

OSNT Quarterly

Achieve with us.

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What's New at the OSNT

There is so much going on at the Oregon Special Needs Trust! We are very excited about all of the great new developments at the OSNT and we are confident that these changes are positive steps toward making the OSNT more customer-focused and user-friendly.

NEW DIRECTOR

Meet Paula Boga, the new OSNT Program Director.

Greetings!

My name is Paula Boga and I am thrilled to be the new OSNT Program Director. Since I joined The Arc Oregon last November I have been busy, busy, busy!

In this premier issue of the OSNT newsletter, you will learn about all of the great changes that have already been implemented, and much more still to come. Our goal is to ensure that we are providing the highest level of customer service for all of our account holders and their representatives, that we are working to make the Trust easier to navigate, and that we are keeping you informed about important changes in state and federal regulations as they develop.

A little about me: After earning a Bachelor's Degree in Communications from California State University, Northridge, I began my career as a Workers Compensation Claims Adjuster. During the 12 years I spent in the insurance claims industry I developed extensive skills and experience in regulatory compliance, legal research and analysis, and program management. After leaving the world of insurance claims, I served clients in the Willamette Valley area as a Financial Services Representative, helping families plan for their financial future with insurance and investments. Just prior to joining The Arc Oregon, I served as the Firm Administrator at a local estate planning law firm, where I was responsible for client trust accounting. In short, my background and experience provides me with the exact skills required to administer the OSNT Program and to service the OSNT clients with the personal attention and care that you all expect and deserve.

Moving forward, I will be reaching out to each and every one of you over the next year, but I also invite you to call me at any time to introduce yourself and to let me know how I can help you better understand and access the Trust. In the meantime, you will be receiving this new quarterly newsletter to stay informed on everything that is happening with the OSNT.

I look forward to working with you!

Paula

P.S. Don't fret, our dedicated Administrative Assistant, Cici, is still with us! We are both looking forward to working together with our clients to improve our systems and to enhance the quality and efficiency of our services!



New Location!

WE'VE MOVED

The Arc Oregon Salem administrative office has moved. After two years in the works, and in partnership with Oregon Rehabilitation Association and GALT Foundation, we have relocated to the new Collaborative Outcomes Building located at:

2405 Front Street NE
Suite 120
Salem OR 97301



NEW LOOK

In 2011, The Arc national organization launched a new brand identity featuring the vibrant colors and the “Achieve with us” tagline. The Arc Oregon chapter has been integrating the new branding into our own publications, culminating with a complete redesign of our website and all of our OSNT materials, including forms, informational materials and presentations.

If you haven't already, please visit our newly redesigned website at www.thearcoregon.org. The new site was launched on January 1, 2013 and has a wealth of information and resources about the OSNT in addition to other programs, services and resources available through The Arc Oregon.

NEW FORMS

The OSNT forms used to access and update trust subaccounts have all been updated and are now online for immediate download. We hope that these changes will make the forms easier to understand and to complete. New features include:

- Single use distribution forms - one disbursement check per form
- Specialized distribution request form for **TRAVEL PLANNING**
- Recurring payment distribution request form - request monthly payments on a **RECURRING BILL** for up to 12 months on one form!



All of our new forms, including the **Contact Information Change** form, **Authorized Person** form, **Authorization to Release Information** form and **Remainder Beneficiary** form are all online for your convenience. Of course, you may also request forms be sent via mail or email.

NEW INFORMATIONAL MATERIALS

One thing that we have heard from many of our account holders and their representatives over the last few months is that much of the information provided when the subaccount was originally established has changed significantly or was not clearly provided to begin with. We understand that navigating the trust can be confusing and we are trying to provide more clear and concise information moving forward.

To that end, we have developed a comprehensive new **Welcome Handbook** for all of our new account holders. This handbook is designed to provide you with detailed information regarding disbursements, deposits, and the guidelines for accessing a subaccount. This document is online for you to review at your

convenience, but if you would like to receive one in the mail, please contact us to request a copy.

We have also developed a new informational booklet for people who may be interested in enrolling in the trust but need more detailed information. Again, this **“Getting Started”** booklet is online for viewing and downloading. It also provides a wealth of information for current account holders on how the trust works and how you can best maximize the benefits of your subaccount.

We encourage all of our trust beneficiaries and their representatives to review both of these new resources! It is important to keep in mind that the state and federal rules and regulations governing special needs trusts may change the way we do things due to changes in the laws. We will make every effort to keep you advised of potential changes before they happen and to let you know when official changes have been made.



New Emails



Did you know that our email addresses have changed?

Any staff member at The Arc Oregon can now be reached by using the standard email format of first initial plus last name @thearcoregon.org.

Paula:
pboza@thearcoregon.org

Cici:
cqaynor@thearcoregon.org

We will still receive emails sent to the old addresses, but we encourage you to start using the new email addresses as the old ones will be phased out in the coming year.

Did you know?

- The OSNT has over 700 clients enrolled in the pooled trust.
- The OSNT holds over \$11 million in assets.
- The OSNT is the only Oregon-based pooled trust.
- We are here to serve you!

Stay informed

Stay informed about all of the great things happening at the OSNT and at The Arc Oregon by signing up for our e-newsletter. Go to our website and click the *Stay In Touch* box to register.



NEW SOFTWARE

Well, you have probably been hearing this for a while now, but we are in the process of implementing new trust administration software for the OSNT. We are confident that the use of this software will enhance our efficiency and improve your access to information about your trust subaccount. Some of the anticipated features include:



- ~ Online access for all account holders and/or their representatives
- ~ Ability to issue quarterly statements for all account
- ~ Local check writing ability that will reduce our current disbursement turnaround time from 2 weeks to 3 days

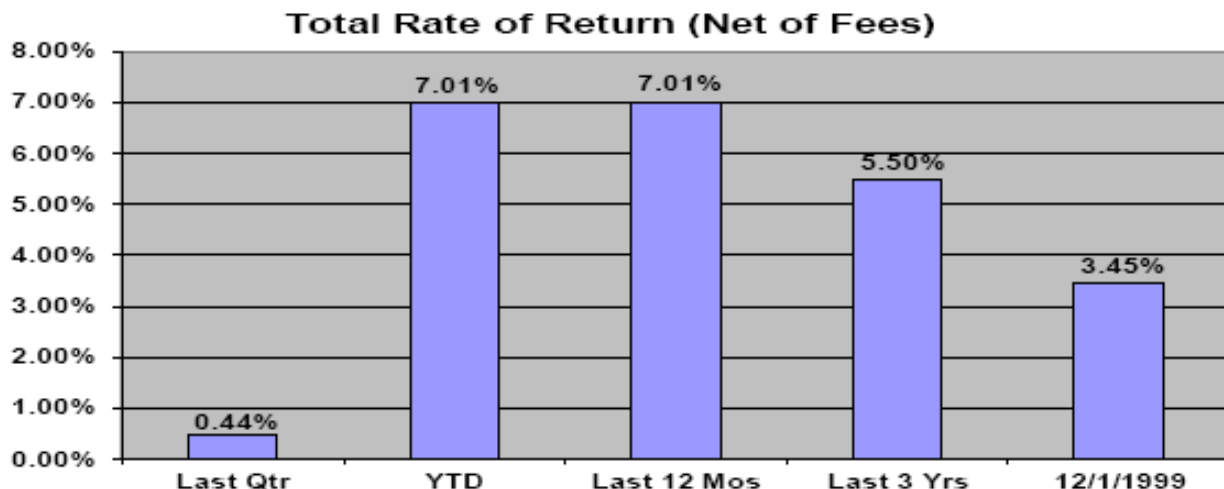
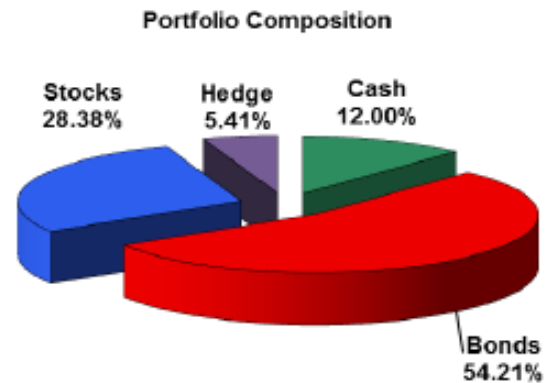
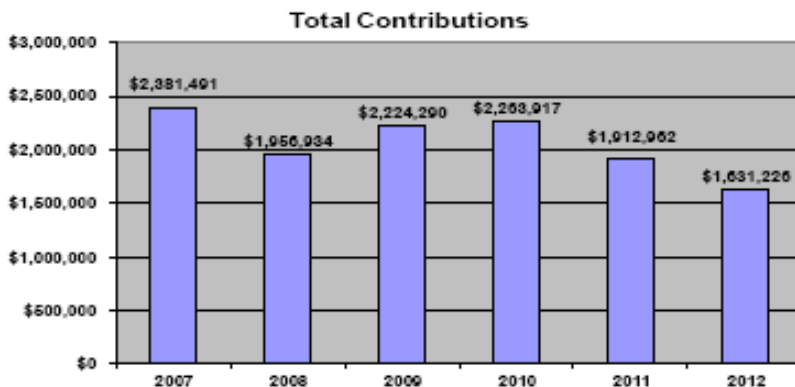
All of these benefits, combined with the improved capacity to manage our large client database, will serve to significantly increase our ability to better serve our clients. Our target date for going live with the new system is March 2013! We look forward to sending out our first quarterly statements in April for the first quarter of 2013.

Investment Performance for 2012

OREGON SPECIAL NEEDS TRUST

Performance Results for the Period Ending December 31, 2012

The Oregon Special Needs Trust seeks to achieve a rate of current income necessary to meet the needs of the Trust beneficiaries.



Rules and Regulations

The ever-changing world of Medicaid and Social Security

At the OSNT we understand the confusion and frustration that people with disabilities and their families experience as a result of the constantly changing rules and regulations that come with navigating public benefits. Often times, the OSNT staff is equally as confused and frustrated when we need to apply those changes to how we administer the pooled trust.

This new quarterly newsletter will provide you not only with information about changes as they occur, but potential changes that we are watching as a result of local and national conversations. We are committed to improving our communication with you so that when things do change, it does not come as a surprise.

Over the last year, some significant issues have come up regarding what we can and cannot do when administering the pooled trust. Just in the past few weeks alone, the issue regarding reimbursements to family members and providers has taken a big turn. (See the article below for more information.)

We do understand that sometimes our efforts to maintain eligibility for government benefits received by our beneficiaries means that accessing funds from a subaccount is inconvenient or complicated. We are here to assist you and we will do everything we can to help you through the process.

THE OVER 65 DILEMMA

There seems to be a significant difference of opinion on whether or not beneficiaries may deposit money into a subaccount after they turn 65 years old. We have received conflicting legal advice on the issue. Some attorneys tell us that under no circumstances should we accept such deposits. Others tell us that it is okay. Oregon Medicaid rules indicate that such deposits would result in a penalty.

This debate is not only a hot topic in Oregon, but all around the country. We are fully aware of the challenges that this poses for our beneficiaries over the age of 65 and we are continuing to monitor the ongoing discussions and seeking additional legal input. In the meantime, we are not accepting any funds into beneficiary-funded subaccounts of the pooled trust.

We will be sure to keep you informed of new developments and to let you know immediately if there is any change in this policy in the future.

REIMBURSEMENTS AS INCOME

Making reimbursements to individuals with trust fund dollars can often be problematic. The law clearly states that any reimbursements made directly to beneficiaries will be counted as unearned income, which may in turn affect the beneficiary's public benefits. We have a fiduciary responsibility to administer the trust in a manner that does not jeopardize government benefits received by our clients and, because we are not a representative payee, we have no way to know whether or not a reimbursement would push the beneficiary over his or her cap asset limit. As such, it is not our policy to reimburse a beneficiary directly, nor will we reimburse any other person who intends to deposit money from the trust subaccount into the beneficiary's bank account, or otherwise distribute the money directly to the beneficiary.

Reimbursing third party individuals, such as care givers and family members, for expenses that were paid by the individual on behalf of the beneficiary are approved only on a case by case basis. Our policy is to pay vendors directly for any goods and services that the beneficiary needs because this is the best way for us to document purchases and to protect the status of the special needs trust as a non-countable resource. We certainly understand, however, that in some instances this is not always possible and/or convenient.

We encourage you to contact our office if you have any questions about reimbursements. We also ask that you call us to discuss purchases in advance so that you do not spend money of your own before knowing whether or not you might be reimbursed. Our primary goal is to protect our clients at all times and we are here to help you navigate the trust process in any way we can.

Did you know?

In order to establish a beneficiary-funded trust subaccount with assets belonging to a person with a disability, that person must be "**financially capable**" as defined in ORS 125.005(3).

If that person is not deemed financially capable, then a court order **MUST** be sought in order to establish and fund a subaccount.

For more information visit our website at www.thearcoregon.org.

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