

POOLED TRUSTS AND QUALITY OF LIFE

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MEDICAID

REQUIRED SERVICES

- inpatient hospital services
- outpatient hospital services
- nursing facility services
- physician services
- laboratory and X-rays
- transportation to medical care

OPTIONAL SERVICES

- prescription drugs
- physical therapy and occupational therapy
- speech, hearing and language disorder services
- respiratory care
- other diagnostic screening and rehabilitative services
- podiatry
- optometry
- dental coverage
- dentures
- prosthetics
- hospice care
- eye glasses

PERSONAL NEEDS ALLOWANCE (PNA)



- Federal minimum - \$30 a month
- National mean - \$63.62 as of 2009

SPECIAL NEEDS TRUSTS

- The federal Medicaid statute allows special needs trusts to be excused from the financial eligibility limits of Medicaid
- Rules for Special Needs Trusts
 1. that the trust benefits only one disabled person, and
 2. that it reimburses the Medicaid program from amounts left at death, for medical benefits paid during lifetime.
 3. *Pooled* special needs trusts are subject to an additional requirement that they be administered by a non-profit organization through a pooled asset program, which holds separate accounts for multiple disabled individuals. Each person in the program is entitled to benefits only from his or her separate assets, but all assets are pooled for investment and management purposes
(See 42 U.S.C. §1396p(d)(4)(C).)

POOLED TRUSTS

- How funds in a pooled trust account are applied is determined by the non-profit trustee.
- Typically pay for services that directly impact quality of life



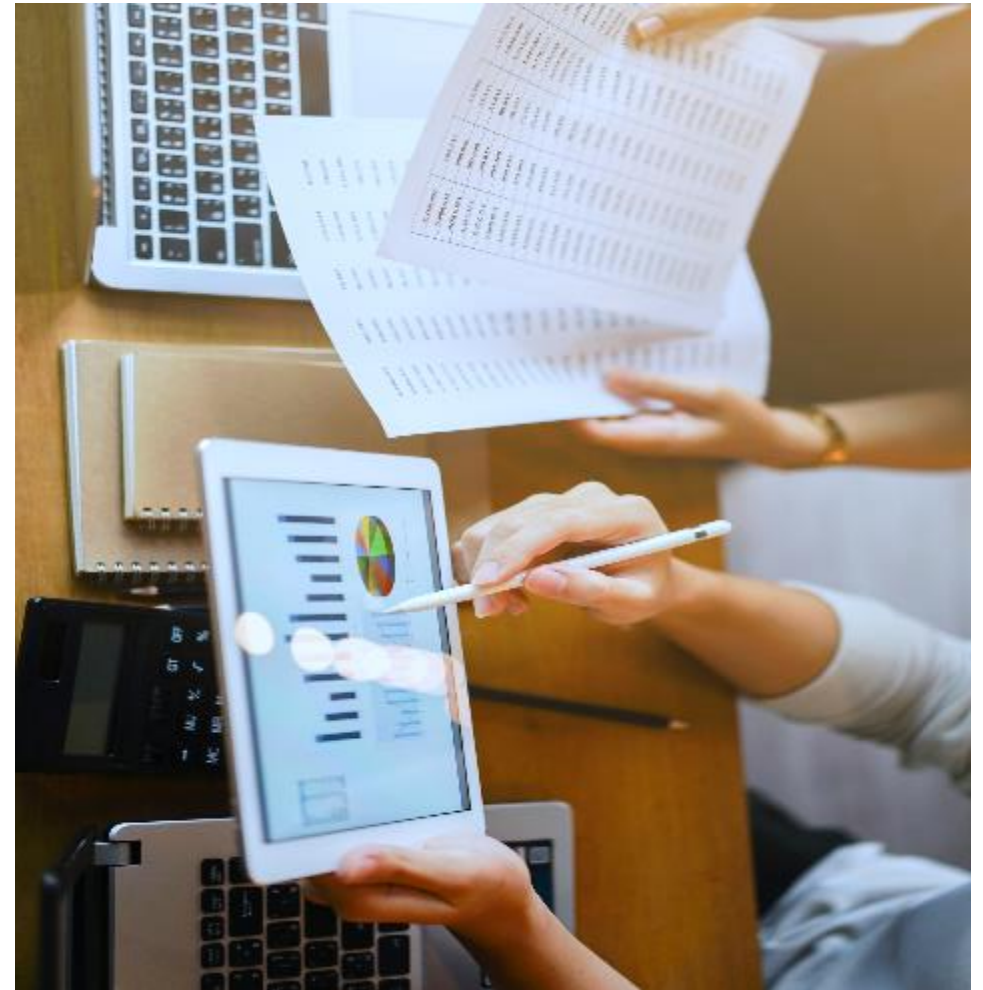
TRANSFER PENALTIES AFTER AGE 64



- 18 states (including DC) do not have penalties
- 23 states have penalties

METHODS

- Guardian Community Trust (GCT) Data
- Research Question - How do GCT expenditures correspond to QOL domains?
- How Quality of Life domains correspond to GCT Categories
 - Reviewed expenditures that didn't fit categories





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- Massachusetts Pooled Trust agency
- Analysis of 864 cases opened between May 2005 and June 2018 and closed between January 2015 and December 2018
- Average - \$89,283.70.
- 17% had a total deposit value of over \$150,000
- 48% had a total deposit value of \$50,000 or less.
- The modal case deposit value was \$25,000.



QUALITY OF LIFE

- A broad concept that includes evaluations of both positive and negative aspects of life (CDC, 2016)
- First used by World Health Organization in 1948
- Evolved from a singular, global judgement of satisfaction with life to satisfying needs across multiple domains



QUALITY OF LIFE DOMAINS

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graph TD; A((QUALITY OF LIFE DOMAINS)) --> B((ACTIVITY)); A --> C((FINANCIAL)); A --> D((HEALTH)); A --> E((ENVIRONMENT)); A --> F((RELATIONSHIPS));
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ACTIVITY

- Meaningful activity
- Enjoyment
- Dignity

FINANCIAL

- Autonomy
- Security

HEALTH

- Health
- Comfort
- Functional competence

ENVIRONMENT

- Security (safety)
- Privacy

RELATIONSHIPS

- Relationships
- Emotion
- Spirituality

ANALYSIS OF POOLED TRUST DISBURSEMENTS

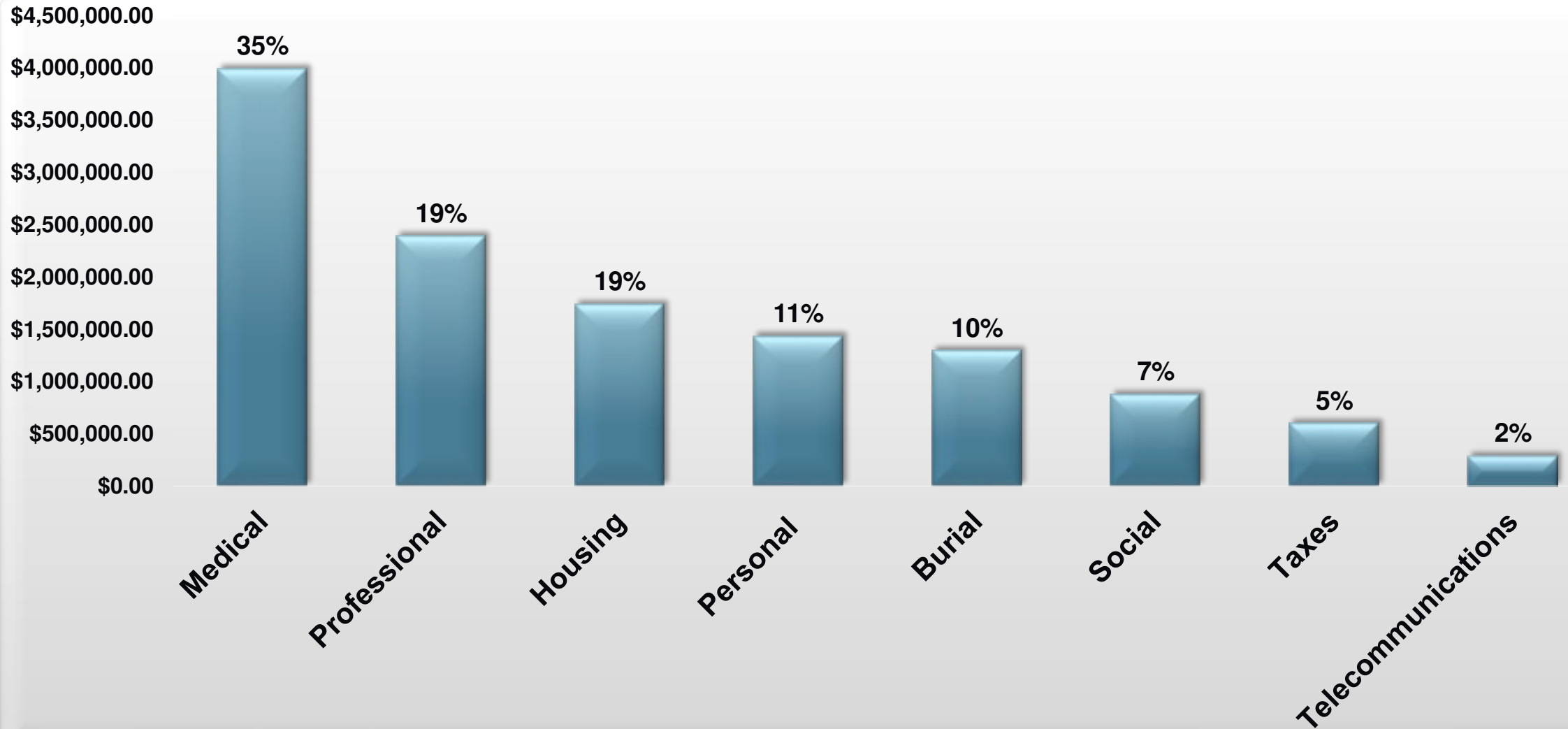


DISBURSEMENT CATEGORIES

- Funeral/Burial Planning
- Housing Sales Services
- Medical Goods and Services
- Personal Needs
- Professional Services
- Social Support
- Tax Services
- Telecommunications



DISBURSEMENTS BY CATEGORY



DEFINITIONS OF QOL DOMAINS

HEALTH - a person's physical or mental condition

COMFORT - a state of physical ease and freedom from pain or constraint

FUNCTIONAL COMPETENCE - having the skills and abilities to successfully care for yourself

MEANINGFUL ACTIVITY - activities that are perceived as important, or of a useful quality or purpose to the individual

ENJOYMENT - taking pleasure or gaining benefit from something

DIGNITY - being worthy of honor or respect

AUTONOMY - having the condition of self-government or self-direction

SECURITY (FINANCIAL) - free from danger or threat due to financial instability

SECURITY (SAFETY) - being physically and emotionally protected, free from danger or threat

RELATIONSHIPS - meaningful connections with other humans or special pets

EMOTION - natural instinctive state of mind deriving from one's circumstances, mood, or relationships with others

CATEGORY**QUALITY OF LIFE
DOMAINS****DEFINITION****DISBURSEMENT
CATEGORIES****HEALTH**

Health
Comfort
Functional competence

Having good health and enough energy to get things done on a daily basis

Medical
Personal

ACTIVITY

Meaningful activity
Enjoyment
Dignity

How you occupy your time

Social
Personal

FINANCIAL

Autonomy
Security (financial)

Effectively managing your economic life

Professional
Taxes
Burial
Housing Sales

RELATIONSHIPS

Relationships
Emotion
Spirituality

Having meaningful relationships with people you care about

Social
Professional
Telecommunications

ENVIRONMENT

Security (safety)
Privacy

Having a home that meets your needs and brings you comfort

FINANCIAL

- Effectively managing your economic life
 - Taxes
 - Funeral/burial expenses
 - Professional services
 - Expenses related to liquidating a home





HEALTH

- Having good health and enough energy to get things done on a daily basis
 - Specialized wheelchairs
 - Eyeglasses
 - Dentures
 - Transportation to medical appointments
 - Medical services and devices not covered by Medicaid

ACTIVITY

- How you occupy your time
 - Newspaper and magazine subscriptions
 - Toiletries
 - Incontinence products
 - Snacks
 - Dietary supplements
 - Transportation that is not medically related





RELATIONSHIPS

- Having meaningful relationships with people you care about
 - Companionship Services

ENVIRONMENT

- Having a home that meets your needs and brings you comfort
- No expenditures directly supported Environment
- Perhaps indirect support for Environment
 - Medical devices that support sight, hearing and mobility
 - Specialized incontinence products



CONCLUSIONS

- PNA has not kept up with inflation
- Pooled Trusts may improve QOL by allowing access to goods and services beyond what PNA may cover





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