Wisconsin Pooled and Community Trusts, Inc. is a Wisconsin-based nonprofit organization founded in 2003. **WisPACT** creates and manages pooled and community Special Needs Trusts for people with disabilities. **WisPACT** manages more than 2000 Special Needs Trusts for people throughout the state of Wisconsin.

Our mission is to improve the lives of people with disabilities by giving them more opportunities and choices to enhance their independence and increase the quality of their lives.

Through the management of Special Needs Trusts, **WisPACT** insures that people with disabilities will have the resources to help them live a higher quality of life without losing the public benefits they need for basic living.

The **WisPACT** team comes from a diverse background consisting of beneficiary specialists who manage trust distributions, attorneys, and others who have worked in the nonprofit and human services industries. Our Board of Directors represents aging and disability groups and is made up of attorneys, community volunteers and professionals.

**WisPACT** is not a registered investment advisor, registered stock broker or broker-dealer, and does not offer investment advisory services, programs or products. Any investment questions should be directed to qualified licensed professionals financial advisors.

**WisPACT** pooled and community trust account fund allocations and investments are made by Associated Trust Company, N.A. **WisPACT** is not affiliated with Associated Trust Company, N.A.
### What is a Special Needs Trust?

There are limitations on the amount of assets a person with disabilities can have and qualify for means-tested public benefits (i.e. Medicaid or SSI).

With a traditional trust, assets are counted as resources and may prevent the person with disability from qualifying for means-tested public benefits. However, under the Medicaid law, there is a statute that allows the creation of a Special Needs Trust (SNT).

Assets in a SNT are not counted as resources under the rules that apply to Medicaid and the assets in a SNT will not affect the beneficiary’s ability to receive public benefits.

### How does a Special Needs Trust work?

By putting assets into a Special Needs Trust, the person with disability can receive public benefits and conserve his/her assets.

The trust can then be used to pay for certain goods and services (i.e. cable, private room fee) which can improve the quality of the beneficiary’s life.

When the beneficiary needs something not covered by public benefits, a request for payment is sent to WisPACT. WisPACT reviews the request to ensure the payment will not interfere with the beneficiary’s ability to retain public benefits. The request is then sent to the Trustee who issues payment to the service provider.

### Why set up a Special Needs Trust?

To qualify for public benefits, a person with a disability with assets of more than $2,000 has limited choices including: immediately spend down all extra money or put the money in a Special Needs Trust.

By placing the assets in a Special Needs Trust, the assets are exempt from being counted for determining eligibility for means-tested public benefits.

A Special Needs Trust can provide for the supplemental needs of people with disabilities without endangering their eligibility for means-tested public benefits or placement on waiting lists.