



Mental health  
advocacy, education  
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## Special Needs Trust

### What is a Special Needs Trust?

Medicaid healthcare coverage and Supplemental Security Income (SSI) are important benefit programs to support individuals living with a disability. However, the low-income eligibility guidelines for receiving these benefits prevent many people from keeping savings or other assets they have acquired. Often, individuals spend almost all of their savings in order to qualify for these needed benefits.

A special needs trust is an important financial tool that allows an individual to retain their savings while becoming eligible (or maintaining eligibility) for Medicaid and SSI benefits. An individual living with a disability, or their supportive family members, can put money into the special needs trust to pay for the supplemental or “special” needs that are not covered by Medicaid and SSI. The funds placed within the special needs trust will not be considered when determining eligibility for benefits.

### What can the funds in the Special Needs Trust funds be used for?

A trustee must be appointed to administer the account. The trustee can be a person or a corporation, but is most often a family member or trusted loved one. The funds may be used only to support the beneficiary (the individual living with the disability); however, the funds may not be distributed directly to the beneficiary. The funds in the special needs trust can be used for clothing, taxes, furniture, household goods, transportation, legal fees and other items that Medicaid and SSI do not pay for.

### What is the cost of a Special Needs Trust?

The costs of a Special Needs Trust include attorney’s fees and, potentially, fees paid to the trustee.

**Contact NAMI Chicago at 312-563-0445 for a referral to an attorney who can help with Special Needs Trusts.**