

PLAN of Massachusetts and Rhode Island

Planned Lifetime Assistance Network of Massachusetts and Rhode Island, Inc.
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Guidelines for Disbursement of Funds from MARC Special Needs Pooled Trust Accounts

2/2014

GUIDING PRINCIPLES

Federal law requires that the funds in an individual's MARC Special Needs Pooled Trust be used for the sole benefit of the Trust Beneficiary. The funds are to be used to enable the Trust Beneficiary to lead as normal, comfortable, dignified, and fulfilling a life as possible. These funds are to be used to supplement public benefits. Payments from trust funds are to be made to third party vendors.

Federal law requires that PLAN of Massachusetts and Rhode Island, as the Trustee of the MARC Special Needs Pooled Trust, have complete and sole discretion in approving or denying any request for disbursement from an individual's MARC Special Needs Pooled Trust account. Neither the Trust Beneficiary nor any person acting on behalf of the Trust Beneficiary can require payments from an individual's account. We strongly encourage you to work with your assigned PLAN of Massachusetts and Rhode Island Service Coordinator to determine what can be purchased with the funds from your trust account. All requests for payment must be approved by your Service Coordinator before any payment can be issued.

All beneficiaries are assigned a Service Coordinator to assist with the payment request process. Service Coordinators can be reached at the PLAN of Massachusetts and Rhode Island office (617-244-5552). If you wish to meet with your Service Coordinator at the PLAN office, please call to schedule an appointment.

SAMPLE USES OF FUNDS

The following examples are not exclusive, but illustrate the types of special, supplemental, non-support disbursements that can be made for the Trust Beneficiary from the MARC Special Needs Pooled Trust:

- Health and dental treatment and equipment for which there are not funds otherwise available
- Rehabilitative and occupational therapy services
- Medical procedures, even though not medically necessary or lifesaving
- Medical insurance premiums
- Supplemental nursing care
- Supplemental dietary needs
- Eyeglasses
- Travel
- Entertainment
- *Companion services***
- *Private case management***
- ****See page 4 for requirements for payment of non-professional services**
- Cultural experiences

- Vacations (**All requests for payment for vacations must receive prior approval from PLAN staff; please allow at least two weeks for PLAN staff to review the request. When submitting requests for vacation, all expenses related to the vacation must be submitted prior to it being considered for approval.)
- Movies
- Telephone service
- Television and cable equipment and services
- Electronic devices/appliances
- Training and education programs
- Reading and educational materials

PROHIBITED USES OF TRUST FUNDS

- Gifts
- Rent, food, or utilities for individuals receiving SSI
 - Note: The Social Security Administration has determined that restaurant charges and charges for food items at such places as convenience stores are payments for food. PLAN of Massachusetts and Rhode Island Special Needs Pooled Trust Funds therefore cannot be used to pay for restaurant charges or charges for items of food at convenience stores or other locations for beneficiaries who receive SSI benefits.
- Alcohol
- Pornography
- Gambling

REQUESTING PAYMENTS

The beneficiary or his or her representative must complete a **Disbursement Request Form** to request payment to a vendor or other third party from his or her trust account.

Methods for payment are as follows:

1. SUBMIT THE DISBURSEMENT REQUEST FORM ALONG WITH AN INVOICE TO PLAN OF MASSACHUSETTS AND RHODE ISLAND FOR DIRECT PAYMENT TO VENDOR.

First, contact the Service Coordinator for approval. A check will then be made payable to the vendor for the item(s) being purchased.

-OR-

2. COMPLETE A DISBURSEMENT REQUEST FORM FOR REIMBURSEMENT TO A THIRD PARTY'S CREDIT CARD FOR PURCHASES MADE ON THE BENEFICIARY'S BEHALF.

First, the beneficiary or his/her representative contacts the Service Coordinator for approval for a third party (i.e., family member, friend, or other representative) to make purchases with a credit card on the beneficiary's behalf. After receiving approval, submit the Disbursement Request Form along with ***itemized receipts** to PLAN of Massachusetts and Rhode Island. **No disbursements will be made if itemized receipts are not submitted along with the request form.** Copies of the credit card bill(s) may also be submitted in addition to itemized receipts as proof of payment.

Please Note: Reimbursements cannot be made to beneficiaries or third party individuals. Payment can only be made to a vendor/credit card.

-OR-

3. INSTRUCT VENDOR TO SEND BILLS DIRECTLY TO PLAN.

First contact PLAN of Massachusetts and Rhode Island for approval. After receiving approval, instruct the vendor to change the mailing address on future bills to:

Beneficiary's Name
c/o PLAN of Massachusetts and Rhode Island
1340 Centre Street, Suite 102
Newton Centre, MA 02459

Payments will then be made directly to the vendor.

Please Note: If bills are sent directly, PLAN of Massachusetts and Rhode Island will not forward any promotional offers or other materials sent by the vendor to the individual beneficiary.

PROCEDURE FOR PAYMENTS TO CREDIT CARD COMPANIES

Beneficiaries may use the following procedure to request payment for purchases that are made with a credit card:

Step 1: After receiving approval from the Service Coordinator, use your credit card to make a purchase(s). **Save the receipts!**

Step 2: Complete a Disbursement Request Form as follows:

- For the "Make Check Payable to" section, write the name and address of the credit card company you used to make the purchase(s).
- For the "Mail Check To" section, write your name and address.

Step 3: Attach the receipt(s) from the purchase(s) to the Disbursement Request Form. In addition, please submit a copy of your credit card statement for our files for verification purposes. ****We only need a copy of your credit card statement on the first occasion you are requesting payment from that credit card.**

Step 4: Mail the Disbursement Request Form, copy of your credit card bill and attached receipt(s) to PLAN of Massachusetts and Rhode Island. The request will be reviewed through our standard approval process.

Step 5: If your request is approved, you will receive a check payable to your credit card company for the amount of the purchase(s). **Mail the check to your credit card company when you make your next payment.**

Please also note the following when making credit card purchases:

- We will notify you if your request is not approved as an appropriate disbursement from your trust account. It is your responsibility to pay for any purchases that are not approved.

If you are not sure if the item(s) or service(s) that you want to purchase with your credit card will be approved, please contact your Service Coordinator for pre-approval prior to making the purchase.

- Cash advances, late fees, and other finance charges in connection with credit card transactions will not be approved. You are responsible for ensuring minimum payments are made to the credit card company by the due date.
- Processing these requests takes time, so you should expect 5 to 10 days for receipt of the check after request for disbursement is made.

PROCEDURE FOR PAYMENT OF NON-PROFESSIONAL SERVICES

Note: We **will not** approve payment of any non-professional services until:

- 1) We have a Service Agreement on file. The beneficiary's Service Coordinator can provide additional information regarding submission of the Service Agreement.

and

- 2) We have a W-9 Form on file for the individual providing the services.

Once a Service Agreement has been submitted and approved and PLAN has a W-9 on file, the service provider must complete and submit a Statement of Service Form for payment of services provided.

****Please note: If the service being described under the Service Agreement is for guardian or conservatorship purposes, you are certifying that you are not being paid by a state agency or other source for providing this service.**

EVALUATION OF PAYMENT REQUESTS

Factors that PLAN of Massachusetts and Rhode Island uses to evaluate each request for disbursement of funds include:

- Governmental rules and regulations
- The Trust Beneficiary's own assets, income, and earning capacity
- Services and benefits to which the Trust Beneficiary may be entitled
- The complexity of the Trust Beneficiary's current special needs for health, educational, social, and other services
- Current and possible gaps in public services or benefits
- The Trust Beneficiary's future needs
- The amount of funds in the Trust Beneficiary's account

Because each request is evaluated under these factors, approval of a specific request one time is no guarantee that it will be approved the next time it is submitted.

