

Do you need to spend-down excess resources to qualify or maintain financial eligibility for Medicaid and/or Supplemental Security Income (SSI) benefits?

A pooled trust could help you safeguard these essential benefits that support your daily living needs while utilizing excess funds to purchase life-enhancing items and services not covered by those benefits.



Using a Pooled Trust to Protect Excess Resources

Under Federal and New York State regulation, a pooled supplemental needs trust (SNT) is a special type of irrevocable trust that allows people with disabilities of any age to protect excess funds in order to maintain financial eligibility for means-tested government benefits such as Medicaid and/or SSI.

Receiving even a nominal amount of money could jeopardize your eligibility for services, such as:

- A direct inheritance
- Retroactive Social Security payment
- Settlement proceeds in a lump sum or structured payments
- Resources accrued from Social Security Survivor's benefits

Effective January 1, 2026:

MEDICAID RESOURCE LIMITS

Individual.....	\$33,038
Couple (Combined)	\$44,796

SSI RESOURCE LIMITS

Individual.....	\$2,000
Couple (Combined).....	\$3,000

Benefits of a NYSARC Pooled Trust:

- Easy and inexpensive to set up
- Funds pooled for investment and management purposes
- Professional trust administration by experienced not-for-profit trustee
- Extensive knowledge of government benefits and the needs of people with disabilities
- Client gets own sub-trust account and team of representatives to help manage trust assets



For more information, call 518-439-8323
or visit www.nysarctrustservices.org

ABOUT NYSARC TRUST SERVICES

Since 1972, NYSARC has helped thousands of people qualify and maintain eligibility for benefits, while maximizing trust funds to enhance each beneficiary's quality of life. A person can establish a NYSARC Community Trust I or III account to protect excess resources/assets. NYSARC also offers professional administration of Medicare Set-Aside (MSA) accounts. Please see the chart below for more information about the minimum funding required and monthly costs of each program.

Type of Trust	Minimum Opening Deposit	Fees*	Disposition of Remainder at Death
Community Trust I First Party Pooled Trust for excess resources	\$300 funded with lump sum or structured settlement	Enrollment: \$200 Admin: 0.9% annually (\$20/mth min.) Investment: 0.68% annually	Retained by Trust to benefit other people with disabilities
Community Trust III First Party Pooled Trust for excess resources	\$250,000 funded with lump sum or structured settlement	Enrollment: \$500 Admin: 0.6% annually (0.9% for balance <\$150K) Investment: 0.68% annually	Possible remainder beneficiary/s after Medicaid payback. 100% retained if remaining funds are less than total amount of Medicaid lien/s. Or 25% of balance, after lien/s are paid in full.

*Fees may be subject to change. Contact us or visit nysarctrustservices.org to review the current fee schedule.

Who can benefit from using a Pooled SNT to protect excess resources?

A person who receives Medicaid and/or SSI benefits, or who may utilize these benefits in the future, can use a SNT to protect excess resources. Pooled trusts offer an affordable alternative to professional trustee services and can provide a superior level of personalized service and knowledge of benefits. You may consider a pooled trust when:

- There is not an appropriate person to serve as trustee of an individual SNT
- Your client has complex medical needs and could benefit from a professional trustee who understands government benefits and has years of experience serving people with disabilities
- Your client wants the benefit of lower fees and pooling funds with others for investment purposes
- Your client is receiving a modest sum of money that does not warrant the expense of an individual SNT (d4A trust)
- Your client is **over 65** and can no longer establish an individual SNT (d4A trust) or make additional deposits.

How to establish a Pooled SNT with excess resources:

The process to establish a pooled SNT is quick and easy because the trust documents have already been drafted and approved by Medicaid and SSA. Open with as little as \$300 by completing a Joinder Agreement and attaching required supporting documents. The Joinder Agreement must be notarized and may be signed by the trust beneficiary or an authorized individual (Power of Attorney, Guardian, parent, grandparent or pursuant to Court Order).

How to fund a Pooled SNT with excess resources:

You can fund the trust with a lump sum payment of excess resources or a structured settlement such as an annuity. If you are funding the trust with settlement proceeds, the settlement agreement or court order could direct the funds into the pooled trust. Structured settlements need to be irrevocably assigned by court order. If a settlement has already been negotiated, funding for the trust may also come directly from your attorney escrow account or your client's bank account.

What can the trust pay for?

The funds in a pooled trust are intended for the sole benefit of the trust beneficiary to pay for life-enhancing items and services that their benefits do not provide, such as uncovered medical expenses, adaptive equipment, recreation, and more!