



<http://midwestspecialneedstrust.org/>

Midwest Special Needs Trust administers trusts that protect public benefits for people with disabilities. The organization is governed by a professional, values-driven Board of Trustees that includes family members of people with disabilities and individuals with business expertise. The Board's commitment includes providing affordable trust services to individuals and families of modest means.

Using a Trust

Once a trust account has been opened, the co-trustee will work with MSNT to identify needs of the beneficiary and make distribution requests for the sole benefit of the beneficiary with a disability. To process a distribution for approval and payment, MSNT must receive a completed request for funds form with an estimate for the requested distribution (or original receipts for reimbursement requests) for review by MSNT staff. MSNT must review the request and document that the distribution complies with federal requirements to protect the beneficiary's public benefits such as Medicaid and SSI. Once MSNT approves a request, authorization to produce a check is sent to the bank. Co-trustees are encouraged to plan ahead since requests generally require 7-10 business days.

Allowable Expenses

- Clothing
- Transportation expenses
- Services or costs not covered by Medicaid (co-pays, chore services, hours exceeding caps, dental services for adults)
- Telephone or cable television
- Furniture or household items
- Cleaning supplies
- Modifications to home for accessibility
- Communication or assistive devices not covered by Medicaid
- Caregiver agencies
- Beneficiary travel expenses to visit family or for pre-approved vacations
- Pre-paid burial plan

Not Allowable

- Rent or mortgage payments
- Basic utilities
- Groceries or food
- Room and board
- Cash to the life beneficiary
- Alcohol or gambling
- Guns, explosives, or other weapons
- Charitable Donations or gifts to others
- Anything paid already by another funding source (Medicaid, Medicare)
- Non-affiliated caregivers, including family
- Any expenses, including funeral expenses, after the death of the life beneficiary