



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	Contact Information	Area Served
Balanced Care Community Pooled Supplemental Needs Trust 87 North Clinton Avenue, Suite 2 Rochester, NY 14604 https://www.balanced-care.org/community-pooled-trust	(585) 232-1840 Contact: Heidi Scacchetti HScacchetti@balanced-care.org	Serves all counties in New York State.
Center for Disability Rights, Inc. 497 State Street Rochester, NY 14608 http://cdrnys.org/services/pooled-trust/	(585) 546-7510 Contact: Amanda Flannery/Mirta Arroyo marroyo@cdrnys.org CDR Pooled Trust Info & Forms	Serves all counties in New York State. CDR has four office locations in Rochester, Albany, Corning and Geneva.
Future Care Community Pooled Trust (A partnership of Al Sigi Community of Agencies, Lifespan and the Arc of Monroe) 1000 Elmwood Avenue Rochester, NY 14620 http://www.futurecareplanning.org/	(585) 402-7840 x 2 Contact: Evelyn Exman eexman@futurecareplanning.org	Must reside in Monroe or surrounding counties.
LIFE, Inc. Pooled Trust (Labor & Industry For Education, Inc.) 112 Spruce St Cedarhurst, NY 11516 Telephone: (516) 374-4564 ext. 3 https://lifetrusts.org/asset-trust/	(516) 374-4564 x 3 https://lifetrusts.org/contact-us/	Serves all counties in New York State.
NYSARC, Inc. Trust Services POB 1531 Latham, NY 12110 https://www.nysarctrustservices.org/nysarc-trusts/pooled-trusts/	(518) 439-8323 Toll Free: (800) 735-8924 trustdept@nysarc.org http://nysarctrustservices.org	Serves all counties in New York State.
SCS Pooled Trust Services 95 Allen Creek Rd, Bldg 1, Suite 272 Rochester, NY 14618 https://scspooledtrust.org/portal/login	(585) 200-3940 Contact: KobyGeller	Serves all counties in New York State.

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

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Need more help? Call Lifespan (585) 244-8400 or go to the Lifespan website: www.lifespan-roch.org