stamps), fuel assistance to help with home heating costs, a discount rate for your utilities, vocational rehabilitation, or subsidized housing that provides low-cost rentals. Check your state's health and human services or transitional services departments for programs and services where you live.

### **Let professionals help**

It's important to create a financial strategy and review it regularly using a team of professionals who can bring a multifaceted perspective to your situation. Social Security representatives can help you fully understand all the benefits, programs, and services you may qualify to receive. A financial professional and attorney with skills and experience in serving people with special needs can help you create a strategy to meet your current and long term needs, while helping to ensure your eligibility to qualify for government benefits. An accountant and tax advisor – even your medical providers who might help predict future health-related expenses – can contribute to the success of your strategy. Talk to a special care planner to learn how you can create a financial strategy that can maintain your eligibility for government benefits.

<sup>1</sup> This article is provided for your general information. Please rely on the facts you receive directly from the Social Security Administration's website or its representatives as your most accurate source. Visit [www.ssa.gov](http://www.ssa.gov) or call 1-800-772-1213.

<sup>2</sup> See a complete list of average wait times for a hearing at [www.ssa.gov/appeals/DataSets/01\\_NetStat\\_Report.html](http://www.ssa.gov/appeals/DataSets/01_NetStat_Report.html)

<sup>3</sup> See a complete list of average wait times for hearing decisions at [www.ssa.gov/appeals/DataSets/05\\_Average\\_Processing\\_Time\\_Report.html](http://www.ssa.gov/appeals/DataSets/05_Average_Processing_Time_Report.html)

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*<sup>(1)</sup> 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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