



Pooled Supplemental Needs Trusts

A Pooled Trust (also referred to as Community Pooled Trust or Medicaid Pooled Trust) is an irrevocable Supplemental Needs Trust (SNT) that, under Federal and New York State law, allows people with disabilities to spend down income and/or resources to become financially eligible for government benefits such as Medicaid (income/resources) and Supplemental Security Income (resources).

- A pooled trust is a trust established by a non-profit organization along with a financial institution that serves as co-trustee. A separate account is established for each beneficiary of the trust, however the funds from all participants are pooled for management and investment purposes.
- New York residents of any age who are disabled (as defined by Social Security Law) can join a pooled trust. If Social Security has never made a disability determination, Medicaid will do so if requested.
- Pooled trusts have start-up costs and monthly fees. Amounts vary by trust. No two pooled trusts are exactly alike. Each has its own fees, rules and policies designed to protect the beneficiaries' eligibility for government benefits.
- Pooled trusts give participants a way to qualify and maintain eligibility for benefits. Funds deposited into the trust may pay for items and services not covered by those benefits.
- For a person receiving only Community Medicaid, the trust will often pay out of the individual's account for documented living expenses used for the individual's sole benefit. These include:
 - A rent or mortgage payment
 - Property maintenance or taxes
 - Utilities, cable, cell phone, and other bills
 - Other personal needs
- There are no direct payments to beneficiary.
- The trust provides that, upon the death of the beneficiary, disbursements cease. Any remaining funds are retained by the trust and used to benefit others with disabilities or must be paid to the states up to the total amount of Medicaid assistance provided to the beneficiary.

Additional information, explanations, eligibility and enrollment guides can be found on the NY Health Access website <http://www.wnylc.com/health/14/>

Following on the next page is a list of non-profit organizations that offer Pooled Supplemental Needs Trusts (or similar services).

Pooled Supplemental Needs Trusts

Organization	Enrollment Fee/Monthly Fee	Forms/Additional Info
<p>Balanced Care Community Pooled Supplemental Needs Trust 87 North Clinton Avenue, Suite 2 Rochester, NY 14604 (585) 360-1840</p> <p>Contact: Heidi Scacchetti (585) 232-1840 HScacchetti@balanced-care.org</p> <p>Website: https://www.balanced-care.org/community-pooled-trust</p>	<p>Enrollment Fee: \$200 Monthly Fee: \$20-30 (Depends on spend-down amt) Annual Fee: \$50 Minimum Balance: None</p>	<p>Trust Forms: https://www.balanced-care.org/pooled-trust-forms</p> <p>-Serves all counties in New York State. -if unable to pay enrollment fee in full, can set up payment plan</p>
<p>Center for Disability Rights, Inc. 497 State Street Rochester, NY 14608 (585) 546-7510</p> <p>Contact: Amanda Flannery/Mirta Arroyo marroyo@cdrnys.org Website: http://cdrnys.org/services/pooled-trust/</p>	<p>Enrollment Fee: \$200 Monthly Fee: \$20 Annual Fee: \$50 Minimum Balance: \$20</p> <p>All fees will be automatically deducted from each Trust Sub-Account</p>	<p>Trust Forms: http://cdrnys.org/pooled-trust-forms/</p> <p>FAQs: http://cdrnys.org/pooled-trust-frequently-asked-questions-faqs/</p> <p>-Serves all counties in New York State. CDR has four office locations in Rochester, Albany, Corning and Geneva.</p>
<p>Community First Care Organization 4387 Lake Avenue Rochester, NY 14612 (585) 441-9214</p> <p>Contact: Matthew Albright malbright@communityfirstnys.org</p> <p>Website: https://cffsnys.org/</p>	<p>Enrollment Fee: \$200 Monthly Fee: \$20 Annual Fee: \$50 Minimum Balance: \$20</p>	<p>Trust Forms:</p> <p>-Serves all counties in New York State. -Does Medicaid applications (can waive the Medicaid application fee for any low income individuals)</p>

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<p>Future Care Community Pooled Trust (A partnership of Al Sigl Community of Agencies, Lifespan and the Arc of Monroe) 1000 Elmwood Avenue Rochester, NY 14620 (585) 402-7840 X 6</p> <p>Contact: Marie Cancela MCancela@futurecareplanning.org Website: http://www.futurecareplanning.org/community-pooled-trust.html</p>	<p>Enrollment Fee: \$200.00 Monthly Fee: \$ 30.00 Annual Audit Fee: \$ 50 Minimum Balance: \$100.00</p> <p>-Accepts paper checks, money order, or automatic bill pay. The Trust is not able to accept cash payments or electronic transfers. -Monthly spenddown deposits may be mailed to the Future Care Trust office.</p>	<p>Trust Forms: http://www.futurecareplanning.org/community-pooled-trust.html</p> <p>FAQs: http://www.futurecareplanning.org/documents/Getting%20Started%20Final%20Review%20Dec%2030%202013.pdf -Must reside in Monroe or surrounding counties.</p>
<p>KTS Pooled Trust Services 3011 Avenue K Brooklyn, NY 11210 (718) 475-5000</p> <p>Contact: Carlos Nath info@ktstrust.org Website: https://www.ktstrust.org/</p>	<p>Enrollment Fee: \$250 Monthly Fee: \$30-\$200 (Depends on monthly deposit) Annual Fee: \$100 Minimum Balance: None</p>	<p>Forms: https://www.ktstrust.org/forms.php</p> <p>FAQs: https://www.ktstrust.org/faqs.php</p> <p>Serves all counties in New York State.</p>
<p>LIFE, Inc. Pooled Trust (Labor & Industry For Education, Inc.) 112 Spruce St Cedarhurst, NY 11516 (516) 374-4564 x 3</p> <p>Website: https://lifetrusts.org/income-trust/</p>	<p>Enrollment Fee: \$300 Monthly Fee: \$35-\$350 (Depends on monthly deposit) Annual Fee: \$200 Minimum Balance: None</p>	<p>Trust Forms: https://lifetrusts.org/income-trust/</p> <p>FAQs: https://lifetrusts.org/fag/</p> <p>Serves all counties in New York State.</p>
<p>NYSARC, Inc. Trust Services POB 1531 Latham, NY 12110 (518) 439-8323</p> <p>Toll Free: (800) 735-8924 Website:</p>	<p>Enrollment Fee: \$200 Monthly Fee: \$30-\$240 (Depends on monthly deposit) Annual Fee: \$50 Minimum Balance: Equal to one month's deposit</p>	<p>Trust forms: https://www.nysarctrustservices.org/trust-documents/</p> <p>FAQs: https://www.nysarctrustservices.org/files/7615/6328/3165/NYSARC_Community_Trust_II</p>



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https://www.nysarc-trustservices.org/nysarc-trusts/pooled-trusts/		Brochure - for Medicaid Eligibility.pdf Serves all counties in New York State.
SCS Pooled Trust Services 95 Allen Creek Rd, Bldg 1, Suite 272 Rochester, NY 14618 (718) 975-4026 Contact: Koby Geller (585) 200-3940 Website: https://scspooledtrust.org/	Enrollment Fee: \$250 Monthly Fee: \$25-\$200 (Depends on monthly deposit) Annual Fee: \$100 Minimum Balance: None New credit card feature, so you can pay your bills on your own schedule	Trust Forms: https://scspooledtrust.org/#forms FAQs: https://scspooledtrust.org/static/pdf/THE TRUST INFORMATION PROCEDURES TRUST INFORMATION Serves all counties in New York State.

Source: <http://www.wnylc.com/health/entry/4/>

The inclusion or exclusion of an entity does not constitute an endorsement or disapproval by Lifespan. We do not assume responsibility for the quality of services provided. Staff shall review the inclusion/exclusion policy on a regular basis to ensure the policy meets the needs of Lifespan. We reserve the right to exclude and/or remove any entity from the Lifespan system.

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