

## **September 14, 2021 – Social Security, Trust Accounts, & Keys to Independence**

Thank you to our panelists **Elias Quintana** (Keys to Independence) and **Ana Janssens** (Citrus-everything SSI, SSA, VA, etc.)

### **Keys to Independence (K2I):**

For those who were unable to attend, please click the link to view a video that gives an overview: <https://youtu.be/wnS8ODkb0OI> Keys to Independence (K2I) is handled by Embrace Families out of Orlando. **Elias Quintana** is the coordinator (407-243-8687 or 407-681-0560).

- K2I serves youth in foster care from ages 15-21.
- They cover testing costs for the 4-hour exam and the permit exam.
- They set up and pay for Behind the Wheel driving lessons (6 hours including the road test).
- They use a company vehicle.
- They pick up and drop off.
- They schedule the road test.
- Routine DMV costs are covered.
- 6 months of auto insurance are covered.
- For those youth who have achieved permanency, there is 6-months eligibility from the permanency date.
- Steps:
  - 4-hour course
  - Learners Permit Exam (available on line for those under age 18; over 18 must go to DMV)
  - 12-month learners permit or age 18- whichever comes first.
  - 50 hours driving time including 10 night-time driving hours
  - A state ID is valid for only 5 years but a learner's permit is valid for 8 years- encourage your GAL children to learn to drive.
  - Youth will receive a \$50 gift card for every step they achieve.
  - Youth requiring insurance support must have participated in driving lessons.

### **SSI and Trust Accounts:**

For questions, please contact **Ana Janssens**: 305-455-6247; [ajanssens@citrusfcn.com](mailto:ajanssens@citrusfcn.com)  
A PowerPoint presentation with the highlights is attached at the end of these notes.

- A trust account is opened for those children in licensed-care who are eligible. This is NOT for Level 1 Relative or Non-Relative care.
- If there is other income or if there are other assets, Citrus Health needs to be the guardian of those funds. They supervise and manage the funds -- this may include SSI (Social Security Income, also known as disability), SSA, VA, life insurance, 529 plans, etc.
- The most popular are SSI, followed by VA.
- These funds are to be used for the well-being of the child. They are individual benefits.
- These funds cannot be used for expenses covered by another funding source (example given was medical procedure covered by Medicaid).

- Foster Care Management Agency submits requests for reimbursement, accompanied with receipt.
- SSA is when a parent is disabled, deceased, or retired – there is not automatic eligibility.
- Trust account balance cannot exceed \$2,000.
- The monthly benefit comes in with the cost of care (room/board) deducted. Disability is considered a public benefit and so is cost of care. That is why payment is net of room/board.
- TPR doesn't stop benefits for the child.
- SSI doesn't handle or receive child support payments.
- Income or assets cannot exceed \$794. Eligibility for SSI is based on a medical condition.
- Do not let a trust account exceed the \$2,000 limit. If it does, they suspend benefits, which means Medicaid is also cut.
- If a child is on runaway status, it is reported to Social Security and payment is suspended until the child is back in care. Sometimes they will reimburse for the time the child was on runaway, but most of the time they do not.
- If a child is in detention, benefits are suspended.
- If the child is in a hospital or Medicaid-funded facility, payment will be \$30 month.
- If the client's assets surpass the limit established, benefits are suspended, and Medicaid coverage is closed.
- SSA trust funds do not have regulated assets limits. These funds are considered an entitlement for the child.
- Dedicated accounts:
  - When a large back payment for disability is credited, it cannot go into the trust because it would exceed the \$2,000 limit.
  - This account doesn't count towards the limit.
  - Cannot be used for maintenance of the child.
- SSA doesn't need a dedicated account because there is no cap.
- Before the child's 18<sup>th</sup> birthday, they must have a court order for the beneficiary to receive their money. Make sure to identify those purchases that should be made before the child ages out.
- The young adult must contact the Social Security office and apply to become their own payee once they are 18. Social security will have to evaluate them for eligibility.
- If a child is adopted, the funds are returned to Social Security. Later they can be credited to the beneficiary. In order for the adoptive parents to receive the funds, they must apply to be payees. Adoption subsidy and income is factored in, which might result in the termination of benefits.
- If the child is placed with a relative/non-relative, they must also apply to become payees. Funds are returned to Social Security and may be credited later.

# CLIENT TRUST FUNDS

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# General Information



- Master Trust Accounts are designated to hold and administer money and property of children placed in licensed foster care.
- Some sources of income and assets are:
- Social Security Administration:
  - SSI – Supplemental Security Income also known as disability benefits
  - SSA – Social Security Administration Title II
- Veterans Administration
- Personal injury settlements
- Gifts and awards of value

# General Information



- These monies are to be used solely for the benefit of the child: clothing, personal needs, recreation, transportation, therapeutic equipment, special medical expenses (glasses), comfort items, hobby expenses, etc.
- They cannot be used for expenses otherwise covered by another funding source (i.e., medical expenses covered by the Medicaid program).

# Withdrawal Request Process

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- Whenever a client's need is to be met, the case manager, agency or foster parent(s) may acquire the items or services for the child. Then the FCMA submits a request for reimbursement to Citrus FCN.

# Financial limitations

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- SSI alone or SSI/SSA combined trust fund accounts cannot exceed a limit of \$2,000.00.

If the client's assets surpass the limit established, benefits are suspended, and Medicaid coverage is closed.

- SSA trust funds do not have regulated assets limits. This is an entitlement.

# Dedicated accounts

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- Established to hold a lump sum of retroactive SSI benefits, generally covers more than 6 months of payments. These funds do not count towards the client's resource limit.
- They can only be used for expenses related to the child's disability and may not cover monthly maintenance needs.



# Changes in the child's placement

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- Disability benefits (SSI) are affected when a child's placement falls in any of the following categories for more than 30 *consecutive* days:
  - Detention: suspension of the payment.
  - Hospitals or Medicaid funded facilities: benefit reduced to \$30.00 monthly.
  - Runaway: suspension of the payment.

# Aging out clients

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- There are three ways to disburse the conserved funds to an aging out client:
  - Release the savings to the beneficiary: CLS must obtain a court order and a withdrawal request signed by the client must be submitted to FCN before the 18th birthday.
  - Identify the client needs are and make the necessary purchases before s/he turns 18.

# Aging out clients (cont'd)



- If the aging out client is incapacitated or incompetent to handle his or her own financial affairs, or leaves care without withdrawing the balance, funds will be returned to the Social Security Administration. These funds will be later credited to the beneficiary.
- The young adult must contact the local Social Security office and apply to become his/her payee once turning 18. Social Security will evaluate the beneficiary's condition to determine if s/he remains eligible.

# Adopted children

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- When a child is adopted, the balance in the Client Trust Fund account will be returned to the Social Security Administration. These funds will be later credited to the beneficiary.
- The adoptive parents must apply to become the new representative payees.
- Adoption subsidy and the parent(s) income and assets will be counted towards the budget calculation. This may cause the termination of the benefits.

# Relative/Non-relative caregiver

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- When a minor is released to the custody of relatives/non-relatives, their balance in the Trust Fund account will be returned to the Social Security Administration. These funds will be later credited to the beneficiary.
- The caregiver will need to apply to become the new payee for the child.

# Important numbers

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- Social Security toll-free number:  
**800-772-1213**

<http://www.socialsecurity.gov>

**Ana Janssens**

Client Trust Specialist

305-455-6247

[ajanssens@citrusfcn.com](mailto:ajanssens@citrusfcn.com)