



Special needs planning checklist

Confidently checking all of the boxes means you are planning for a better future

The journey of creating a lifetime of continuous care for yourself or your loved one for whom you care may seem daunting at first, but getting started is less overwhelming when you're organized. Use the following checklist to begin planning the future that you or your loved one with special needs envisions.

- ☐ Create a detailed Life Care Plan to ensure you or your loved one receives the long-term care needed.
- ☐ Create a Letter of Intent to communicate information about your loved one's needs and vision for the future. The LOI is the instruction manual for future caregivers' vision of the future.
**Remember to update this document periodically as your or your loved one's needs or vision of the future changes.*
- ☐ Have a family meeting to ensure all family members and interested parties are informed of and know where to find the Life Care Plan and Letter of Intent.
- ☐ Identify all financial resources available to create the future you or your loved one envisions, including government benefits, employer benefits, insurance and personal assets.
- ☐ Carefully review all medical health plan options and coverage, including eligibility for Medicaid and Medicare, as well as the Children's Health Insurance Program (CHIP) and employer sponsored plans.
- ☐ Explore available resources for managing care, including online tools.
- ☐ Review your employee benefits. Take the time to research all of the benefits your employer offers and understand how they can help you manage your responsibilities, as well as how they can supplement your special needs plan.
- ☐ Choose a guardian, a trustee and successors to oversee your care and resources or the care and resources of your loved one, when you're no longer able to.
- ☐ Use wills, trusts, durable powers of attorney, living wills/advanced directives and other legal instruments to craft a well-defined estate plan.
- ☐ Carefully review all beneficiary designations and titling or ownership to ensure inheritances won't interrupt government benefits.
- ☐ Anticipate the following considerations prior to you or your loved one reaching age 18:
 - ☐ Will you or your loved one need help managing care or financial affairs? If so, consider guardianship or powers of attorney.
 - ☐ Will you or your loved one have any special social and recreational interests?
 - ☐ Will you or your loved one work or seek employment?
 - ☐ Will you or your loved one require any special transportation or housing accommodations, or anything else that's important for quality of life?
- ☐ Consult with a specialist attorney to determine whether a first party, third party, or pooled special needs trust is a good fit for you or your loved one.
- ☐ Consider an ABLE account as a way to save for and manage disability-related expenses.

Whether you have one or all of the boxes checked, a specially trained financial professional can help you define or refine your plans and put them in action.



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