

PERMISSIBLE DISTRIBUTIONS TO BENEFICIAIRES OF THIRD-PARTY TRUSTS

(where a trust has been established and funded by someone other than the beneficiary, to avoid jeopardizing the trust beneficiary's continued eligibility for public benefits, including MassHealth and SSI – intended for illustration purposes only; not exhaustive)

The trustee may not distribute funds directly to the beneficiary, but may pay a third party for any of the following:

1. Ambulance to transport beneficiary to and from family/special events/home
2. Automobile/Van used for transportation for the individual or a member of the individual's household (including fuel, repairs, maintenance, insurance)
3. Accounting services
4. Acupuncture/Acupressure
5. Appliances (TV, VCR, stereo, microwave stove, refrigerator, washer/dryer)
6. Bottled water or water service
7. Books, magazines, and newspapers
8. Bus pass/public transportation costs
9. Camera film, recorder and tapes, development of film
10. Caretaker attendant to take to and from entertainment or cultural experiences
11. Clothing (effective 3/9/05)
12. Clubs and club dues (record clubs, book clubs, health clubs, service clubs, zoo, advocacy groups, museums)
13. Computer hardware, software, programs, and Internet service, training, repairs
14. Conferences
15. Courses or classes (academic or recreational) including supplies
16. Credit card bills, so long as not for food or shelter
17. Curtains, blinds, drapes, and the like
18. Deductible amounts for the Beneficiary from any insurance policies covering the Beneficiary
19. Dental Care/Dental work not covered by Medicaid, including anesthesia
20. Dermatology not covered by Medicaid
21. Differentials in Cost between Housing and Shelter for shared and private rooms
22. Down payment on home or security deposit on apartment
23. Drug and/or alcohol treatment
24. Drugs unavailable through Medicaid (non-generic)
25. Education related to disability or services
26. Elective surgery
27. Electric wheelchair and other mobility aids
28. Entertainment, movie or theater tickets
29. Eyeglasses
30. Fees and Costs for Protective Proceedings or Criminal Proceedings
31. Fitness equipment, bicycle, personal trainer
32. Pre-paid funeral and burial expenses
33. Furniture, home furnishings, appliances
34. Gasoline and/or maintenance for automobile
35. Gift cards but only if non-transferable and for stores that do not provide food or shelter (Best Buy ok, Whole Foods not)
36. Gifts for others
37. Haircuts/salon services
38. Hearing aids, batteries not included
39. Hobby supplies

40. Holiday decorations, parties, dinner dances, holiday cards
41. Home security alarm and/or monitoring/response system
42. Home improvements, repairs, and maintenance (not covered by Medicaid) including tools to perform home improvements, repairs and maintenance by homeowner
43. Home purchase (to the extent not covered by benefits)
44. House cleaning/maid services/food preparation services
45. Incontinence supplies and equipment
46. Insurance premiums (automobile, home, and/or possessions)
47. Interior decorating
48. Laundromat, dry cleaners, and other laundry services and supplies
49. Legal fees, advocacy
50. Linens, towels, bedding
51. Massage, Roling, and other alternative treatments
52. Medical equipment not covered by government programs (ex: mechanical bed)
53. Medication, drugs, or treatment prescribed by a physician or other healing art practitioner for which there are not other funds available
54. Memberships - health club/YMCA, cultural institutions
55. More sophisticated medical, dental or diagnostic treatment, including experimental treatment, for which there are not other funds otherwise available
56. Musical instruments (including lessons and music)
57. Non-food grocery items (laundry, soap, bleach, fabric softener, deodorant, dish soap, hand and body soap, personal hygiene products, paper towels, napkins, kleenex, toilet paper, any household cleaning products)
58. Occupational or physical therapy beyond that merely prescribed for rehabilitation purposes, which are useful or enjoyable for the Beneficiary in the opinion of the Trustee
59. Orthopedic shoes/podiatry
60. Over the counter medications (including vitamins and herbs, etc.)
61. Oversight, monitoring, and advocacy
62. Periodic outings and entertainment expenses (birthday, holiday celebration, movie tickets, musical events, videotape rental, etc.)
63. Personal assistance services not covered by Medicaid
64. Pet and pet's supplies, veterinary services, pet therapy
65. Physician specialists if not covered by Medicaid
66. Private case management to Assist the Beneficiary, or to aid the Trustee in the Trustee's duties
67. Private counseling if not covered by Medicaid
68. Private health insurance premiums
69. Private Rehabilitative Services
70. Private room differential (between multi-bed nursing home room and private room)
71. Psychological Support Services
72. Reasonable compensation of SNT Trustee and professionals advising the Trustee (investment manager, attorney, accountant)
73. Reasonable compensation of care providers, including family members, where appropriate
74. Record/Book Clubs
75. Rehabilitation and physical therapy beyond Medicaid
76. Repair services (appliance, automobile, bicycle, household, fitness equipment)
77. Respite care
78. School or camp tuition
79. Snow removal/landscaping/lawn service
80. Sporting goods/equipment/uniforms/team pictures
81. Stationary, stamps, cards, etc.

82. Storage units
83. Surgery or equipment not covered by insurance or public rationing system
84. Taxicab
85. Teachers and tutors
86. Telephone service and equipment, including cell phone, pager, phone card, etc.
87. Therapy (physical, occupational, speech, painting, music) not covered by Medicaid
88. Tickets to cultural, concerts or sporting events (for beneficiary and an accompanying companion)
89. Transportation (automobile, motorcycle, bicycle, moped, gas, bus passes)
90. Travel by other individuals, only for medical purposes
91. Television, VCR, DVD, stereo
92. Utility bills (direct TV, cable TV, electric, heating)
93. Vacations (including paying for personal assistance to accompany the beneficiary)
94. Vitamins and herbs
95. Wheelchairs not covered by Medicaid, repairs, driving gloves
96. Yard service and maintenance

Examples of Trust Distributions That Will Reduce SSI Benefits

1. Basic shelter-related expenses (mortgage, rent, property taxes, heating fuel, gas, electricity, water, sewer and garbage removal)
2. Food
3. Cash for any purpose

Examples of Impermissible Trust Distributions

1. Paying for a service already paid for by another source
2. Distribution not in the best interest of the beneficiary (made primarily for the benefit of another person)

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