



WITHDRAWALS EXPLAINED COMMUNITY TRUST ACCOUNT

Funds sheltered in supplemental needs community trusts are intended to supplement the supports and services covered by NY State Medicaid or other means-tested government programs. They are intended to enhance the life of the Beneficiary and therefore, withdrawals should be requested for direct payment to third parties for items not otherwise covered by government benefits. All withdrawal requests will be reviewed on an individual basis. Approval is at the discretion of the trustees.

REQUESTS MUST FOLLOW THE FOLLOWING GUIDELINES:

- Must benefit the account Beneficiary
- Must be accompanied by a bill or invoice in the name of the account Beneficiary
- Invoices must be clear, legible, and indicate that the service is for the Beneficiary
- Must be for a legitimate business
- Must have incurred within 90 days of the request submission

EXAMPLES ELIGIBLE FOR WITHDRAWAL:

- Medical or dental expenses not covered by benefits
- Irrevocable, Medicaid eligible funeral arrangements
- Educational expenses
- Transportation or vehicle expenses
- Home modifications not covered by government benefits
- Entertainment, travel, and recreation
- Professional or personal care services
- Rent, maintenance fees, utility bills
- Household appliances or furniture
- Musical instruments or lessons

EXAMPLES NOT ELIGIBLE FOR WITHDRAWAL:

- Cash or Reimbursement to Beneficiary.
- Reimbursement to spouse for rent
- Gifts or donations (top 3 bullets here would count as income and impact income limits).
- Property expenses not owned by the Beneficiary.
- Life insurance (because it benefits someone other than the Beneficiary)
- Services provided by Medicaid.
- Some medical bills and expenses.
- Overdraft fees and lines of credit
- Any withdrawal after death of Beneficiary

***SSI Recipients please be aware, payments from the trust towards shelter or utilities could be considered "In Kind Support and Maintenance" (ISM) and may reduce SSI payments.*