



Clients of any Age
Court Supervised Cases
Structured Settlements
Medicare Set Asides
No Minimum Funding
Documents in Days
877-695-6444



Will Lindahl, MBA, CLPF
Enrollment Director

Specializes in helping firms place individuals who utilize Medicaid & SSI as a result of a disability or injury. He advocates for the disabled community by educating, publishing and speaking on topics such as protecting Medicaid, SSI, trust administration and public benefits fraud.



Kevin Urbatsch, Esq.
State Support Counsel

Certified specialist in estate planning and a nationally recognized expert in planning for persons with disabilities and their families. He is a regular speaker on special needs planning issues locally and nationally. He has also published numerous books and articles on special needs planning.

CPT SPECIAL NEEDS
TRUSTS



MAIL ALL TRUST DOCUMENTS

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Creating

A BETTER WORLD FOR THE DISABLED

CPT SPECIAL NEEDS TRUSTS

Creating a better world for the disabled.

SCENARIOS

Your client may be currently utilizing or may need to qualify for Medicaid (Medi-Cal) or Supplemental Security Income (SSI). A Special Needs Trust allows your client to purchase items and services that will help them maximize their settlement proceeds. A Special Needs Trust can make an immeasurable difference in the life of someone who finds himself or herself seriously injured. The Charities Pooled Trust program brings peace of mind to your client and their families while protecting them against financial abuse and mistreatment. We'd like to be here for you and your client through life's challenges.

Client is awarded a settlement but the injury sustained has resulted in a significant disability and/or the client's injury has made them uninsurable, therefore potentially eligible for Medicaid. The case award is attributable to Medicaid costs associated with the injury and any other unrelated or unanticipated Medicaid costs while uninsured. This could significantly impact settlement funds. How do you protect client's *insurability and/or benefit eligibility*?

Client currently qualifies for or receives Medicaid and Supplemental Security Income (SSI). The award will jeopardize benefit eligibility.

Client has a dependent(s) that has or is qualified for Medicaid and/or SSI. Any award will deem to the dependent(s) therefore compromising benefit eligibility. Your client must receive at least one dollar of Supplemental Security Income to maintain eligibility for Medicaid.

Client receives SSI. Any income or resource will cause a dollar for dollar reduction in SSI benefits. If client receives funds that cause them to lose SSI they may lose their eligibility for Medicaid.

Solution: *Place funds in a Special Needs Trust. Assets are exempt for government benefit eligibility, therefore MEDICAID AND OR SSI ELIGIBILITY IS PRESERVED.*

When utilizing an Special Needs Trust, a lien accrues during the client's lifetime at Medicaid's wholesale Medicaid cost rates rather than retail healthcare rates.