The main purpose of a self-funded pooled trust is to provide goods and services while protecting the beneficiary’s eligibility for:

- **Supplemental Security Income (SSI)**
- **Medicaid; and**
- **Subsidized Housing Benefits**

These goods and services should enhance the quality of life for each beneficiary, but we must follow the rules set forth by Social Security Administration (SSA) and Medicaid. Listed below are the essential rules outlined in SSA POMS that we must follow to ensure your benefits remain protected.

- Trust funds can only be used for the *“sole benefit of the beneficiary.”* Trust funds used to pay for goods and services belonging to or used by other individuals may cause a termination of benefits.

- The Trust can write a check to 3rd parties, for benefit of the beneficiary, and only for pre-approved items. Writing a check to the beneficiary, even if the request is to reimburse for purchases made or to reimburse the beneficiaries’ personal account, will cause a reduction in their social security income (SSI) for each dollar received after the first $20.

- The Trust can pay credit card bills accompanied by receipts – SSA will want to verify items purchased if the account is audited by SSA.

- The Trust can only pay debts incurred after the establishment of the trust - some exceptions may be considered, but you must discuss with the Trustee.

- A minor child’s sub-account cannot be used for expenses that should be covered by their parents - the law states that parents have a “duty to support their children.” The Trust should be used for goods and services beyond their basic needs.

- **Lastly, make sure you have Trust approval before purchasing goods and services.**

As long as we follow the above rules, the request process is simple. Complete a request form the either:

**MAIL TO:** Shared Horizons, 4301 Connecticut Avenue, NW, Suite 310
Washington DC 20008

**FAX:** 202-448-1461

**OR**

**EMAIL:** info@shared-horizons.org

*More Benefit guidelines can be found on the back page*
### Trustee Discretion

Sole and absolute discretion for distributions by the trustee is essential for any supplemental needs trust.

1. The beneficiary cannot “legally” force a distribution from the trust - that does not mean that the trustee cannot ask the beneficiary what he or she wants (or vice versa). But the final decision is with the trustee.
2. Prior approval by the trustee is important. The beneficiary should not incur a debt and then expect the trustee to pay for it.

Expenditures that are prohibited by federal or state regulations, or other mishandling of the trust, can result in the beneficiary being disqualified from public benefits.

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**FOR MORE INFORMATION CONTACT:**

Yolanda Mazyck, Executive Director

202-448-1460 or [ymazyck@shared-horizons.org](mailto:ymazyck@shared-horizons.org)