

# Preserving assets for disabled Mainers



a trust  
to help  
disabled  
people  
enhance  
their quality  
of life

## **Maine Pooled Disability Trust**

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# trust



*“Trust enables you to put your deepest feelings and fears in the palm of another’s hand, knowing they will be handled with care.”*

**Carl S. Avery**

## What is Maine Pooled Disability Trust?

In 1993 Congress passed a Medicaid reform bill to close loopholes in the federal program. The bill allowed disabled people to keep their assets during their lifetime and still qualify for Medicaid coverage. Disabled people with such assets can receive Medicaid and other benefits if their funds are held and administered by a qualifying trust.

The Maine Pooled Disability Trust is set up to benefit disabled people in Maine. It is the first pooled supplemental needs trust in the state that allows individuals to place their own assets. One of only a handful in New England, the Trust enables disabled people with assets to retain those assets and still qualify for benefit programs based on income, such as MaineCare (Medicaid) and Supplemental Security Income (SSI).

Without the Trust, beneficiaries would be forced to spend most of their money on medical expenses before they could qualify for Medicaid coverage. For severely disabled people, daily medical and caretaker expenses would quickly deplete all their assets.

## How does the Trust work?

Each participant has a separate account, but assets are pooled for management and investment purposes. Trust administrators distribute each participant’s assets gradually upon that person’s request. This allows participants who receive a large sum of money—such as an inheritance, settlement proceeds from a law suit, or retroactive Social Security benefits paid in a lump sum distribution—to keep their assets without losing other benefits. The Trust also provides participants a way to manage their assets.

When a participant dies, the Trust retains 50 percent of the remaining assets. This money is used to help other disabled people. The state then collects the amount MaineCare paid for medical bills for the participant during his or her lifetime. Any remaining assets go to the person’s heirs.

# sensitivity



Trustees have knowledge and sensitivity about the needs of people with disabilities. They volunteer their time as a community service.



## FOR MORE INFORMATION

For more details about the Trust and how it works, please visit the Maine Pooled Disability Trust Web site at [www.maineppeddisabilitytrust.org](http://www.maineppeddisabilitytrust.org).

# quality of life

## What can the money be used for?

Participants use their disbursements to buy amenities that enhance their quality of life, such as travel, educational courses and supplies, pets, hobbies, and entertainment.



Disbursements can also be used to pay for additional support services that are not available through MaineCare or Medicare but that are vital to a person’s well-being.

For those who receive SSI and Medicaid, the Trust should not be used to pay for food and housing costs (rent, mortgage, property taxes, utilities, garbage collection, etc.). Those payments are included when determining SSI and Medicaid income. If Trust money is used, it could disqualify the participant from receiving needed benefits.

A list of allowable disbursements is available on the Trust’s Web site at [www.maineppeddisabilitytrust.org](http://www.maineppeddisabilitytrust.org).