



**COMMUNITY FUND**  
**O H I O**

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

## Community Fund Ohio offers two types of Pooled Special Needs Trusts to protect and deliver funds for people with disabilities. One type is the Pooled Medicaid Payback Trust.

### Our Pooled Medicaid Payback Trust is commonly used when an Ohio resident with a disability:

- Has needs that are not covered by government benefits, such as clothing, home furnishings, technology, hobbies, and personal care.
- Has money from a personal injury settlement, a Social Security back payment, or an inheritance that could cause government benefits like Medicaid or SSI to terminate.
- Sells an exempt asset, like a home, and wants to remain eligible for Medicaid.
- Builds up savings or wages that exceed \$2,000.
- Seeks to establish a STABLE Account but has funds that exceed the STABLE limits.

An eligible Ohio resident with a disability (the "Beneficiary") or his/her parent, grandparent, guardian, or court can establish a Trust with Community Fund Ohio to hold and administer any funds the Beneficiary owns.

The purpose of the Trust is to protect the Beneficiary's eligibility for government benefits while funding current and future needs. Each Beneficiary has a separate Trust account and the funds are "pooled" for investment purposes.

### There are many advantages to using our Trust:

- The Trust documents are created by Community Fund Ohio. Your attorney simply completes them for the Beneficiary to join the Trust.
- Community Fund Ohio updates our Trusts as federal and state laws change.
- Our Trusts have a professional Trustee, so you do not have to find a friend or family member with time and expertise to serve as Trustee.
- The person who establishes the Trust names a Designated Advocate who will request funds to meet the Beneficiary's needs. All requests are reviewed by Community Fund Ohio to prevent prohibited or imprudent expenditures that could put government benefits at risk.
- The funds are invested by a professional investment manager.
- Any funds remaining after the lifetime of the Beneficiary may be retained by Community Fund Ohio or one of its nonprofit partners for charitable purposes or used to pay back Medicaid. After Medicaid is paid, any leftover funds can be designated for other individuals or charities.

Community Fund Ohio will accept a Trust funded with any amount, but the combined deposits must reach \$5,000 before the funds can be used for the Beneficiary's needs. Once the balance reaches \$5,000, the funds can be used as permitted by distribution rules, without any ongoing minimum balance requirement.