

SPECIAL NEEDS PLANNING



Consolidated
Planning Group

281-690-1177
contact@cpgcares.net





The Misty Carol Project

You are loved
and appreciated





Our Story

Misty was born July 2, 1973, and after several surgery attempts, passed away on July 16, 1976.

Her **legacy** lives on through this organization.




The Misty Carol Project
YOU ARE LOVED AND APPRECIATED



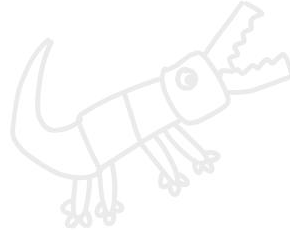
What We Do

The Misty Carol Project specializes in **helping to educate and connect families with the resources** they need to protect and care for their loved ones.





The Misty Carol Project
YOU ARE LOVED AND APPRECIATED



KEEP IN TOUCH!

Get the latest information regarding our organization, programs, and events.



info@themistycarolproject.org



www.themistycarolproject.org



The Misty Carol Project



IG: [@themistycarolproject](https://www.instagram.com/themistycarolproject)



Consolidated
Planning Group

Who is CPG?

Consolidated Planning Group, Inc. is a holistic Special Needs Financial Planning Firm in Sugar Land, TX serving families across the U.S.

30 years experience with Insurance & Financial Services. MDRT- Top of the Table. Fully licensed Insurance & Securities.

Members of the Special Needs Planning Academy, Chartered Special Needs Consultant, and Nationally certified as Social Security Advisors.



SPECIAL NEEDS PLANNING

- ✓ **Protection Plans**
- ✓ **Lifetime Care**
- ✓ **Transition Planning**
- ✓ **ABLE Accounts**
- ✓ **Advocacy**



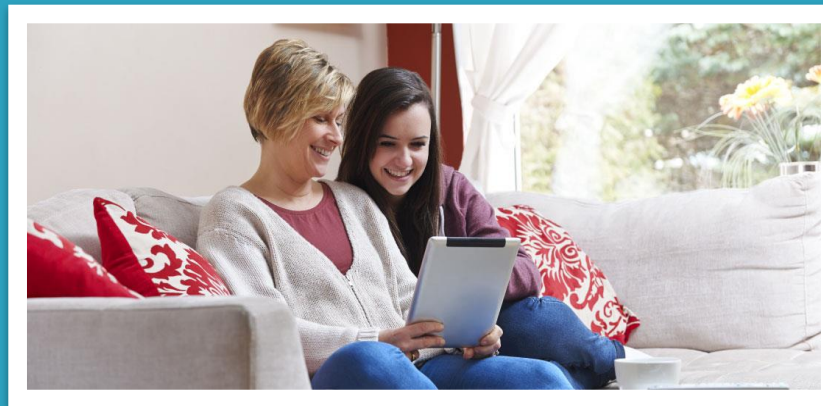
Fewer than one-tenth of a percent of all financial advisors in the U.S. focus on Special Needs Planning.



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SPECIAL NEEDS PLANNING

**MEDICAID WAIVERS, SSI ELIGIBILITY,
AND PRESERVING BENEFITS**



TEXAS MEDICAID HOME AND COMMUNITY BASED (HCBS) WAIVERS

- Community Living Assistance and Support Services (CLASS)
- Deaf Blind with Multiple Disabilities (DBMD)
- Home and Community-based Services (HCS)
- Texas Home Living (TxHmL)
- Medically Dependent Children's Program (MDCP)
- STAR PLUS Waiver (1115 demonstration waiver)
- Youth Empowerment Services (YES)
- Community First Choice (CFC)



Waivers Available in Texas

Community Living Assistance and Support Services (CLASS): gives home and community-based supports to children and adults with related conditions. There are over 200 related conditions, like cerebral palsy and spina bifida. The related condition must have occurred before the child was age 22.

Deaf Blind with Multiple Disabilities (DBMD): gives services for children and adults who are deaf-blind or have a related condition that leads to deaf-blindness, and who have another disability.

Home and Community-based Services (HCS): gives services and supports to children and adults with an intellectual disability (ID) or a related condition who live with their families, in their own homes, or in small group homes with no more than 4 people.

Medically Dependent Children Program (MDCP): gives services to children and adults who are 20 and younger who are medically fragile as an alternative to receiving services in a nursing facility.

Waivers Available in Texas

STAR+PLUS Home and Community-based Services (HCBS): gives services to adults age 21 and over to keep them in their community and not in a nursing home facility. Services offered through an MCO-Managed Care Organization **(Can get on the list at age 21-List is not very long)**

Texas Home Living (TxHmL): gives services to children and adults with an intellectual disability (ID) or a related condition who live in their own home or their family's home.

Youth Empowerment Services (YES): a 1915(c) Medicaid program that gives home and community-based services to children under the age of 19 with serious mental, emotional and behavioral difficulties. **(Many counties there is not a wait for this)**

Community First Choice (CFC): Allows states to provide home and community-based attendant services and supports to Medicaid recipients with disabilities. Help with activities of daily living and health-related tasks through hands-on assistance, supervision or cueing. Services to help the individual learn how to care for themselves. Services offered through an MCO-Managed Care Organization. **(This is an entitlement-the list isn't very long typically a year or less)**

SERVICES AVAILABLE IN ALL WAIVERS:

- Adaptive aids
- Financial management services
- Supported employment
- Employment assistance
- Minor home modifications
- Respite

Services in all BUT MDCP (Children's Medicaid includes already):

- Professional therapies (OT, PT, ST, Music, Massage, Rec, Equine, Art, etc.)
- Unlimited prescriptions
- Dental
- Nursing

SOME OTHER WAIVER SERVICES

- Transportation

- Residential Services

- Equine Therapy

- Day Habilitation

- Nursing

WAIVER GENERAL ELIGIBILITY

MOST WAIVERS ARE FOR ALL AGES (MDCP, YES, AND STAR PLUS ARE THE EXCEPTIONS)

FINANCIAL ELIGIBILITY:

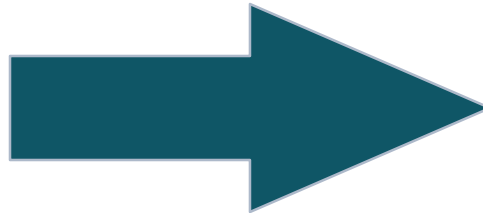
For all waivers except TxHmL

- For 2025: Within 300% of SSI (\$2,901)
- Does not look at parental income
- **Individuals must meet the functional eligibility criteria for the specific waiver.**

****NOTE: ELIGIBILITY IS NOT DETERMINED UNTIL AN INDIVIDUAL COMES TO THE TOP OF THE WAIT LIST***

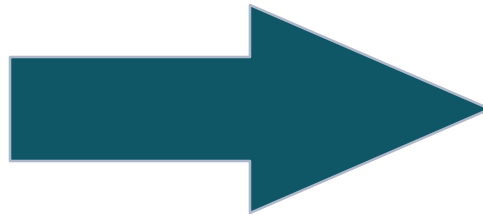
TWO FUNDING PATHS FOR WAIVERS

**Interest List
“Wait List”**



- First come first serve
- Statewide
- Can wait as long as 17 years

**Promoting
Independence**



- Prevents (diverts) individuals from institutions
 - Addresses Crisis
- Helps individuals move from (transition) institutions

Waitlist

**What is a
LIDDA???**

MDCP, CLASS, AND DBMD:

CALL: 1-877-438-5658

HCS, TxHmL, and CFC:

- Contact your local intellectual and developmental disability authority (LIDDA)

- To find out your local authority, go to:
<https://apps.hhs.texas.gov/contact/search.cfm>

- **Star Plus:**
Call: 877-782-6440

SPECIAL NEEDS NEWS YOU CAN USE!



THERE'S A NEW WAY TO
LOOK ONLINE TO LEARN
WHERE YOUR CHILD IS ON
THE TEXAS MEDICAID
WAIVERS INTEREST LISTS!

Follow Our 5 Easy Steps!



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STEP 1 – in your web browser, go to **yourtexasbenefits.com** and login to your account. If you don't already have an account, then create an account before moving to **STEP 2**.

Your
Texas
Benefits

LOGIN TO YOUR
EXISTING ACCOUNT

Log in

Username

 Username ID (idb.net)

☐ Remember username

Password

LOG IN

[Forgot username](#)

[Forgot password](#)



Don't have an account?

[CREATE AN ACCOUNT](#)

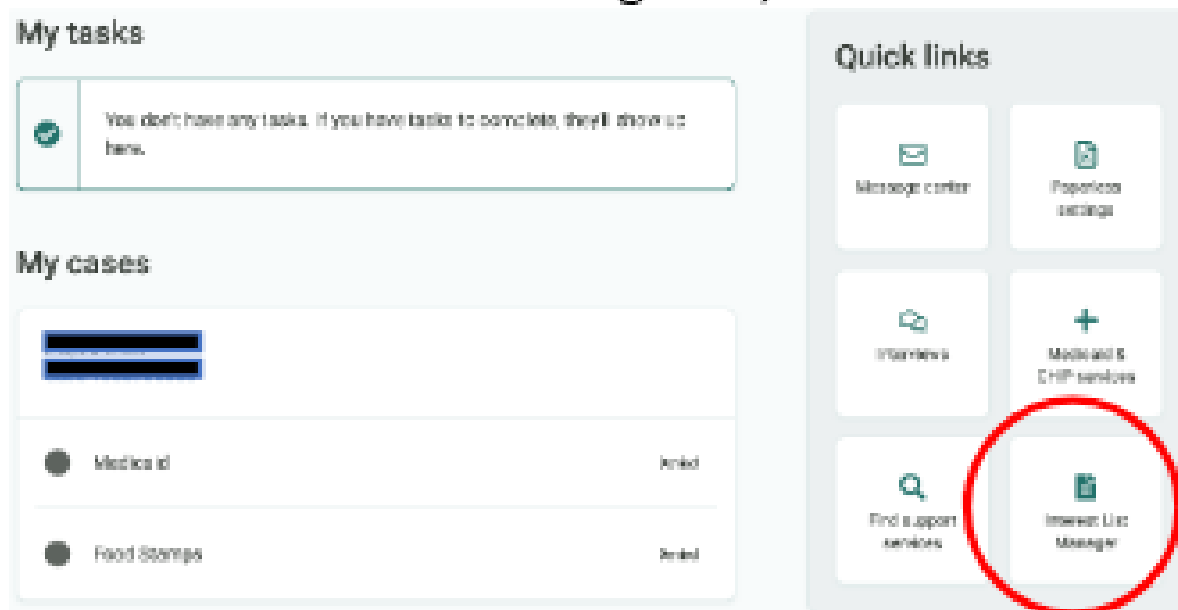
[Apply without an account](#)

OR CREATE A NEW
ACCOUNT

STEP 2 – Once logged in, from the main page click on the “Manage” tab



STEP 3 – From the Manage tab, click on the **Interest List Manager**



STEP 4 – Click on **View Details** in the “MY Interest List ID” section

My Interest List ID

[REDACTED]

Interest List ID: [REDACTED]

[View details →](#)

STEP 5 – View your position for each Texas Interest list to which they are registered.

My Interest Lists (3)

[+ Join Interest lists](#)

Community Living Assistance and Support Services (CLASS)

INTERESTED You're 82672 of 85486 on the list



Home and Community-based Services (HCS)

INTERESTED You're 39506 of 119138 on the list



Texas Home Living (TxHmL)

INTERESTED You're 27689 of 107953 on the list



Note that if you don't see all of the waivers you expected, here's what you can do:

- For CLASS, MDCP and DBMD waivers, call **1-877-438-5658**.
- For HCS, Texas Home Living, YES and Community First Choice waivers, contact your Local Intellectual Disability Authority (LIDDA). Find out who your LIDDA is by going to [this website](#) and entering your zip code!



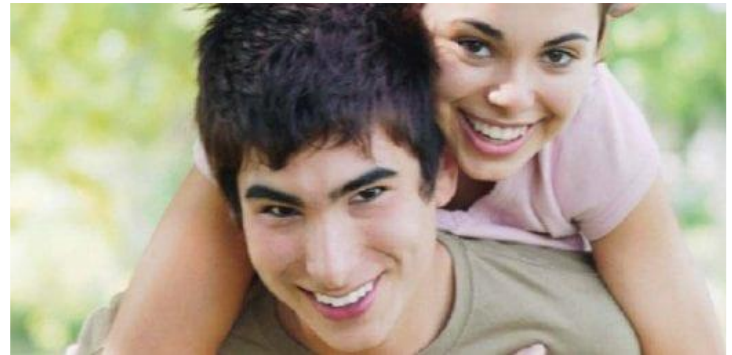
PROMOTING INDEPENDENCE

Crisis Diversion:

- If you or your loved one is in crisis, you can contact your LIDDA and tell them you would like to request an HCS crisis diversion waiver
 - The LIDDA will help with the process
 - Make sure you are involved in the process

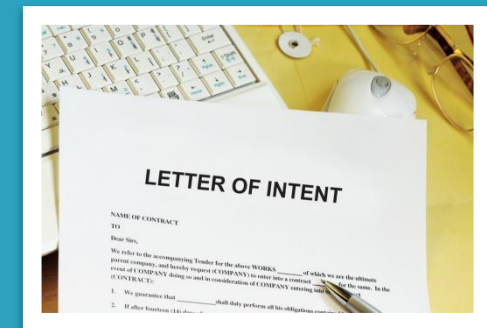
PASRR- Preadmission Screening & Resident Review

Diversion and transition from Nursing Facilities and/or specialized services



HOW DO I GET STARTED WITH SPECIAL NEEDS PLANNING?

- ❑ **Work with a special needs planner to help you formulate a plan**
- ❑ **Understand the difference between a Special Needs Planner and Special Needs Attorney**
- ❑ **Gather all necessary planning documents**
- ❑ **Develop a Letter of Intent**
- ❑ **Think about your vision of how you hope things will look for your special needs child**



HOW WILL MY CHILD'S CARE BE FUNDED?

- Preserve eligibility for State and Federally funded programs
- Establish a Special Needs Trust for their future care.
- Current life insurance and assets provide funding for the special needs trust
- ABLE Account - 529-A Can contribute \$19K per year and additional \$15,560 if working. Disability must have begun prior to age 26.



**SSI &
Social
Security**



**Special
Needs
Trust**



**Life
Insurance &
Other
Assets**



**ABLE
Account**



Things to keep on your planning radar...



- How to develop a comprehensive Special Needs Care Plan
- Future Care Cost Estimates
- Texas Waivers - Interest Lists
- SSI & SSDI - Understanding the differences and knowing when to apply
- ABLE Accounts
- Beneficiary Designations
- Special Needs Trusts - How to fund them (Note: Child Support post 18 redirected to a First Party SNT)
- Start touring Residential Living Communities - waiting lists can be long
- Consider Guardianship, Alternatives to Guardianship, POA, HCPOA, and Supported Decision-Making Agreement (Guardianship process can begin 6 months before turning 18)
- Post High School Education Options





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Click the link for our
upcoming webinars

Upcoming
Webinars

Schedule your free Zoom consultation



1. Open the camera app on your phone
2. Hover over QR code
3. Click link!

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contact@cpgcares.net



Follow us!



Meet the Team at Consolidated Planning Group



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Jeff Schaberg
Owner/Advisor



Michelle Morris
Advisor



Andrew Morris
Advisor



Sarah Smithey
Operations



Meredith Haynes
Marketing Director



Madi Smith
Operations



Sarah Sohail
Operations

THANK YOU!

Disclosures:

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Qualifying membership in the MDRT is based on minimum commission and gross business generated within a year.

Each MDRT status designation is granted for one year only. All members must apply every year to continue their affiliation with the Million Dollar Round Table.

