2026-2027 Webinar Series

Disability Advising & Financial Planning

IN!

PATHWAYS TO INCLUSIVE HIGHER EDUCATION

Today’s Presenters

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IN!
PATHWAYS TO INCLUSIVE HIGHER EDUCATION

Welcome!

- Brief feedback survey at end of webinar
- Video recording & resources will be emailed

PATHWAYS TO INCLUSIVE HIGHER EDUCATION

Agenda

1. Brief Intro
2. Colorado Fund for People with Disabilities
3. T3 Disability Planning
4. Q&A

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Brief Intro

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Q&A

IN!

PATHWAYS TO INCLUSIVE HIGHER EDUCATION

What Is IN!?

PATHWAYS TO INCLUSIVE HIGHER EDUCATION

IN! exists to create **inclusive** college opportunities in Colorado for students with intellectual disability (ID) to foster **academic growth**, **social development**, **career advancement**, & **independence**.

What We Do:
EDUCATION
OUTREACH
ACCESS
EVALUATION

*IN! does not provide direct services on campus

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Q&A

PATHWAYS TO INCLUSIVE HIGHER EDUCATION

Navigating Benefits with Supplemental Needs Trusts in Colorado

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Community Engagement &
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Mark Reiley

Who is CFPD?

Established in 1994, Colorado Fund for People with Disabilities is the largest and longest-standing locally managed pooled trust in Colorado. CFPD now provides a myriad of fiduciary services that offer protection, personalized attention, access to our network of organizations and services, financial guidance, and someone in your corner.

Who We Serve

- **Every Age Group**
- **Cross-Disability**
- **Live Across Colorado**
- **Need Benefits Help**

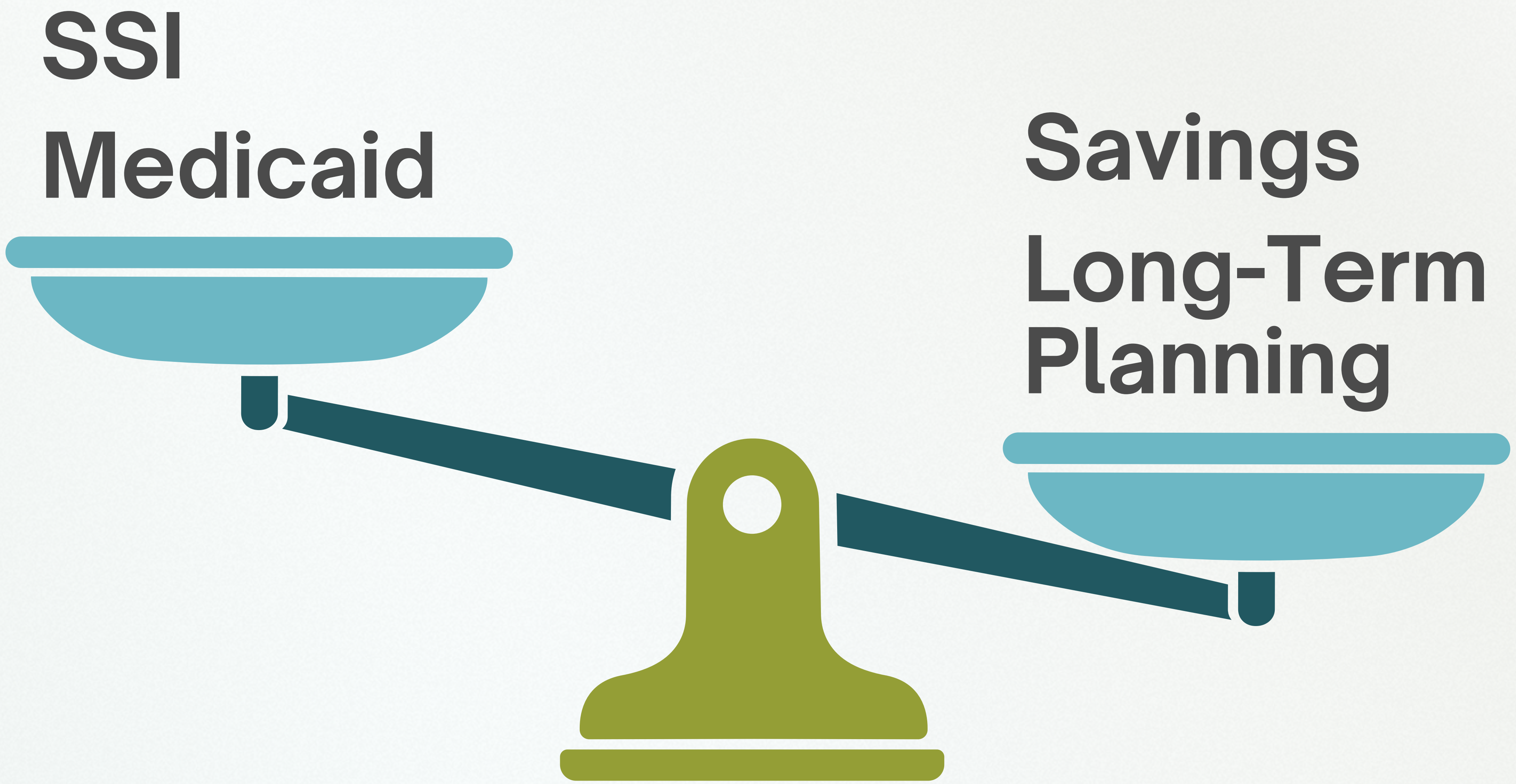
Our Services

- **Supplemental Needs Trusts**
- **Conservatorships**
- **Case Management Services**
- **Representative Payee**

The Benefits Catch-22

Many means-tested government benefits have asset/income limits of $2,000 per month to qualify. This limits the recipient’s ability to save, plan ahead, or receive financial help from others.

How can someone with a disability stay eligible for government benefits while still receiving funds from an inheritance, legal settlement, or other source?



What Happens Without Planning?

Funds are Received

A loved one receives unexpected funds through an inheritence, settlement, or other source.

Over Asset Limit

These funds put them over the allowable limits to qualify for the benefit programs they need.

Benefits Suspended

The program notifies the individual they no longer qualify for services.

Spend Down Quickly!

The extra funds are spent down quickly to re-qualify, making it impossible to plan for the future.

Solution: A Supplemental Needs Trust*

*A ***Supplemental Needs Trust*** is also called a ***Special Needs Trust*** or ***SNT***. These terms are often used interchangeably.

01

What is an SNT?

A ***Supplemental Needs Trust*** is a legal arrangement designed to provide a person with a disability with assets to improve quality of life while maintaining eligibility for crucial government benefits.

02

Sole Benefit

The funds must be used for the **sole benefit** of the individual named in the SNT (called the **beneficiary**). Funds cannot be spent on third parties.

03

Irrevocable

Funds placed in an SNT are **irrevocable**—once moved into the trust, they must stay there and cannot be transferred out or cashed out.

04

Overall Purpose

Allows the beneficiary to continue receiving means-tested programs while also benefiting from the assets held in the trust.

When & Why You Need a Trust

Planning for Benefits

An individual with a disability receives or plans to receive Supplemental Security Income (SSI) or a Medicaid benefit that has a $2,000 resource limit.

Large Sums

An individual is receiving funds greater than the monthly resource limit. *(Inheritance, personal injury settlement, back payment in Social Security, liquidation of an asset, etc.)*

Financial Planning

Family members want to set aside funds for a loved one's benefit, either for current or future help.

Fiduciary Help

An individual who would benefit from the protection of a trust.

Medicaid and Medicare Programs

Medicaid	Medicaid Expansion	Medicare
Health Care	Health Care	Health Insurance
Individual State Administration	Individual State Administration and "Opt-In"	Federal Administration
Financial **&** Disability Qualification	Financial Qualification for Income only	Age **OR** Disability Qualification
Covers in-home care programs, skilled nursing care, long-term care, prescriptions	Does NOT cover in-home care or long-term care	Covers hospitalization, 100 days max rehabilitation, prescriptions
Estate Recovery: **YES**	Estate Recovery: **Potentially**	Estate Recovery: **NO**

Social Security

SSI	SSA	SSDI	SSDAC
Supplemental Security Income	Social Security	Social Security Disability Income	Social Security Disabled Adult Child
Disability	Retirement	Disability	Disability (started before age 22)
No work history required	Work history required	Work history required	Based on parent's work history
Income Cap - $994/month (2026)	Income Cap - Depends on work record	Income Cap - Depends on work record	Must not have substantial earnings ($1,550 in 2024)
Resource Cap - $2,000	No Resource Cap	No Resource Cap	No Resource Cap
Always Medicaid	Typically Medicare	Typically Medicare	Typically Medicare

SNT Potential Funding Sources

- Inheritance
- Social Security Back Payment
- Monetary Gifts
- Wages
- Legal Settlement
- Unspent Benefit Funds
- Fundraisers

When a Pooled Trust is the Best Option (part 1)

Trust setup is time-sensitive

- Established Pooled Trusts are already approved by Medicaid and SSI.
- The disability determination process is simplified.

The asset size makes sense

- The average pooled trust is $35,000.
- Higher asset trusts may still make good sense in the pooled trust.

The set-up and management fees are typically less expensive

Beneficiary may move out of state

- Transferring from one Pooled Trust to another can be simpler.

When a Pooled Trust is the Best Option (part 2)

There are no family members available, or none who want to take on the liability/responsibility

The beneficiary would have a difficult time working with a family member trustee.

The beneficiary needs case management or additional resources/access to community supports the Pooled Trust can provide.

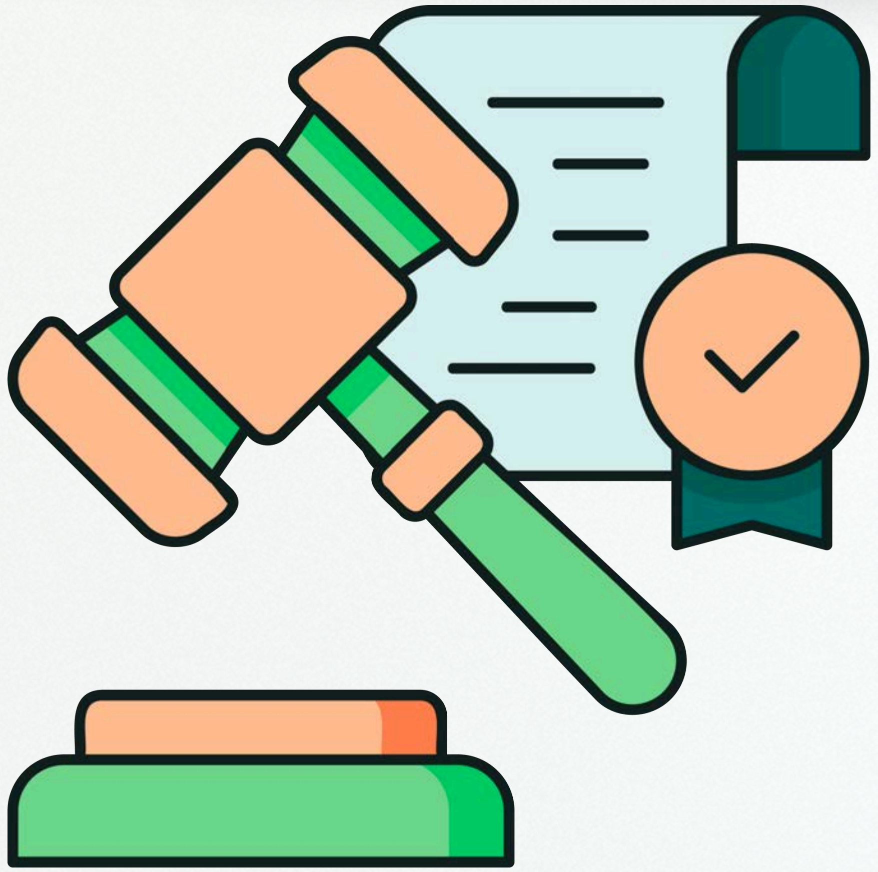
Ancillary services some Pooled Trust organizations offer to support professional or family member trustees.

- Fee for service case management to consult, serve as distribution trustee/manager.)

Trust Type: First Party Individual

Example:

Sophia is injured at birth and receives a $2 million net settlement.



- Individual Trust Document is subject to Colorado Department of Health Care Policy and Financing (HCPF) approval
- Can be settled by the individual, court, parent, grandparent or guardian of beneficiary
- Only permitted for those under the age of 65
- Payback provisions on death or termination of trust (depends on trust document)
- Trust Document is written and customized for the individual beneficiary

Trust Type: First Party Pooled

Example:

Sam gets a back-payment in Social Security of $35,000. He is 68 years old.

- Non-Profit must serve as trustee (Example: CFPD)
- Can be settled by the individual, court, parent, grandparent, or guardian of beneficiary
- Master trust document—already approved by SSA and Medicaid
- Allows for portability from state to state
- A spending plan must be completed for individuals funding trusts age 65 and older
- Funds are pooled together for investment, but each beneficiary has an individual sub-account
- Funds may be retained by the non-profit organization serving as trustee

Trust Type: Third Party Individual

Example:

Sarah's parents are working on their will and want to leave aside funds for their daughter for when they're gone. They expect her portion to be about $500,000.

- Drafted by an attorney as part of a Will or as a stand-alone document
- No Medicaid payback provisions required
- Remainder beneficiaries are named in the document
- Can be customized to the needs of the beneficiary
- More flexibility, especially in movement among states

Trust Type: Third Party Pooled

Example:

Dan's parents want to set aside some money for him each month to help him pay his bills, so he can get used to these services when they're no longer here. He also needs help with his Medicaid redetermination and housing needs.

- No Medicaid payback provisions
- Remainder beneficiaries are named in the document
- Master trust document—already approved by SSA and Medicaid
- Allows for portability from state to state
- Funds are pooled together for investment, but each beneficiary has an individual sub-account

What an SNT Typically Can’t Pay For

Cash
Cash or cash equivalents cannot be given directly to the beneficiary.

Utility Bills, Property Fees
Utility bills, property taxes, homeowner or condo fees (unless property is held in Trust)

Mortgage/Rent
Mortgage payment, rent payments (counted as income if it is paid)

Third Party Benefit
Payment for anything which primarily benefits someone other than the Beneficiary. An example would be gifts to family members.

Gambling, Gifts, Pawned Items
Gambling, lottery tickets, gifts of any kind, pawned items or items that can be considered a resource.

Duplicative Services/Expenses
Services or items for which the Beneficiary is entitled to receive through another program. An example is prescription medication that should be paid by Medicaid.

Distributions After Death
At the time of death, distributions are not allowed or severely limited, depending on the trust document.

What an SNT Typically Can Pay For

Recreation

- Vacations
- Companionship Services
- Entertainment
- Subscriptions
- Memberships
- Pets
- Cable TV

Medical Care*

*not covered by benefits

- Dental Work
- Glasses
- Hearing Aids
- Massage
- Hair Care
- Co-Pays
- Personal Supplies
- Vitamins/Supplements

Household

- Home Purchases
- Home Maintenance
- Food
- Clothing
- Telephone
- Appliances
- Furniture
- Home Insurance
- Accessibility Upgrades

Transportation

- Public Transportation (bus passes, Light Rail, etc.)
- Vehicle Purchases
- Vehicle Maintenance
- Gasoline
- Auto Insurance

Education

- Public/Private Education
- Training
- Computer
- Software
- Books
- Vocational Training

Services

- Attorney Fees
- Alternative Therapies
- Guardian Fees
- Conservator Fees
- Burial Plan

ABLE: A Better Life Experience

- Achieving a Better Life Experience (ABLE) was passed in the US Congress and signed into law in **2014**.
- **In CO**, the enabling legislation was introduced by College Invest and passed in 2015.
- ABLE is akin to 529 plans. It is **529a of the Internal Revenue Code.**
- ABLE is limited to people with disabilities who were disabled before the age of 46. However, they may contribute at any age.
- **Individuals with disabilities, their family, and friends** can contribute to **ONE account** for each individual.
- Annual contributions (from all sources) are limited to the gift tax exclusion, currently **$20,000** in 2026 or higher for those who are working.
- **The total value** of the account cannot exceed **$100,000** for SSI recipients (before suspension of SSI, not Medicaid), and **lifetime contributions cannot exceed $500,000** in Colorado.
- **Distributions** are different from SNTs. They must be related to the individual's blindness or disability. Allowable expenses: Education, *Housing, Transportation, employment training and support, assistive technology and personal support services, health, prevention and wellness, financial management and admin services, legal fees, expenses for oversight and monitoring, funeral and burial.
- The **account holder manages their own distributions**. The administrator (like College Invest) has no discretion.
- In Colorado, Medicaid is now prohibited from filing a claim on the funds upon the death of the beneficiary.

"For many families, the ABLE account will be a significant and viable option in addition to, rather than instead of, a Trust program." -National Down Syndrome Society.

**Housing is one of the greatest benefits of ABLE Accounts and it is not the same for Trust.*

Additional Supports to Consider

01 Guardianship

Someone appointed to make personal and medical decisions on behalf of an individual who has been found by the court to be incapacitated—meaning they are unable to effectively receive and evaluate information or make or communicate decisions necessary for their health, safety, or self-care.

02 Representative Payee

A person or organization that manages Social Security or SSI benefits for anyone who can't themselves, and is responsible for paying all regularly-scheduled bills, special/one-time payments, and complying with Benefit income and resource limits.

03 Conservatorship

A fiduciary that manages the financial affairs of a person who is unable to handle the matters due to incapacity. A conservator is appointed when the person's assets would likely be wasted or mismanaged without proper oversight.

04 Power of Attorney

An agent given the authority by an adult to make decisions regarding financial or medical issues. The agent has the authority to make decisions as limited by the POA but may not override the principal's wishes.

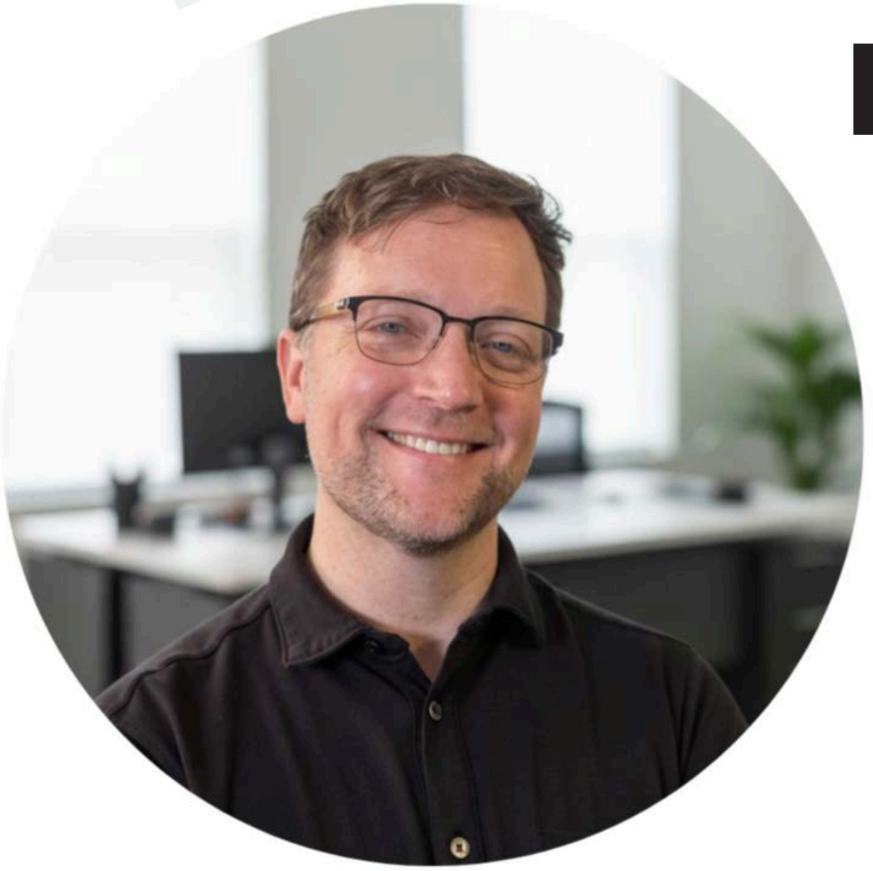
05 Supported Decision-Making

Someone with a disability designates trusted supporters to form a network that assists with decision-making.

Questions?

Thank You!

Colorado Fund for People with Disabilities



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Community Engagement & Operations Specialist

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PATHWAYS TO INCLUSIVE HIGHER EDUCATION

T3 DISABILITY PLANNING

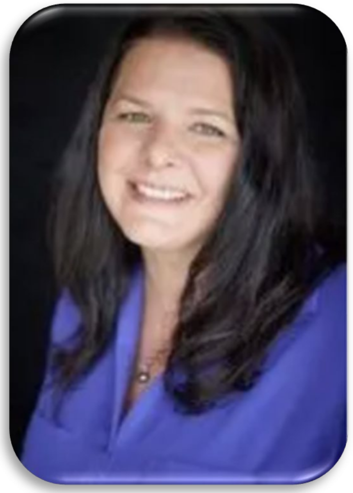
TODAY, TOMORROW, TOGETHER

IN! Webinar Series

08/05/26

Tracy Murphy – T3 Disability Planning

Dedicated to improving the lives of individuals with disabilities and their families.



25+years experience in disability resources

Career highlights

- Executive Director: IN! Pathways to Inclusive Higher Ed
- Program director: JeffCo Youth & Adult Workforce
- Director: Adult ID Services: Easter Seals CO
- Special Educator: Denver Public Schools

Current Role

- Founder of T3 Disability Planning
    - Providing coaching/navigation/hope for families

I am guardian to my brother with significant support needs.

I focused on the goal that my brother achieves his greatest independence and lives a meaningful, fulfilling life. Goal achieved!

tracy@t3disabilityplanning.com

Does this sound familiar?

Caregivers identified the following concerns:

- She/he will not be able to contribute to major life decisions or receive support for self-determination (80%)
- She/he will have difficulty advocating for what she/he needs (91%)
- She/he will be moved to a congregate facility such as an institution (77%)
- I don't know where she/he will live if not with me (78%)
- She/he will not have enough friends and social activities (82%)
- Some form of abuse or neglect might occur (63%)
- The person with IDD will be financially exploited if I cannot oversee finances (81%)
- The quality of support will go down if I am not there to advocate (91%)
- There is no one else to provide the support I am giving (85%)

AND....

Most caregivers (54%) reported that they did not have a plan for the future

Source: Family & Individual Needs for Disability Supports (FINDS) Community Report (2017)

What Do Adult Children Need to Live Independently?

Access to health and community-based services

Housing

Integrated Employment

Financial Stability

Post-Secondary Educational and Training Opportunities

Community Inclusion and Relationships

Self-determination and self-advocacy

Safety

Succession Planning by their Family

An independent life for people with disabilities requires advance planning

Three Planning Components

Legal Planning

Financial Planning

Disability Planning

What must be done?

1. Determine what is already in place. Does your child have benefits yet?

2. State your family's definition of quality of life.

3. Letter of Intent helps others step into your shoes to make decisions in the future.

4. Identify family financial resources

5. Legal documents

6. Implementing strategies

7. Inform family/friends

8. Annual review

1. Benefits, financial, legal – what's in place?
2. What really matters to your family?
3. Give directions & important info to others.
4. How much is enough?
5. Trust, Will, POA's, etc.
6. Gettin' 'er done!
7. Family & Friends: Here's what you need to know...
8. The only constant is change – annual review

Assumption:
a parent can provide care until they die

not realistic or practical

- Leaves your child without a defined plan for a future without you
- Others may overlook/not know about benefits resources resulting in inadequate resources when you are gone

With a proper plan, your death

is a **tragedy,**

<u>**but not also a crisis**</u>

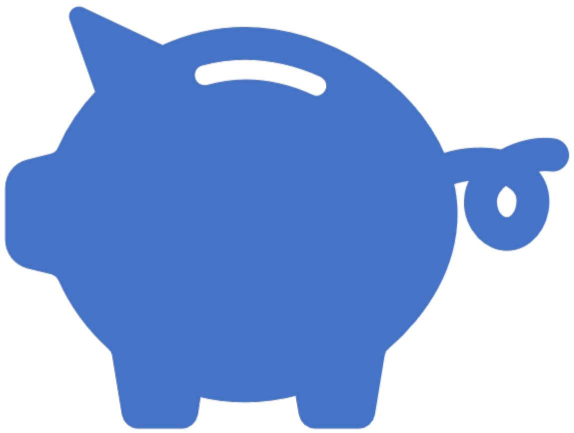
Assumption:
Disability planning is only for those with wealth, I don't have enough to plan

Planning protects the future — regardless of financial resources.

Disability planning isn't about being wealthy — it's about being intentional.

Planning answers questions like:

- Who will help manage money in the future?
- How much do I need? **How much to cover my child until the end of THEIR lifetime?**
- What might jeopardize benefits?
- How will everyday needs be covered long-term?
- Besides money, what other plans need to be put in place?



These questions exist **regardless of family wealth.**

Assumption: Sibling Care

Have you asked AND *given them <u>permission to say no</u>*?

Are they aware of your expectations of them?

Can they do it? Consider:

- Skill Set for accessing and maintaining benefits
- Spouses and family of their own
- Location
- Health issues of their own
- Their financial wherewithal

***Do they know everything you know and still want to be you*?**

- Have they been to benefits meetings?
- Do they have what they need in writing?
- Do they have the same values/goals as you and your adult child?

Public Benefits

Goal: Enough lifetime financial resources by ***blending*** public benefits and family resources.

We want to maximize eligible public benefit financial contribution now to make sure Vincent has the supports and services needed to:

- lead his most independent life AND
- ensure financial resources last to the end of his life.

77%+ of funding for people with disabilities
comes from public benefits

Accessing benefits:

1. **preserves your family's long-term resources and**
2. **provides long-term stability of supports and services.**

Medicaid is the only safety net system designed to provide long term care supports for people with disabilities.

Stigma about using public benefits results from feelings of shame.

There is no shame about needing support for an independent life.

What are the Government Programs?

- Supplemental Security Income: SSI
- Social Security Disability Income: SSDI (on parent work record if retired, disabled, died)
- Medicaid
- Medicaid Long Term Care
- Medicaid Waivers
- EPSDT for children under age 21
- Foster Care Payment
- AFDC: Aid to Families with Dependent Children
- Temporary Assistance to Needy Families (TANF)
- Medicare
- HUD Housing Voucher (Section 8)
- Vocational Rehabilitation

Social Security

SSI is a **monthly cash** benefit for:

1. people with disabling conditions,
2. limited income and assets,
3. and limited capacity to work and earn money

   because of their disability.

The Transition

When your child turns 18, you will likely still consider him a child, however:

The Social Security Administration, SSA, deems 18-year-old's to be adults.

What does Social Security care about?

WORK!

Can adult children work and earn enough money to support themselves?

If not, and the reason is <u>because of their disabling conditions</u>, they might be eligible for SSA benefits.

General Information

What is work according to SSA?

SGA = Substantial Gainful Activity = Work

SGA is a level of work activity and earnings equating to $1,690 per month

To be eligible for Social Security Income (SSI) you must prove**, with medical evidence** that the disabling condition(s) prevent earning more than $1,690 (in 2026) a month

Why in SSI so important?

SSI can pay for *rent, food, utilities*. **Medicaid does *NOT* pay for these things**

SSI is NOT:

Social Security Retirement nor Disability Insurance benefit

2026 SSI amount is $994/month

Individual assets cannot be more than $2,000

SSI = potential eligibility for other programs

Even though eligibility for SSI may lead to an approval for other programs, you must still apply.

- Medicaid
- Vocational Rehabilitation
- Supplemental Nutrition Assistance Program (SNAP)
- Home Energy Assistance Program (LEAP) – federal program to help qualified households pay home heating costs plus provides financial assistance for furnace repair or replacement, weatherization, or cooling assistance in summer.
- Temporary Assistance for Needy Families (TANF)
- Housing Vouchers (HUD)

Top Reasons SSA denies 70% of initial SSI disability applications

Earnings from work are too high and lack proof they aren't SGA

More than **$2,000** in a bank account

Lacking **medical proof,** disability prevents ability to work

Short-term condition that doesn't last 12 continuous mos.

Claimed Disability is not in the SSA Listing of Impairments

Earned & Unearned income: unearned income, like child support, is over the earnings limits

Failure to follow physician's prescribed treatments

Not cooperating with SSA rules: missing paperwork deadlines, can't contact you, skipping doctor appointments

Medical records show conflicting information

SSA cannot contact your medical providers

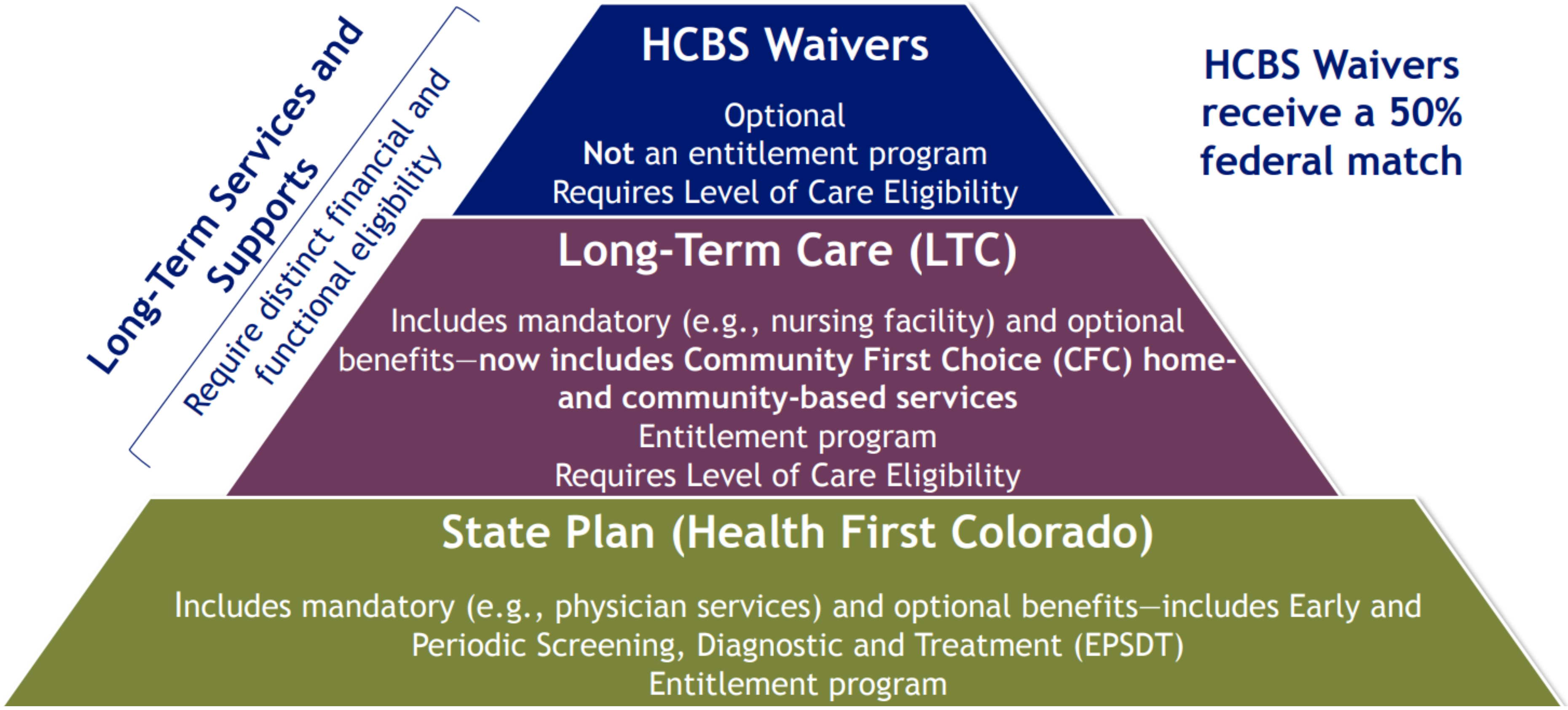
Relying on the SSA Consultative Examination instead of your physician's evidence

Looking towards the Future:
Social Security Disability Insurance (SSDI)

- AKA: DAC (Disabled Adult Child) Benefit
- Adults disabled before age 22 may be eligible if a parent is deceased or if a parent starts receiving retirement or disability benefits
- SSA calls this a "child's" benefit because it is paid on their parent's Social Security earnings record
- Children over the age of 20 qualify for Medicare after receiving SSDI benefits for at least two years.
- DAC base benefits is 50% of a living parent’s primary insurance amount (PIA)

Medicaid

2026 Medicaid Benefits Pyramid



Bottom of the Pyramid: Medicaid

Health First Colorado is the name of Colorado's Medicaid program

Colorado's Medicaid program is called **Health First Colorado**.

Health First Colorado coverage offers 3 kinds of basic benefits:

1. Physical health benefits,
2. Dental benefits,
3. Behavioral health (mental health and substance use benefits).

Medicaid State Plan benefits resemble private insurance benefits.

Required to move into the next levels on the pyramid – CFC, Long Term Care, and Waivers

Note: With SSI approval, Medi-caid enrollment is automatic

Middle of the Pyramid: Long Term Care, LTSS (LTC)

Long-Term Services and Supports (LTSS, also called Long-Term Care, LTC). Broad term for health care programs to help people with disabilities or older adults with their daily activities.

1. LTSS is defined as being for someone whose needs are such that ***without*** services in the home and community,

   "would be at risk of a long-term care placement in a nursing home, hospital, intermediate care facility for individuals with intellectual disabilities, or in an inpatient mental health facility."

2. LTSS *includes:* Home and Community Based Services/Waivers (HCBS, top of the pyramid) plus several other benefit programs with different qualifying requirements.

3. LTSS has Financial Requirements.

4. Disability Eligibility: determined by Assessment of Activities of Daily Living and Instrumental Activities of Daily Living.

Middle of the pyramid: Community First Choice (CFC)

Community First Choice (CFC) benefits and services support Health First Colorado members who need long-term care to live at home and in their communities.

CFC is not a waiver. It is a program designed to work in conjunction with waiver services

Members would have the option:

- to direct their attendant care services (CDASS) or
- to receive services through an agency (IHSS).

Who is eligible for Community First Choice (CFC)?

- Enrolled in Health First Colorado,
- Meet an institutional level of care (LOC)
- Have an assessed need for a CFC service(s)

CFC Services includes:

- **Personal Care**
- **Homemaker**
- Health Maintenance Activities
- Home Delivered Meals
- Medication Reminder
- Personal Emergency Response System (PERS)
- Remote Supports
- Transition Set Up

Top of the Pyramid: Colorado **HCBS Waiver** Programs

Collection of specific types of disability support needs benefits *in addition to* Health First Colorado (CO's Medicaid program).

<u>HCBS benefits are:</u>

1. restricted to those who qualify for institutional care (LTSS eligible, the middle of the Pyramid)
2. intended to support children and adults with significant disabilities to remain in their home and community instead of an institution.
3. less expensive than institutional care.

2026 Six Colorado Adult HCBS Waivers

Waiver	Enrolled	Percent of Total Waivers	Wait List
Brain Injury (**BI**)	701	1.3	
Community Mental Health Supports (**CMHS**)	5,427	9.6	
Complementary & Integrative Health (**CIH**)	253	.4	
Supported Living Services (**SLS**)	4,537	8.0	
Developmental Disabilities (**DD**)	7,919	14.0	Approx. 3,000
Subtotal: IDD Waivers	***12,456***	***22%***	
Elderly, Blind, Disabled (**EBD**)	37,629	66.6%	
2025 CO Adults in CO HCBS Waivers:	**56,466**	**1.3% of total CO adult population**	
2025 Total **Adults** in Colorado	4,509,271		

CO LTSS and HCBS Waiver Financial Income Requirements

Applicant's income must be **less than** 300% or 3 times **Supplemental Security Income (SSI)** per month.

In 2026, SSI = $994 a month   3 x $994 = $2,982 a month

- An individual with **earned + unearned** income of *less than* $2,982 a month meets *income* financial eligibility
- Medicaid considers **Child Support as unearned income** of the HCBS Waiver applicant – child support is not their parent's income.
- All SSA and Medicaid benefits are tied to the annual Cost of Living Adjustment – COLA. When COLA changes annually, the benefits, tied to COLA as a percentage, correspondingly change.

Other Financial Requirements

- Countable resources, like bank accounts and investments, **must be less than $2,000** for a single person or $3,000 for a couple.
- Being a *named* ***beneficiary*** on a **life insurance policy** or a **retirement account**, like a 401k, ***is considered a countable resource***.

To ensure children/adult children disability eligible for Waivers maintain financial eligibility, parents or others wishing to leave financial assets to that beneficiary create:

Supplemental Needs Trusts (SNT).

The SNT is the beneficiary.

SLS Waiver

To qualify you must check off the below 3 things (along with age and residence in CO):

1. **Meet financial eligibility requirements**: income must be less than <u>300%</u> or 3-times Supplemental Security Income (SSI) per month ($2901/month) AND countable resources must be less than $2,000 for a single person.

2. **Prove disability**: diagnosis, onset before age 22, and testing must be provided showing an IQ **<u>OR</u>** adaptive behavior score of 70 or below. (this is in addition to the federal SSA disability proof from Medicaid application)

3. **Meet the level of care determination (ULTC 100.2 assessment):** This assessment looks at activities of daily living (ADL's and IADL's) and the required support needs with regards to them.

SLS Waiver Services

- Adaptive Therapeutic Recreational Equipment
- Assistive Technology, Home Accessibility Modifications and Adaptations, Vehicle Modifications
- Behavioral Therapies
- Benefits Planning
- Day Habilitation Services (Specialized Habilitation, Supported Community Connections)
- Extraordinary Cleaning
- Life Skills Training
- Massage Therapy
- Mentorship
- Movement Therapy
- Non-Medical Transportation
- Peer Mentorship
- Prevocational Services
- Respite
- Specialized Medical Equipment and Supplies
- Supported Employment (Individual or Group)
- Wellness Education Benefit

Buy-In Program For Working Adults With Disabilities (WAwD)

- Allows adults with a disability who qualify to "buy into" Health First Colorado (Colorado's Medicaid Program).
- If you work and earn too much to qualify for Health First Colorado you may qualify.
- You pay a monthly premium based on your monthly income

Federal Poverty Level (FPL)	Monthly Income for an Individual	You Pay Each Month
0-40%	$0 - $532*	$0
41-133%	$533 - $1,769*	$25
134-200%	$1,770 - $2,660*	$90
201-300%	$2,661 - $3,990*	$130
301-450%	$3,991 - $5,985*	$200

Who qualifies?

- You must be employed
- You must have a qualifying disability
- Your income must be below 450% of the Federal Poverty Level (FPL).

WAwD Increases income limits AND asset limits while still allowing you to qualify for Waiver Services

Final Thoughts...

Future Planning is more than accessing benefits and legal documents...

If you can't act or take care of your child:

What do other people need to know?

- What do you want others to do?
- How do you want them to do it?
- Who are "others"?

YOU MUST HAVE WRITTEN INFORMATION

AND INSTRUCTIONS FOR EVERYONE!

The Service Plan Myth:
an incomplete picture

A public benefits service plan, like an Individual Service Plan (ISP):

- **primarily focuses on services, supports, outcomes**
  - Does not capture the full, holistic identity of the individual.

Relying solely on a service plan to truly know a person can reduce that person to their needs and deficits.

A ***Letter of Intent*** ensures:

an **authentic, strengths-based, and integrated representation**

of your loved one.

Key Reasons to Write a Letter of Intent

1. **Preserves personal knowledge**; your child's unique habits, triggers, coping mechanisms, & emotional needs.
2. **Supports smooth transitions**: When a new caregiver steps in—due to illness, accident, or death—the LOI is an instruction manual, reducing confusion & the risk of mistakes.
3. **Complements legal documents;** works alongside legal tools like Special Needs Trusts, guardianship papers, & power of attorney by **providing context formal documents often miss**.
4. **Ensures consistency**: Helps maintain daily routines, therapies, preferred foods, entertainment, and social connections, vital for stability and well-being.
5. **Provides peace of mind**: Emotional comfort knowing their child's voice, personality, and wishes will be honored even when parents are gone.
6. **Facilitates better decision-making**: Guides caregivers to make informed choices about health, education, housing, & daily living based on your child's known preferences and history.
7. **Provides future caregivers, guardians, trustees, and family members with detailed, practical, & emotional guidance about your child's life, needs, preferences, and routines.**

Ensures **continuity of care** and **preservation of the individual's quality of life**

after the primary caregiver is no longer able to provide support.

Letter of Intent
Topics

- Access to health & community-based services
- **Health history**
- Housing
- Transportation
- Integrated Employment
- **Financial Stability**
- **Succession Planning by their Family**
- Post-Secondary Educational & Training Opportunities
- Community Inclusion & Relationships
- Self-determination & self-advocacy
- Safety & **Legal Protections**
- **End of Life plans**
- **What really matters to them!**

A comprehensive, coordinated *life care planning* document

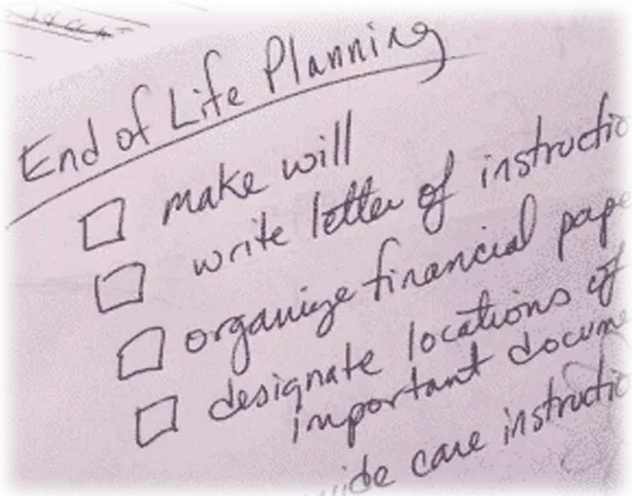
"…the hardcore truth is that we all have an expiration date on our mortality…

we cannot control when something might happen…

We have three choices on how to handle that reality…

- we can deny it,
- we can ignore it,
- or we can plan for it."

~Scott Page, "It's Never Too Late"



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Q&A

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PATHWAYS TO INCLUSIVE HIGHER EDUCATION

Learn More & Get Involved

IN! works to raise awareness of the inclusive college options available throughout Colorado via webinars, informational sessions, mentorship opportunities, college prep resources, and more.

Helpful Links

- IN! website
    - Student & Family Webpage
- Monthly email list
- 2026-2027 Webinar Series

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