



COMMUNITY FUND OHIO

Protect the Present, Fund the Future
The Special Needs Trust Advisor Since 1993

How to Use a Community Fund Ohio Trust for Purchases

Community Fund Ohio offers two types of Pooled Special Needs Trusts to protect and deliver funds for people with disabilities: the Pooled Medicaid Payback Trust and the Master Trust. We maintain a separate account for each beneficiary and the funds are only “pooled” for investment purposes.

Once a beneficiary's Trust account reaches a certain balance (\$5,000 for Pooled Medicaid Payback Trusts and \$15,000 for Master Trusts), the funds can be used to meet the beneficiary's needs.

Money in the Trust can be used to buy items for the beneficiary if permitted by Medicaid and SSI. Some expenses are not allowed by Medicaid and SSI. The laws and policies governing use of the Trust are subject to change, and Community Fund as Trust Advisor has the sole authority to approve or deny a request to use Trust funds.

Example requests that may be approved:

- Medical expenses and equipment not covered by insurance
- Some educational expenses
- Clothing, electronics, and home furnishings
- Personal care and supplies
- Cell phone, Internet, and television
- Hobbies, recreation, and pet care
- Transportation expenses
- Legal fees, court costs, and income taxes

Example requests that may be denied:

- Food and shelter expenses
- Gifts for third parties regardless of cost or value
- Medical expenses covered by insurance

Most requests for funds are processed and paid in two to four weeks.

Recurring monthly payments from the Trust can be arranged for six months at a time.

For more information on how a Pooled Special Needs Trust can be used for the benefit of an Ohio resident with a disability, please contact Community Fund Ohio.