

# My Choice Trust Services

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## Community Trust I

*Maintain benefits for the supports you need.  
Keep your assets for the life you **choose**.*



**Charlotte Filipovich, Director of Trust Services**

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# WHAT ARE SUPPLEMENTAL NEEDS TRUSTS?

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# WHAT ARE SUPPLEMENTAL NEEDS TRUSTS (SNTs)?

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A Supplemental Needs Trust (or “Special Needs Trust”) holds and manages funds for the benefit of a person with disabilities, allowing them to receive supplemental needs (such as medical expenses not covered by public programs, education, recreation, transportation, or housing) that go beyond what government assistance provides

By keeping excess assets in the trust, the beneficiary’s countable assets remain below the limits set by Medicaid and SSI, preserving their eligibility for these vital benefits.

There are **three** main types of SNTs – First-Party, Third-Party, and Pooled...



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# WHAT ARE SUPPLEMENTAL NEEDS TRUSTS (SNTs)?

FIRST-PARTY	THIRD-PARTY	POOLED
Funded with beneficiary’s assets	Funded by someone else that is <b>not</b> the beneficiary	Funded by anyone, including the beneficiary
Must be established before beneficiary turns 65	Can be established at any age	Can be established at any age
Trustees can be individual, professional (financial, trust company, attorney), or court appointed	Trustees can be individual (family members, friends), professional (financial, trust company, attorney)	Trustees must be a non-profit organization, co-trustee must be a bank
Upon death of beneficiary, remaining funds are typically paid back to Medicaid	Upon death of beneficiary, remaining funds can be directed towards individuals and/or charities	Upon death of beneficiary, remaining funds are retained by the trust

*Note: these are generalizations and do not pertain to specific circumstances. This should not be taken as legal advice.*



# WHAT IS COMMUNITY TRUST I?

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# WHAT IS A COMMUNITY SUPPLEMENTAL NEEDS TRUST (SNT)?

Community Trust I (CTI) is a **Supplemental Needs Trust (SNT)** (also known as a Pooled SNT). An SNT is a type of trust created to help people with disabilities set money aside to be used for life-enhancing activities.

An SNT is designed to allow individuals with disabilities to retain and shelter assets for personal use and enjoyment, without negatively impacting eligibility for asset-capped government benefits in New York State.

These funds are **protected**, and **will not be counted** towards SSI, NYS Medicaid, or any other “means-tested” NY government benefit eligibility requirements.

**A Pooled (SNT) establishes a relationship among three parties:**

- 1. Donor/ Granter** – who funds the trust
- 2. Beneficiary-** who the trust benefits
- 3. Trustee** – not-for-profit which administers the trust and manages the funds (CCANY)

*A supplemental needs trust can pay for life-enhancing items and services that government benefits do not*



# WHAT IS A COMMUNITY SUPPLEMENTAL NEEDS TRUST (SNT)?

Community Trust I (CTI) is a **Supplemental Needs Trust (SNT)** (also known as a Pooled SNT). A SNT is a type of trust created to help people with disabilities set money aside to be used for life-enhancing activities.

## COMPONENTS OF A COMMUNITY SUPPLEMENTAL NEEDS TRUST

1. The trust must be created and administered by a not-for-profit organization, such as CCANY;
2. All disbursements of trust funds must be for the sole benefit of the beneficiary;
3. An account may be established by the individual, legal guardian, power of attorney, or legal decree;
4. Separate accounts are maintained for individual beneficiaries, but assets are pooled for investment and management purposes;
5. All trust accounts close upon the passing of the beneficiary; and
6. Any funds that remain in the account after the passing of the beneficiary must be retained by the trust for the sole purpose of supporting other individuals with disabilities



# WHO ADMINISTERS MY CHOICE TRUST?

Beneficiaries do **not** need to be a member of our CCOs to enroll in My Choice Trust Services

My Choice Trust is sponsored by Coordinated Care Alliance NY (CCANY), a Management Service Organization (MSO) born out of the collaboration of two NY State 501 (c)(3) non-profit Care Coordination Organizations – LIFEPlan CCO and Advance Care Alliance of NY (ACANY).

Together, these Care Coordination Organizations, also known as CCOs, provide responsive, high-quality Care Management Services and support for more than 50,000 individuals with intellectual and/or other developmental disabilities throughout 48 counties in New York State.

## WHAT DO WE DO?

As a trustee, CCANY administers pooled supplemental needs trusts for the income and resource (asset) protection of individuals with disabilities.

CTI shelters excess resources while making impactful distributions, so our beneficiaries have the freedom to live their most meaningful lives.



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# WHO DOES COMMUNITY TRUST I TRUST BENEFIT?

My Choice Trust Services can benefit people who have:

- 👤 Excess resources (assets), such as inheritances or settlements, as a lump sum or structured payments

There are **no age requirements**, no limits on contribution amounts, and no maximum holdings.

To participate in Community Trust I, the beneficiary must **have a qualifying disability as defined by Social Security and Medicaid**

If the beneficiary is not yet receiving government benefits like based on disability, they may need to request a disability determination through their physician.



## HOW IT WORKS: Community Trust I

Caleb has Down Syndrome and received a \$40,000 inheritance from a relative who did not know Caleb would lose his benefits because of it.

*By depositing this money into Community Trust I, Caleb can maintain eligibility for his benefits and the trust funds can pay for life-enhancing things that his benefits do not provide, such as assistive technologies and tuition for his college classes.*



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# BENEFITS OF COMMUNITY TRUST I: EASY & AFFORDABLE

## 1. Quickly established as documents are approved by NYS Medicaid and the Social Security Administration (SSA)

This makes it straightforward and inexpensive to set up and maintain. **A typical enrollment can be accomplished in as little as seven business days.**

## 2. Managed by professionally trained not-for-profit entity staff that understands Medicaid and SSI rules

Receive personalized service from a dedicated team that acts as your trustee.

## 3. Low minimum funding requirements

**Open an account with as little as \$250.**

\$100 covers the one-time enrollment fee, with monthly fees as published in the fee schedule. No hidden fees.

## 4. Easy funding options

Fund your trust electronically and/or by check.

Funds may also come directly from court settlements, escrow accounts, or individuals.



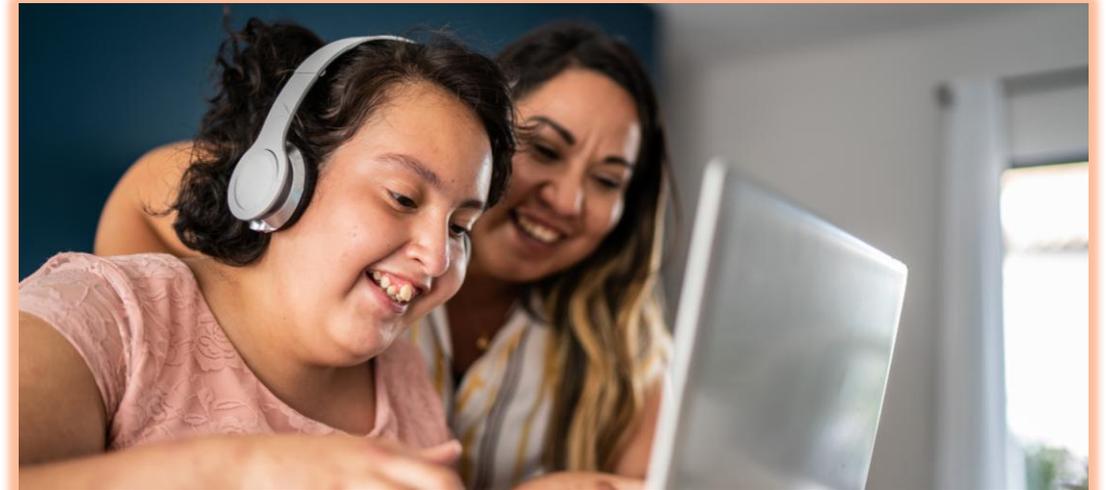
# BENEFITS OF COMMUNITY TRUST I: SPEND ON WHAT MATTERS

Trust funds can be used for items and services not covered by governmental benefits, such as:

- 🤝 Medical and dental care
- 🤝 Education and assistive equipment
- 🤝 Transportation
- 🤝 Entertainment and recreation
- 🤝 Home modifications
- 🤝 Rent\*, utilities\*, household items
- 🤝 Medicaid-eligible funeral arrangements\*\*

\*SSA may count these items as In-Kind Support and Maintenance (ISM), which could reduce your SSI payment.

\*\* Funeral expenses cannot be paid for by the trust. Medicaid-eligible includes burial fund and arrangements made prior to the death of the beneficiary. The beneficiary's trust account closes directly upon their death.



## HOW IT WORKS: Community Trust I

Valarie has autism and is working at a local grocery store while attending college. She recently received a bonus at work, and her personal account has grown beyond her government benefit asset limit. She has been saving up for assistive equipment to help with her classes but is faced with spending her bonus as to not jeopardize her benefits.

*By depositing her bonus into Community Trust I, Valarie can maintain eligibility for her benefits and can build her trust funds to pay for life-enhancing assistive equipment to help her with her college classes.*



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# SETTING UP AN ACCOUNT

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[www.MyChoiceTrust.org](http://www.MyChoiceTrust.org)



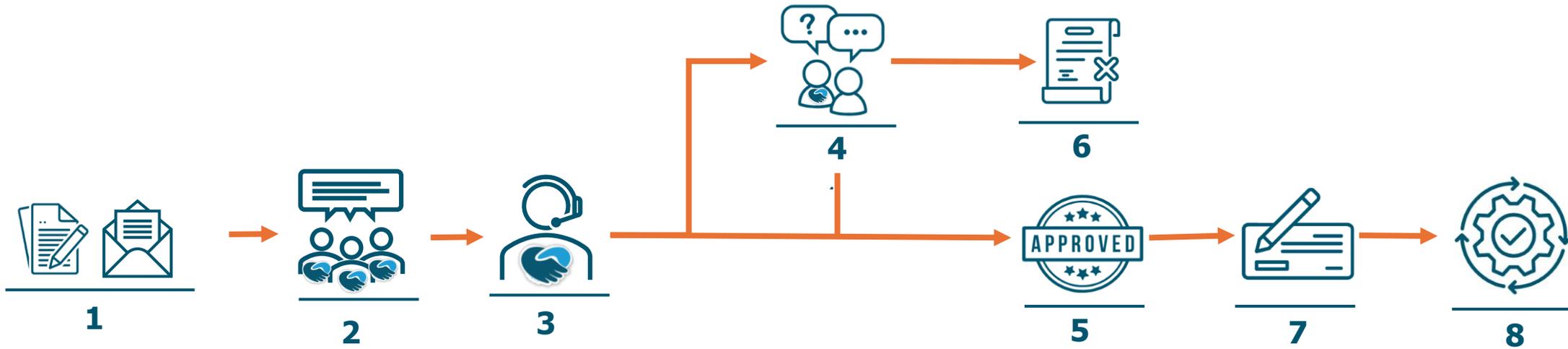
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# HOW TO ENROLL: ENROLLMENT PROCESS



1. Completed and notarized application and supporting documentation mailed or emailed (intake@MyChoiceTrust.org) to My Choice Trust
2. Director of Trust Services receives packet and sends to Board of Trustees for review
3. Trust Representative will reach out to applicant and inform them of the application's progress
4. If additional information is needed, the Director of Trust Services will review the necessary materials with the applicant

5. If all requirements are met and everything is in order, the application is approved
6. If requirements are not met, the application will be denied
7. Director of Trust Services will guide the beneficiary through the steps to fund the account with a minimum of \$250
8. Director of Trust Services will review trust functions with the beneficiary, including deposits and disbursements or payments, and answer any questions



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# HOW TO ENROLL: SUPPORTING DOCUMENTATION

In addition to the completed and notarized Enrollment Application (Joinder Agreement), the applicant will need to submit the following documents:

- 👤 Copy of Beneficiary's Social Security Card
- 👤 Copy of SSA Award Letter, or SSA 1099 (if receiving SSI or SSDI)
- 👤 If not yet receiving Medicaid or SSI, documentation of a disability determination that meets Social Security Administration (SSA) requirements must be provided

Beneficiaries **do not** need to be enrolled in Medicaid or SSI benefits to qualify for CTI. They **do** need to have a qualifying disability.

- 👤 Copies of Guardianship or POA paperwork, if applicable
- 👤 If the account creation is due to a court order, submit a copy of the order



**MY CHOICE TRUST SERVICES** **COMMUNITY TRUST ENROLLMENT APPLICATION (JOINDER)**

This is a legal document and agreement pertaining to a supplemental needs trust created pursuant to 42 United States Code §1396. We encourage you to seek independent, professional advice before signing.

The undersigned hereby adopts, enrolls in and establishes an account under the Coordinated Care Alliance NY, Inc., Master Trust dated May 2024. This Trust is Irrevocable.

This paperwork pertains to the Trust Services only. It is the responsibility of the beneficiary or their authorized representative to submit any required documents to Medicaid or any of the other appropriate governmental agencies related to benefit eligibility.

*\*\*Note: All questions must be answered, or your application will be delayed*

Disabled Beneficiary/Donor: \_\_\_\_\_  
(First, Middle, Last Name)

Social Security Number: \_\_\_\_\_ Date of Birth: \_\_\_\_/\_\_\_\_/\_\_\_\_

Street Address: \_\_\_\_\_

City, State, Zip: \_\_\_\_\_ County: \_\_\_\_\_

Birthplace: \_\_\_\_\_ Citizenship: \_\_\_\_\_

Home Phone: (\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_ Mobile: (\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_

Email Address: \_\_\_\_\_

Gender: \_\_\_\_\_ Marital Status:  Single  Married  Widowed  Divorced

If Married, Maiden Name: \_\_\_\_\_ Spouse's Name: \_\_\_\_\_

Does the Beneficiary have a Guardian?  Yes  No (if yes, please include documents)

If yes, Name: \_\_\_\_\_ Phone: (\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_

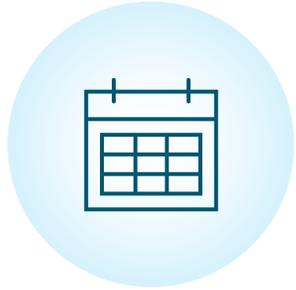
Address: \_\_\_\_\_

Enrollment Application and additional documents are located in the "Documents Library" on our website!

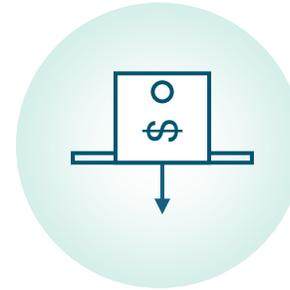


# HOW TO MAKE DEPOSITS & WITHDRAWALS

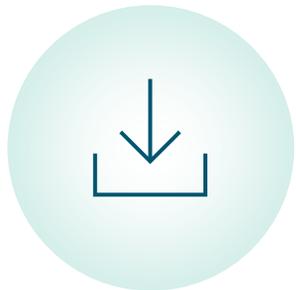
All documents and forms can be found in our Document Library at [www.MyChoiceTrust.org](http://www.MyChoiceTrust.org)



Set up automatic deposits and/or withdrawals



Set up one-time or monthly deposits



Download withdrawal and deposit forms from our website



New Account Deposit slip to fund account by check



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# HOW TO MAKE DEPOSITS & WITHDRAWALS

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**All documents and forms can be found in our Document Library at [www.MyChoiceTrust.org](http://www.MyChoiceTrust.org)**

Withdrawals and payments, also known as disbursements, should be requested for direct payment to third parties for life-enhancing items not otherwise covered by government benefits.

Individuals cannot directly withdraw funds from the trust or use trust funds to benefit people other than the beneficiary, as it could endanger the beneficiary's eligibility for Medicaid and/or SSI.

Complete the Withdrawal Form and submit it with appropriate supporting documentation to our headquarters at  
258 Genesee St, Mezzanine Level, Utica NY 13502  
or **[request@MyChoiceTrust.org](mailto:request@MyChoiceTrust.org)**

All withdrawal requests will be reviewed on an individual basis. Approval is at the discretion of the trustees.



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# FAQs

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	FIRST	THIRD	POOLED
<b>Who established the account?</b>	Beneficiary, parent, grandparent, legal guardian, or court order.	Donor; parent, grandparent, or legal guardian. Not the beneficiary.	Beneficiary, parent, grandparent, legal guardian, or court order.
<b>Who funds the trust?</b>	Beneficiary	Anyone <i>other than the beneficiary</i> can contribute to the beneficiary's account	Anyone can contribute to the beneficiary's account
<b>What assets can fund the trust?</b>	Sums of money that belonged to the Beneficiary (e.g., inheritance, settlement, work-related bonus, back payment, lottery, etc)	Sums of money that DID NOT ever belong to the beneficiary (e.g., inheritance, gifts, etc)	Sums of money (e.g., inheritance, settlement, work-related bonus, back payment, lottery, etc)
<b>How much money does it take to start the trust?</b>	Varies on the trust – many financial institutions require large deposits	Varies on the trust – many financial institutions require large deposits	Varies on the trust (e.g., at My Choice, all documents are drafted so it takes \$250 to start).
<b>When can the trust be established?</b>	Before beneficiary turns 65	Any age, including over 65	Any age, including over 65
<b>Who are the trustees/ manages the account?</b>	Varies – corporate trustees, financial institutions, individuals	Varies- can be layperson (individual) or professional	Non-profit organization must be trustee; bank must be co-trustee
<b>What happens to the assets upon the death of the beneficiary?</b>	Payback to Medicaid	Varies- no Medicaid payback requirement. Can be directed towards individuals and/or charities	Account closed and funds retained by the trust. No Medicaid payback.

*Note: these are generalizations and do not pertain to specific circumstances. This should not be taken as legal advice.*



# FAQs

## WHAT IS THE DIFFERENCE BETWEEN A POOLED TRUST AND AN ABLE ACCOUNT?

ABLE Accounts and Community SNTs both offer a way to safeguard resources and preserve financial eligibility for benefits. You can have an ABLE Account from a different agency and a Community SNT at the same time to maximize resources available.

	Community SNT	ABLE Account
<b>Enrollment and Set-Up</b>	<ul style="list-style-type: none"> <li>• Easy enrollment and can be set up with as little as \$250</li> </ul>	<ul style="list-style-type: none"> <li>• Very easy and inexpensive to set up</li> </ul>
<b>Managing the Account</b>	<ul style="list-style-type: none"> <li>• Beneficiary or authorized representative</li> <li>• Non-profit organization/trustee to manage disbursement, trust laws, and tax records related to disbursed taxable income</li> </ul>	<ul style="list-style-type: none"> <li>• Beneficiary or an authorized representative</li> </ul>
<b>Age Requirement</b>	<ul style="list-style-type: none"> <li>• No age requirement – must meet the social security disability requirement</li> </ul>	<ul style="list-style-type: none"> <li>• Disability onset prior to the age of 26, beginning in 2026 the age is increased to 46</li> </ul>
<b>Number of Allowed Accounts</b>	<ul style="list-style-type: none"> <li>• May have multiple SNTs</li> <li>• May also have an ABLE account</li> </ul>	<ul style="list-style-type: none"> <li>• Only one ABLE account per individual</li> <li>• May also have an SNT</li> </ul>
<b>Maximum Contribution Limits</b>	<ul style="list-style-type: none"> <li>• No limits to the contribution amount</li> </ul>	<ul style="list-style-type: none"> <li>• Limited to Federal Gift Tax annual exclusion amount which is currently \$20,000</li> </ul>
<b>Maximum Holdings</b>	<ul style="list-style-type: none"> <li>• No maximums</li> </ul>	<ul style="list-style-type: none"> <li>• \$520,000</li> </ul>
<b>Benefit Impacts</b>	<ul style="list-style-type: none"> <li>• Amounts do not impact benefits</li> </ul>	<ul style="list-style-type: none"> <li>• SSI will be suspended if account exceeds \$100,000</li> </ul>
<b>Debit Card Use</b>	<ul style="list-style-type: none"> <li>• Treated as income (see website for more details)</li> </ul>	<ul style="list-style-type: none"> <li>• Ability to utilize a debit card for the account</li> </ul>



# FAQs

## WHERE DO I FIND MORE INFORMATION?

Our website has TONS of information about Community Trust I, as well as resources for legal (including lawyers that can help with trusts), benefits, and disability determination!

We also post our forum slides under the "Resources" tab!



The screenshot shows the MyChoiceTrust.org website. On the left is a dark teal navigation menu with the logo at the top. The menu items are: Home >, About Us >, Overview >, Where To Begin >, FAQs, Resources (circled in orange with an arrow pointing to it), Document Library, and Contact Us. Below the menu is a "GET IN TOUCH:" section. The main content area is titled "Helpful Resource Links" and is divided into four columns: LEGAL, BENEFITS, DISABILITY DETERMINATION, and OTHER. Each column lists various links in orange text.

**MY CHOICE TRUST SERVICES**

- Home >
- About Us >
- Overview >
- Where To Begin >
- FAQs
- Resources**
- Document Library
- Contact Us

**GET IN TOUCH:**

### Helpful Resource Links

**LEGAL**

- NY Statewide Bar Associations
- NYS Bar Association
- Albany Law School Guardianship Information

**BENEFITS**

- Office for People with Developmental Disabilities
- Centers for Medicare and Medicaid Services
- Medicaid
- Social Security Administration
- SSI Eligibility Info Sheet
- OPWDD Benefit Resource Toolkit
- NYC Benefits and Support

**DISABILITY DETERMINATION**

- Medicaid Disability Determinations
- NYS Disability Determination Form (multiple languages)
- OPWDD Eligibility

**OTHER**

- Olmstead Rights – NY Disability Resources and Advocacy
- NYS Department of Social Services by County
- NY State Office for the Aging
- National Council on Aging
- Office of Disability Employment Policy
- NY Connects
- MY NY ABLE

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# Questions?



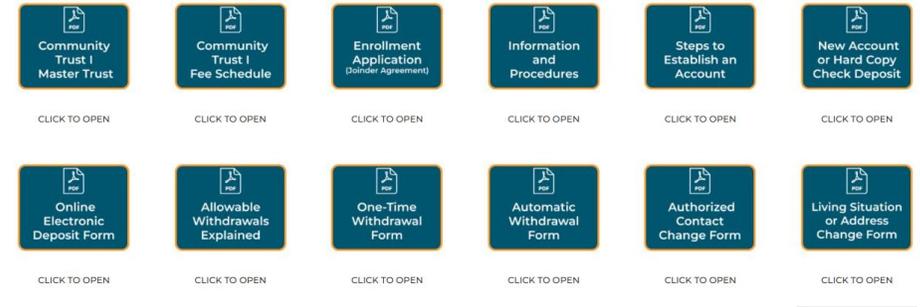
Please reach out to Charlotte Filipovich,  
Director of Trust Services, with any  
questions or referrals!

Email: [ContactUs@MyChoiceTrust.org](mailto:ContactUs@MyChoiceTrust.org)

Phone: (866) 427-3575

## Document Library

Please click the tiles below to download the document. Once downloaded, you can either fill in electronically and save with a new name to your hard drive or print the document to complete by hand in hard copy. Documents requiring signatures and notarization will need to be printed, signed and notarized. From there, you can either scan and upload for electronic submission or mail in the hard copy.



Check out our website!  
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