

wnypooledtrust.org
1.866.362.5081

Translation services are
available upon request.



Protecting the financial future for loved ones and yourself

Western New York and the Finger Lakes



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In collaboration with Center for Elder
Law & Justice, People Inc. and KeyBank.

What is a Pooled Trust?

Available to people with disabilities
of any age

A pooled trust is a type of Supplemental Needs Trust intended to help people with disabilities maintain Medicaid eligibility or Supplemental Security Income by depositing their income or a lump sum into the trust. The money deposited can be used to supplement benefits, pay bills and expenses (with some limitations); all while not jeopardizing Medicaid or other Social Security benefits. Parents and guardians often use the Friends and Family Trust to provide for the future care of their child or loved one with a disability. Many older adults may qualify as disabled as they age, and could utilize a pooled trust to remain in their own homes. The WNY Coalition Pooled Trust provides local, personalized service to those living in Western New York and the Finger Lakes.

“ Our dad set up the Trust and it is working well for my brother Michael. The money is there in case Michael needs anything. Our dad doesn't have to worry what will happen when he passes away. It gives our family peace of mind. ”

— Robert B.

Brother of Michael who has both an Under 65 Self-Funded and Friends and Family - 3rd Party Trust

When would I use the trust?

A trust may be beneficial if you have a disability and:

- Participate in Medicaid's monthly income limit
- Want to use your spend down (monthly excess income amount) toward living expenses
- Have received a settlement or inheritance and wish to maintain assets and keep your Medicaid and Social Security benefits
- You want to remain at home as long as possible, avoiding premature nursing home placement

Let us show you exactly how OUR Pooled Trusts can help meet your needs and exceed your expectations! To learn more, call 1.866.362.5081.

Join Our Pooled Trust

There are many benefits, including:

- Our pooled trusts are already pre-approved by Medicaid and Social Security
- Our reliable management oversight is by **seasoned professionals** with legal, advocacy and financial expertise
- **Simple and quick process**
- **Competitive fees, lower than most**
- Maintain Medicaid and Social Security eligibility
- We are **local**, providing **personalized attention**, while staying informed on current trends
- We are well-established and **accessible** with more than 14 years of experience
- We have hundreds of beneficiaries, professional investment and are managing millions of dollars of funds in our Pooled Trusts

Find the Right Trust for You!

The WNY Coalition Pooled Trusts offers three types of trusts. For each trust, the beneficiary must have a disability determination per Social Security standards.

○ Under 65 Self-Funded Trust

This trust is for individuals with a disability under age 65 who are depositing their own funds into the trust. Some of the types of funds include a personal injury award, an inheritance or a back award of public benefits, such as Social Security Disability Income (SSDI) or personal income from a job or savings.

○ Over 65 Self-Funded Trust

This trust is like the Self-Funded Trust, but it is for people who have a qualifying disability and are over the age of 65. The trust gives older adults the ability to safeguard their assets, allowing them to become or remain eligible for Medicaid. The beneficiary's monthly income is made available to them to pay for their living expenses without contributing to the cost of their medical care.

○ Friends and Family - 3rd Party Trust

This trust is for individuals with disabilities of any age, but the funds being deposited into the trust are from a third-party, such as a parent or guardian. Parents and guardians often use this trust to provide for the future care of their child or loved one with a disability. Additionally, other family members such as siblings, aunts, uncles and grandparents may add deposits to an existing Friends and Family Trust.



Partners You Can Trust

The WNY Coalition Pooled Trusts is a collaboration between Center for Elder Law & Justice, People Inc., and KeyBank. It has been in existence since 2004 and serves hundreds of beneficiaries.

“ My Dad is 95 and we enrolled him into the WNY Coalition Pooled Trusts because he needed Medicaid to pay for support and services that he requires. He really wanted dentures and didn't have the resources to pay for them. We are very grateful for the staff as they have been careful to ensure that the expenses that they pay on his behalf from money he puts into the Trust go out timely and accurately. ”

— Mary P.

Daughter who assisted her father in joining the Over 65 Self-Funded Trust

