

**Enhancing the lives of people  
with disabilities since 1972**

**EXPERIENCE:**

Trusted since 1972, NYSARC is New York's original and most experienced provider of Medicaid income spend-down trusts.

**BENEFIT PROTECTION:**

With an extensive understanding of trust administration and benefit program rules, NYSARC has helped thousands of people qualify financially for Medicaid benefits and improve their quality of life.

**EXCEPTIONAL SERVICE:**

Responsive and caring staff take a hands-on approach to help beneficiaries get the most value from a trust!

**LOW FEES INCLUDE:**

- Exceptional customer service
- Online Portal and 24/7 phone line
- Electronic deposits of monthly income
- Automatic payment options
- No limit on number of disbursements
- Dedicated phone line for professionals

**NO ANNUAL RENEWAL FEE!**



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**NYSARC**   
TRUST SERVICES

# COMMUNITY TRUST II

**1st PARTY POOLED TRUST**  
for Income Spend-Down



*Learn how a pooled trust  
can help you qualify for  
Medicaid health benefits  
and home care services*

**Call (518) 439-8323  
to learn more!**

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# Is your income too high to qualify for Medicaid?

A pooled supplemental needs trust (SNT) can help people with disabilities and qualifying adults protect excess income and assets to become financially eligible for Medicaid benefits and home care services.

Rather than having to “spend-down” your excess monthly income solely on medical needs, you can deposit those funds into a pooled SNT. This allows you to pay your bills so that you can live at home for as long as possible.

## How to establish a pooled trust?

A NYSARC Community Trust is quick and easy to establish because approved trust documents are already in place.

Visit [www.nysarctrustservices.org](http://www.nysarctrustservices.org) or call (518) 439-8323 to get a copy of the Joinder Agreement for NYSARC Community Trust II to get started!

## HOW DOES IT WORK?

### THE SITUATION:

James is a 75-year-old NYC resident living with dementia. He needs Medicaid services to get home care and keep living comfortably in his apartment, but he receives too much income from his Social Security and pension each month to qualify.

If he spends down his excess monthly income on medical needs he can qualify for Medicaid, but will have a difficult time paying his remaining living expenses with the money Medicaid allows him to keep each month.

### THE SOLUTION:

*Instead, he can qualify for Medicaid and meet his “spend-down” by depositing his excess income into a pooled SNT, such as a NYSARC, Inc. Community Trust II. James can get the care he needs and his trust can help pay his monthly expenses, such as rent, utility bills, and other daily needs.*



## What can a pooled trust pay for?

The excess income you deposit into the trust each month can pay for living expenses and purchases for your primary benefit to help you live safely in the community:

- Rent or mortgage
- Utility bills, cable, phone, etc.
- Irrevocable funeral expenses
- Personal items and more!

## Questions?

**We are happy to assist you!**

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