

# INvision

Indiana Division of Disability &  
Rehabilitative Services Newsletter

## A message from the DDRS director

*Financial planning empowers individuals with disabilities*



Financial planning is of utmost importance for individuals with disabilities. Whether the disability is physical, intellectual or sensory, financial planning plays a crucial role in ensuring a secure and fulfilling life. The presence of a disability should not lead us to focus on living within the parameters of public funding; rather, it should cause us to explore and develop a path to financial freedom and independence. By effectively managing finances, people with disabilities can enhance their independence, improve their quality of life and seize opportunities to live their vision of a good life.

Key to achieving these goals is the ability of people with disabilities to become financially stable—generally only possible through employment, high quality and affordable health care and ready access to financial information and services. It is essential to explore various income options. This may include finding suitable employment that aligns with strengths and interests, government benefits and disability insurance.

In addition to income, financial planning should address housing/home ownership, education/college costs, medical expenses and health care needs. Furthermore, financial planning should also focus on building emergency savings and planning for the future. Unexpected situations can arise. By setting aside funds for emergencies, individuals with disabilities can have peace of mind and be better prepared to handle unforeseen circumstances. Additionally, planning for the future should include saving for retirement.

Overall, financial planning empowers individuals with disabilities to take control of their financial lives and achieve their goals. It provides a roadmap for financial stability, independence and a brighter future. It's never too early or too late to start dreaming and planning.

Kelly Mitchell

SEPTEMBER 2023  
ISSUE 4, VOLUME 6

### STORIES IN THIS NEWSLETTER

- **Bureau bits:** Updates from your First Steps, Bureau of Developmental Disabilities and Vocational Rehabilitation teams.
- **News you can use:** Innovation Pilot Project grant initiative will provide opportunities to explore new methods to support and address areas of outstanding need among Hoosiers receiving services.
- **Making the LifeCourse work for you:** Planning for your financial future can be a daunting task. Within the LifeCourse Framework is the concept of the Three Buckets of Support. However, sometimes families need more supports.
- **Featured story:** Meet the Carter Family. The Carters, who have a daughter with Down Syndrome, recommend reaching out to a financial planner who has experience working with families with special needs.
- **Events you don't want to miss:** The quarterly Building Bridges events create direct avenues for individuals and families to share their feedback.

## Bureau of Disabilities Services

Planning for your own or your loved one's future can be a complex challenge. When to start? Who to include in the process? What resources will help? If you're feeling bogged down by the thought of even starting to plan financially for the future, you are not alone. It is reported that four out of five families have not started planning financially—that's 80%!

So where can we start? Identifying what you or your loved one wants from the future is a great first step. Utilizing the LifeCourse Framework tools will jump-start that conversation and help to pinpoint what needs to happen between childhood, adulthood and beyond. Some of those events could be attending post-secondary education, living independently, maintaining employment or even taking vacations, going to sporting events and regularly seeing live music—most things that include some sort of cost. So what can we do today to make sure we can make these things happen?

For individuals receiving waiver services under the Family Supports Waiver, there are about \$19,000 of funds yearly to put towards someone's best life. Some of these funds can be utilized to continue work with a job coach to ensure employment is maintained. Staffing can be obtained through use of waiver dollars as well to support a waiver recipient in maintaining their living space and learning domestic skills to work towards a goal of independent living. There are even services available to allow someone accompany waiver recipients to their favorite

events—whether that be an art fair, a Pacers game or a brew fest! Planning out your own or your loved one's waiver dollars is a great step in ensuring that all funds are maximized.

Beyond waiver dollars, BDS waiver recipients are also welcome to apply for an Access Pass that allows them lower entry fees to local museums. Identifying and utilizing this public benefit can help families to save money to allow for increased financial stability while ensure our folks are still provided with opportunities to explore their city. BDS waiver recipients interested in obtaining an Access Pass should reach out to their local Department of Family Resources office to obtain the proper documentation.

Individuals utilizing BDS services are Indiana Medicaid recipients and therefore are required to stay within special income limits. It is important to keep these specifics in mind when saving money for the long-term. Across Indiana, there are a number of resources to kick-start that financial planning process. Whether you're starting to look at trusts, an ABL account, public benefits, earned wages or gifts/family resources, you'll want to make sure you're familiar with the rules associated with each. The [Arc has excellent information](#) pertaining to all of these and even has resources related to getting connected with a special needs financial planner. Educating yourself or working with a financial planner early in the process can ensure you or your loved one is able to live their best life without worry.

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## Vocational Rehabilitation

If you or your child receives Social Security disability benefits and are considering employment—whether returning to work or finding your first job—you may be wondering how that income will affect your SSI/SSDI benefits. For example:

- ▶ Will you lose your benefit?
- ▶ Will your monthly benefit amount change?
- ▶ Will you lose other benefits, such as food stamps, Medicaid or Medicare?

Luckily, there is a resource available to help make the right choice for you. The Benefits Information Network, funded by Indiana Vocational Rehabilitation and administered through the Center on Community Living and Careers, improves the ability of people with disabilities to use and access federal and state work incentives by providing an informed, efficient network of Indiana benefits information liaisons and organizations that provide disability support services. A BIN review will explain how working will affect your federal and state benefits, including:

- ▶ SSI/SSDI
- ▶ Supplemental Nutrition Assistance Program/food stamps
- ▶ Medicaid and Medicare
- ▶ Local benefits, such as housing assistance

Through a BIN review, you may also learn about additional programs for which your BIN liaison can refer you and help with assistance

applying. Your BIN liaison will explain how Social Security Work Incentives can enable you to ease the transition to work without immediately losing your benefits. They will also explain the importance of reporting your wages to Social Security to help avoid benefit overpayments. Your BIN liaison will provide face-to-face support and help you complete a strategic plan for employment.

If you are currently working with Vocational Rehabilitation on your employment goals, talk to your counselor about a BIN review. Vocational Rehabilitation helps eligible individuals with disabilities to achieve their employment goals and can refer you for a BIN review at no cost to you. Participation in Vocational Rehabilitation is voluntary and no cost to the participant. Some other things that Vocational Rehabilitation may be able to do for you:

- ▶ Help explore your employment interests and skills
- ▶ Find, maintain or advance in employment
- ▶ Help with your educational or training needs
- ▶ Provide assistive technology to help meet educational and/or employment goals
- ▶ Provide support and advocacy when on the job

If you or your student have a disability and would like to return to work, find your first job or advance in your current employment and are not currently working with a Vocational Rehabilitation counselor, contact your [local Vocational Rehabilitation office](#) or [submit an online referral](#) to get the process started.

## BUREAU BITS

### First Steps

Receiving a diagnosis of a child's physical, emotional, cognitive or social challenges is stressful and sometimes overwhelming. It's difficult to think about where to start, let alone planning for the future. However, it is important to think about financial planning as soon as you are able.

One of the resources that could benefit your family is to utilize Charting the LifeCourse to explore various tools that can help you create a dedicated plan that is unique to your family. Specifically, the LifeDomain tool by LifeCourse Nexus can help you begin the process creating your plan. This plan can grow and change with your family. You can find this tool and others at the [LifeCourse Nexus website](#).



In addition to creating a dedicated family plan, you can also take

advantage of the tax-advantaged ABLÉ account. In 2014, Congress created the Achieving the Better Life Experience Act to allow families with individuals whose disability began before age 26 a tax-advantaged way to save money without affecting their government benefits.

Another option for planning for your family's future is to consider setting up a trust. A trust is a way to hold assets for your loved one. Trusts can be used for a wide range of things including education, living expenses, medical needs and more. Reach out to a trusted financial planner for help creating a trust.

Finally, find the support you need. Your inner circle of family and friends, interventionists, medical professionals and your local school district are there to help support you and your family on your journey.

## NEWS YOU CAN USE

### Innovation Pilot Projects

*BDS strives to empower individuals to pursue their dreams*

The Bureau of Disabilities Services is intently focused on systems transformation to ensure that individuals with disabilities are supported to live their lives as they determine. Each definition of a person's good life will be different, but BDS strives to provide services and supports that empower individuals to pursue their dreams.

In the summer of 2022, the Division of Disability and Rehabilitative Services announced the Innovation Pilot Project grant initiative to provide opportunities for home and community-based services waiver providers, non-provider community entities, self-advocates and families to explore new means and methods to support and address areas of outstanding need among Hoosiers receiving services from BDS. These projects were made possible due to the American Rescue Plan Act funds Indiana received and are specifically targeted at improving services and supports for individuals with disabilities and their families.

Pilot projects offer an opportunity to:

- ▶ **Demonstrate new service models that could be expanded and adopted more broadly;**
- ▶ **Build private/public partnerships to expand opportunity for employment and community engagement among those receiving BDS services;**
- ▶ **Investigate unique ways of meeting expressed needs of individuals seeking or receiving services from BDS; and**
- ▶ **Generally, explore ways of improving the lives of Hoosiers with intellectual and developmental disabilities.**

Approved projects fall into these general categories: supporting those that support, support through technology, community partnership/community change, information/skills for individuals and exploring current models of services and payment.

BDS has created a specific webpage dedicated to the IPP projects. Please visit [BDS](#)



[Innovation Pilot Projects](#) for more information including a one page overview of each project and webinars featuring more information from each entity.

We look forward to seeing the positive impacts these pilots will have in the lives of Hoosiers with disabilities, their families and those who support them. We appreciate and value their interest in empowering individuals to live, love, learn, work, play and pursue their dreams. If you have questions, please contact Jessica Harlan-York, COO with DDRS, at [jessica.harlan@fssa.in.gov](mailto:jessica.harlan@fssa.in.gov).

# Making the LifeCourse work for you

## Planning for your financial future

Planning for your financial future can be a daunting task. Where would you even begin? How do you know what options are available? Within the LifeCourse Framework is the concept of the Three Buckets of Support. These are three separate categories for strategizing. So often, supports focus on goods and services. However, we recognize that sometimes families need more supports.

Sometimes information is what is really needed or perhaps a chance to connect with other families that have experienced similar situations. The Three Buckets of Support include “Discovery and Navigation,” “Connecting and Networking” and “Goods and Services.”



The Discovery and Navigation Bucket includes making sure you have the information necessary to navigate the steps to financial planning. This discovery and navigation portion of planning includes the process of finding information and the training needed, as well as learning more about financial planning as a whole. This is the stage of planning that revolves around researching information available as it pertains to financial planning. Finding the information necessary for financial planning, employment and what is available is

the first step in the process. The integrated support star is a great example of another LifeCourse Tool you can utilize to find out where support is needed with financial planning.

The Connecting and Networking Bucket involves making connections with peers and other resources to help plan. The first bucket would have led you to finding a number of organizations to contact regarding financial planning. This next bucket involves connecting with supports or speaking with others that have experienced something similar as well as researching individual companies or planning techniques available. Who can you speak with that has been in similar situations? Are there organizations or peer groups that can help provide further insight? What specific eligibility criteria would need to be met? Speaking with advocacy groups is a power area of financial planning as they will help lead you to other possibilities you may not have thought of yet.

The bucket for Goods and Services is where people tend to spend most

of their time. This bucket includes the tangible items from organizations such as trusts, ABLE accounts, etc. This is where you start putting the information gathered in the first two buckets to use. What are your day-to-day needs and how are these organizations able to help? What types of accounts do you need? What organization is helping put these plans into place?

Because there is such a wealth of information, the thought of financial planning could be daunting. Looking at financial planning in terms of the Three Buckets of Support helps to organize the thoughts and processes for finding the information and applying what you learn so you can be knowledgeable before starting to work with an organization. Breaking down the steps helps to make sense of the information as well as more effectively plan for the future.



**Daily Life and Employment:** What a person does as part of everyday life – school, employment, volunteering, communication, routines and life skills.



**Community Living:** Where and how someone lives—housing and living options, community access, transportation, home adaptation and modification.



**Safety and Security:** Staying safe and secure—finances, emergencies, well-being, decision making supports, legal rights and issues.



**Healthy Living:** Managing and accessing health care and staying well—medical, mental health, behavior, developmental, wellness and nutrition.

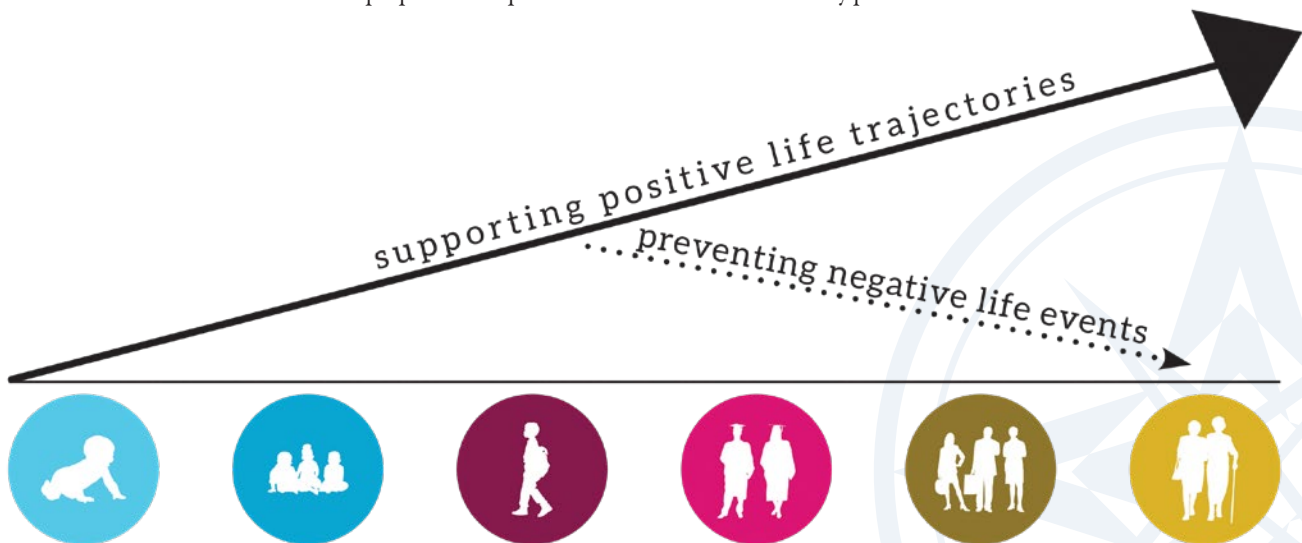


**Social and Spirituality:** Building friendships and relationships, leisure activities, personal networks and faith community.



**Advocacy and Engagement:** Building valued roles, making choices, setting goals, assuming responsibility and driving how one’s own life is lived.

For more information on the LifeCourse framework and principles, [visit: www.lifecoursetools.com](http://www.lifecoursetools.com).



FEATURED STORY

# Meet the Carter Family

*We recommend starting financial planning early*

My husband Randy and I have a daughter, Macy, who is our youngest child. Macy was born with Down Syndrome. Fortunately, Macy has always had good health. However, as parents of a special needs child, we understood that situations can change quickly and that we needed to prepare for Macy's future.

As Macy began to grow up, we sought out assistance for her routine medical expenses, food, clothing and monthly bills. Macy has always loved music, so we wanted to be sure she had access to Music Therapy. We knew we wouldn't be able to afford the weekly sessions without some form of assistance. Macy is currently employed for 16 hours per week as a custodian. In order to help support and maintain her ability to remain employed and to help provide opportunities for growth in her employment, we wanted to be sure she had the opportunity to work with a job coach. These are some of the reasons we sought out financial supports.

After exploring our options, we reached out to a special need's financial planner, Gordon Holmes, Jr. We didn't really know what type

of resources were out there and so we sought out expert advice. Gordon was so helpful. He guided us on how to apply for Supplemental Security Income. He also does estate planning, which we took advantage of. Gordon is also a parent of a child who has special needs, so he really does care and wants to help other families.

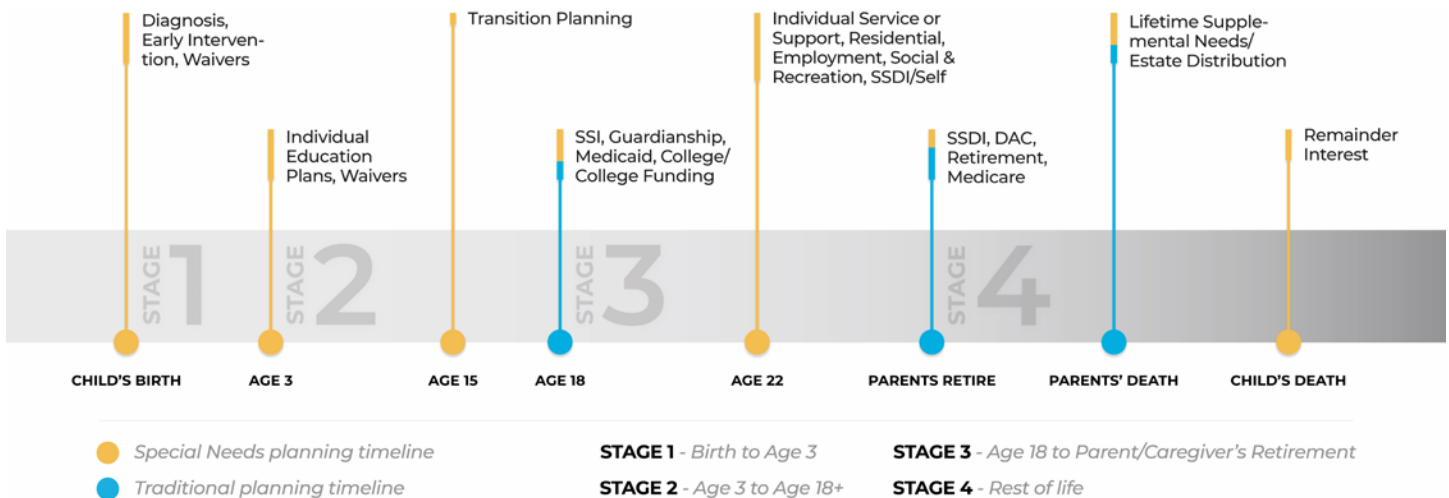
The SSI funds that Macy receives each month helps to pay monthly bills, food and clothing expenses. Macy is also a recipient of the Family Supports Waiver through the Bureau of Disabilities Services. The funds from that waiver pay for her music therapy, job coach and case manager. Macy gets to have music therapy each week thanks to the Family Supports Waiver! Macy's job coach comes to her job site once a week to help her better understand her responsibilities and do her job efficiently.

From our own personal experience, we highly recommend starting planning early and reaching out to a financial planner that has experience working with families with special needs. Our financial planner helped to eliminate the roadblocks that others have encountered when trying to plan for their family's best life.



## Special needs planning timeline

*As compared to a typical planning timeline*



SOURCE: MassMutual, 2022, Special Abilities Network, <https://specialabilitiesnetwork.com/>



## Division of Disability and Rehabilitative Services

Indiana Family and Social Services Administration  
Division of Disability and Rehabilitative Services  
402 W. Washington St., W453/MS 26  
Indianapolis, IN 46204

You can sign up to receive this newsletter by [clicking here](#).

For updated meeting information, as well as agendas and past meeting minutes, visit the [DDRS Commissions & Councils page](#).

The Division of Disability and Rehabilitative Services is a program of the Indiana Family & Social Services Administration. If you have questions about DDRS programs and services, [visit us online](#).

Did you know that families can sign up to receive text messages and email updates from First Steps? Families will learn more about policy issues, how to become an effective advocate, how to be involved in your local planning and coordinating council, how to connect to events and groups, how to tell your family story and more. Go to [this site to sign up!](#)

## EVENTS YOU DON'T WANT TO MISS

Following are the current commission, council and public meetings that you may be interested in learning more about and/or attending in the future. To find the most current information, including next meeting dates and locations, [please click here](#).



## Building Bridges

These meetings are an opportunity for families and self-advocates to meet and speak with the Bureau of Disabilities Services state staff. These sessions are an important part of the Bureau's efforts to create direct avenues for individuals and families to share their feedback. These meetings are solely for families and individuals with disabilities to provide a forum for constructive and valuable conversations on successes or concerns, as well as suggestions or input regarding BDS programs and services. For more information on upcoming meetings, please visit the [DDRS Announcements web page](#).

## INSILC public meeting

The Indiana Statewide Independent Living Council provides oversight of the Indiana State Plan for Independent Living and assists the Centers for Independent Living with the plan's implementation and coordination of services. For more information, visit [the Statewide Independent Living Council webpage](#).

## DDRS Advisory Council

The DDRS Advisory Council was established to assist the Division of Disability and Rehabilitative Services in ensuring that individuals with disabilities are as independent and self-sufficient as possible. The council meets at least six times a year and the meetings are open to the public. For more information, visit the [DDRS Commissions & Councils webpage](#).

## ICC meetings

The Interagency Coordinating Council for Infants and Toddlers with Disabilities is the state's federally mandated early intervention council. The council is charged with advising and assisting DDRS in its responsibility to develop an early intervention system of the highest quality, balancing family-centered services with fiscal responsibility. The council is comprised of parents, state agency groups, early intervention service providers, legislators and others. The meetings are open to the public.

Members of the public are encouraged to attend. A link will be made public prior to each meeting. Should a member of the public need access to the meeting link, special accommodations or interpretative services, please contact Janet Ballard at [Jaeball@indiana.edu](mailto:Jaeball@indiana.edu) at least two weeks prior to the scheduled meeting. The 2023 meeting dates are as follows:

- Sept. 13, 2023, 10 a.m. ET
- Nov. 8, 2023, 10 a.m. ET

## Commission on Rehabilitation Services

The Commission on Rehabilitation Services works with the Bureau of Rehabilitation Services' Vocational Rehabilitation Services on matters such as the effectiveness and customer satisfaction with the services provided to individuals participating in the VR program. The commission is also involved in matters affecting VR policies and procedures, goals and priorities, and the state plan. For more information, please visit the [DDRS Commissions & Councils webpage](#). Check the [2023 Indiana Commission on Rehabilitation Services meeting schedule](#) to find the upcoming meetings.