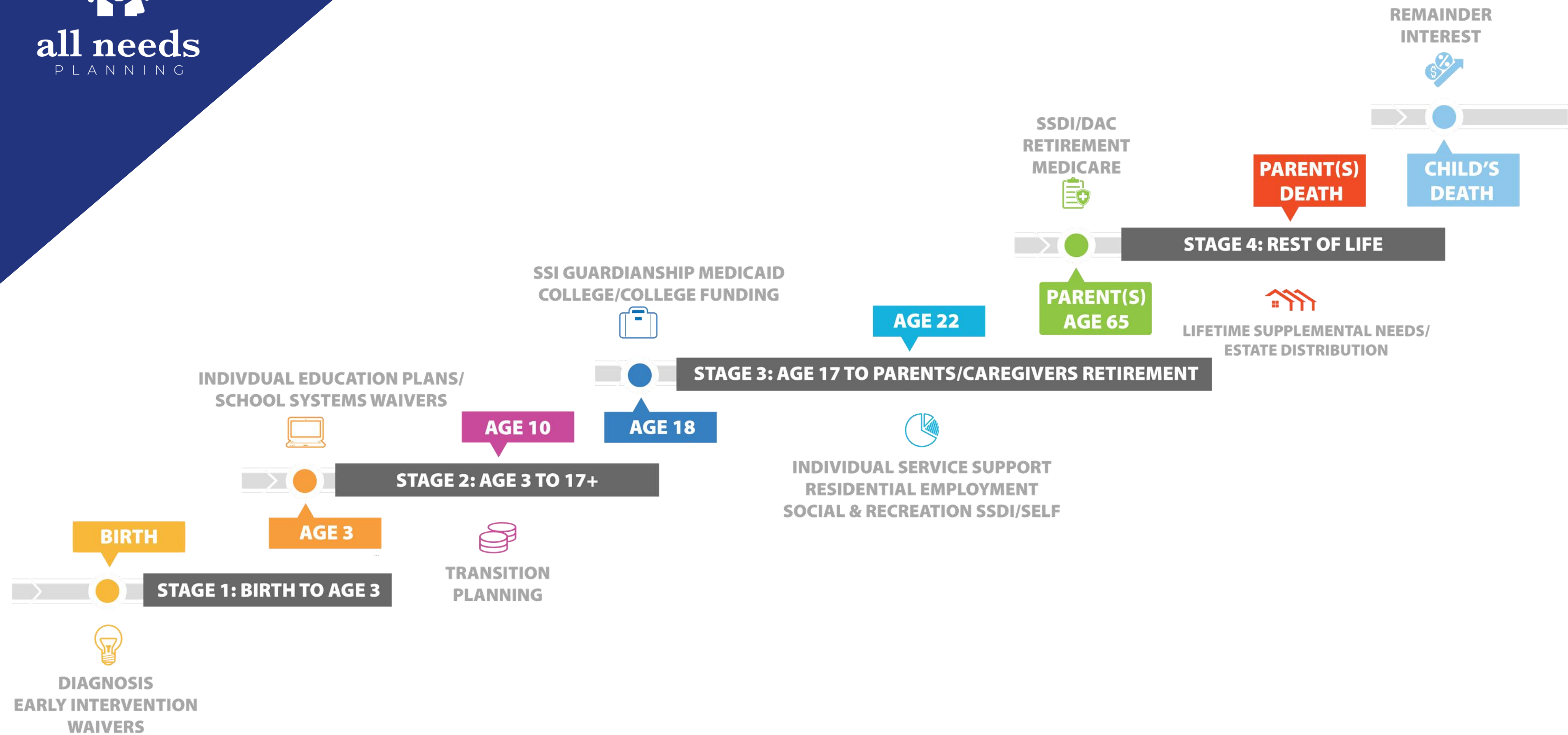




Disability Life Planning and Employment Supports



www.allneedsplanning.com

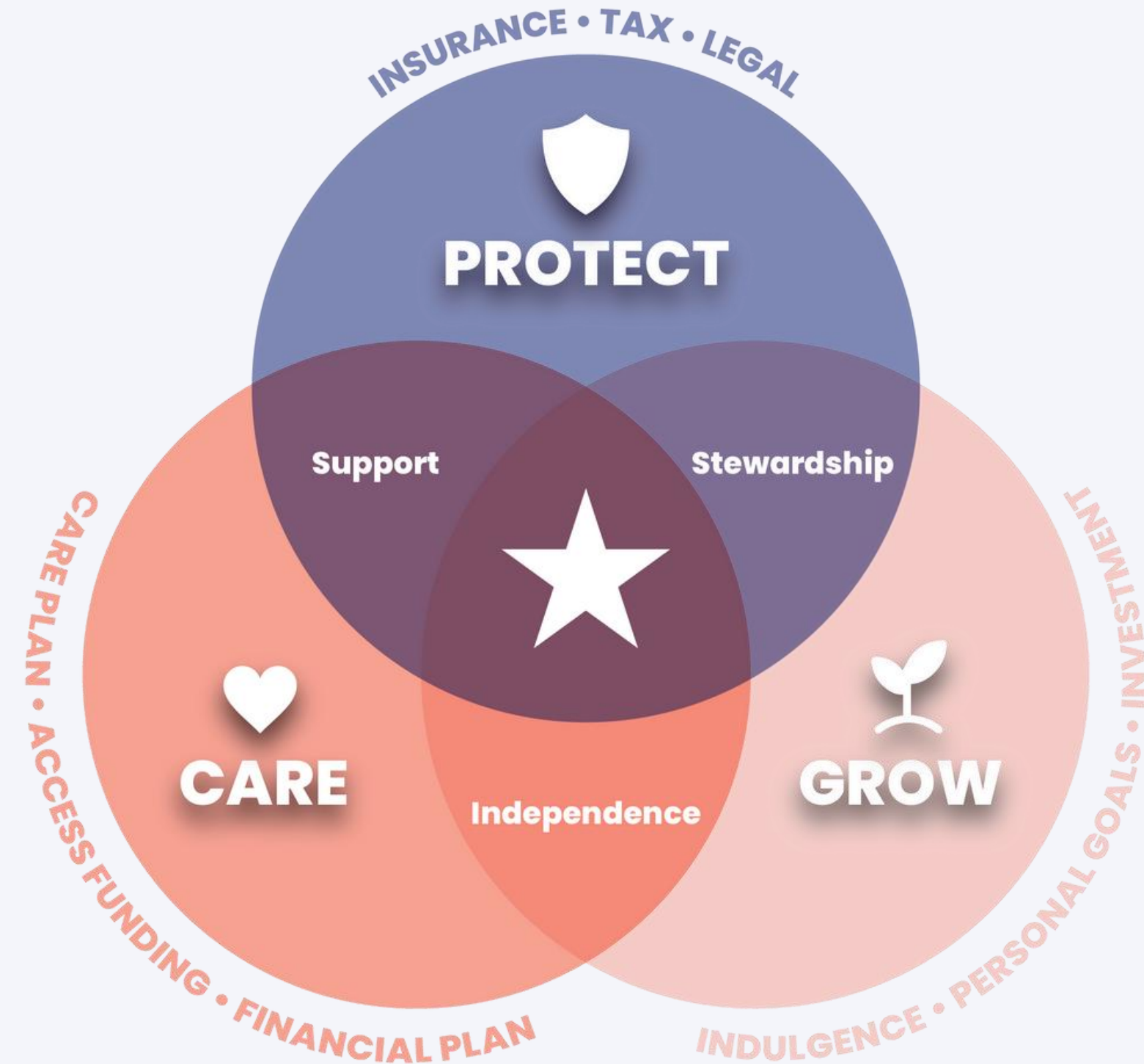


Disability Life Planning

- The mission of All Needs Planning is to help every family develop and implement a comprehensive, holistic plan
- Most family members provide 70% of the care for a loved one with a disability. This is unpaid care.
- A component of disability life planning is supporting the transition needs of the individual with a disability



Care, Protect, and Grow Process



Let's Talk Waivers

- What is a Medicaid Waiver?

SERVICES! Lifelong services.

It is a public benefit option that is designed to provide services for individuals with disabilities that have lifelong impact.

What problem do waivers solve?

The “foreverness” of disability



What do waivers do?

(mylifemycommunity website)

Waivers cover a variety of items including services that provide medical care, supports for employment, supports for community living, behavioral interventions, and other items like medical goods and assistive technology that help people avoid living in a hospital, nursing home, or other facility-based care.

There are three waivers available for individuals with DD (DD Waiver, DBHDS program):

- Building Independence Waiver (BI),
- Family and Individual Supports Waiver (FIS), and
- Community Living (CL) Waiver

Virginia currently has a waiting list to receive a DD waiver

Are you thinking you don't need a waiver?

Maybe not, but keep in mind...

- **Waivers offer a variety of services**
- **Consider lifelong care, how are you prepared to provide it?**
- **Given the waiting list, it is hard to know when you will get it.**



Apply for a waiver through your local CSB

Community Services Board

- Ask for a screening
- Bring information to the screening
- Follow up once you are on the waitlist, make sure your case manager knows you and your loved one
- Update the case manager regularly





Waivers can provide supported employment when...

There is documentation that DARS and school won't pay for supported employment.

This includes:

Job-related discovery or assessment

Person-centered employment planning

Job development

Negotiation with prospective employers

On-the-job training, evaluation and support
Developing work-related skills

Coverage for transportation when necessary



And Work Place Support

Includes support to individuals who have completed job development and job placement training (or near completed) but require more than typical follow along services to maintain stabilization in their employment.

These are supplemental to job coach services. Provides skill-building related to behavior, health, time management or other skills needed for successful employment.

Can include support with personal care. Provided at a 1:1 ratio.



Think about an ABLE Account

ABLE accounts are saving and spending tools, built specifically for people with disabilities, which allow individuals to save money while helping to protect their eligibility for benefits.

WHO IS ELIGIBLE?

1

DISABILITY BEGAN BEFORE
AGE 26

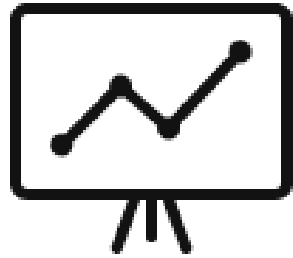
2

LONG-TERM

3

DIAGNOSIS

* Age of eligibility increases to 46 in January 2026.



HOW MONEY WORKS IN THE ACCOUNT

- ABLE ACCOUNTS MAY HAVE FEES *
- WITHDRAW MONEY EASILY
- VARIES STATE BY STATE

* www.abletoday.org/analyze



General Banking

- Deposit money electronically or by check
- Payroll deductions and e-gifting available
- Rollover from a 529 Account



Annual Contributions

- \$19,000 per year
- \$34,060 if employed per year
- \$300,000 - \$500,000 balance limit



Investment Options *

- Market-based investment options (stocks, bonds, etc.) and/or FDIC-Insured Checking & Savings Account options



Thank You

Kathy Matthews

kathy@allneedsplanning.com

Check out the Learning Lab!



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