

What could you do to make life better for a disabled person, or a nursing home resident?

TRUSTS

Here are some of the things you can do with money saved in a *Supplemental Needs Trust* for a Disabled Person, or for a Nursing Home Resident who is covered by [Medicaid](#)

- **health and dental treatment** not otherwise covered
 - medical procedures, even though not medically necessary or lifesaving
 - massage /acupuncture
 - podiatry services
 - rehab and OT that insurance will no longer cover
 - supplemental nursing care
 - health aides and companions to ease the strain of memory loss or dementia, prevent isolation, and redirect erratic behaviors
 - supplemental dietary needs
- **durable medical equipment** that is either not covered, or covered only to a limited extent, including poor quality brands or designs
 - eyeglasses
 - hearing evaluation and/or aids
- **room environment enhancements**
 - flowers
 - furniture
 - pictures
 - plants
- **hobbies and other activities**
 - computer, TV, electronic equipment
 - cultural experiences
 - entertainment
 - movies; telephone, cable service and equipment
 - reading and educational materials
 - training and education programs
 - vacations, travel
- **insurance premiums, co- pays**
- **personal items and care**
 - bedding
 - clothing
 - laundry services
 - hair care
 - particular brands of geriatric supplies and similar items.
- **social events**
 - birthday parties
- **professional and social services**
 - companion services
 - counseling
 - legal services to update will, power of attorney, health care proxy, assist family-member to become guardian or conservator, prepare accountings, reports, Rogers renewals, Medicaid application and/or any appeals if there are eligibility problems under Medicaid and/or SSI
 - music therapy
 - private case management, geriatric care manager
 - professional guardian or conservator
- **some cases: automobile or wheelchair van** (usually through nominee trust).
 - maintenance
 - insurance
- **funeral arrangements that have not been set up or finalized.**

There is comfort in knowing that a reserve fund is available for life enhancing activities, and unexpected personal needs.

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