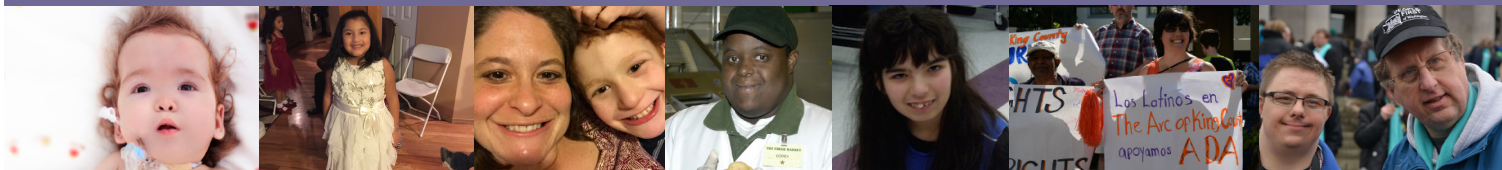




Informing Families ...Today and Tomorrow

A project of the Washington State DD Council



Person-Centered Perspectives

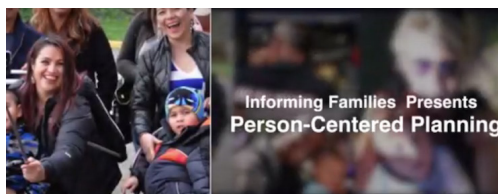
Planning, Saving, and Having a Say

This issue's theme, Planning, Saving, and Having a Say, is a reflection of how far we've come from the days of viewing individuals as "slots" or "beds" in a service system.

It hurts to even write that, but it's true. It used to be that there were two life trajectories: one that angled up from birth to the end of life, dotted with milestones and achievements like school, career, relationships, retirement; and one that was flat, no growth or expectations, poverty and government services.

It should not take you long to guess which trajectory was for people with disabilities.

A movement away from systems-



centered thinking (the "slots" and "beds") to one that's person-centered has changed the conversation. Today, we are shifting toward one upward trajectory for all, marked with the same expectations and plans for growth, learning and connection that is everyone's right.

This issue shares opportunities for people to plan their own lives, to be supported in having a say in the decisions that affect them, and to pursue greater financial freedom.

We've also created a series of videos on person-centered planning, including demonstrations by Betsy and her daughter Leah who show how they use person centered planning for goals of all types and sizes. Learn more here: informingfamilies.org/pcp.

If you have ideas for topics you would like to learn more about in future issues or videos, I would love to hear from you: ed.holen@ddc.wa.gov.

Sincerely,

Ed Holen, Director
Washington State
Developmental
Disabilities Council



Good News for 2017-18 High School Transition Graduates

The budget for the Developmental Disabilities Administration (DDA) includes new employment funding for high school transition graduates who:

- Were born between September 1, 1995 and August 31, 1997;
- Want employment support;
- Agree to accept Home and Community Based Waiver Services; and,
- Are currently financially and functionally eligible for Community First Choice (CFC).

Anyone who meets these criteria (and who requests the service) will be placed on the HCBS Basic Plus waiver and begin receiving long-term employment services.*

Supported Employment services are tailored to your individual needs, interests and abilities to promote your career development. Support services include: discovery (identifying interests, strengths, needs), assessment, job preparation, job placement & coaching, and job retention.

*Note: Employment services from DDA are not available until after the individual turns 21 and has graduated from high school.



To request employment services, contact your DDA case manager or use DDA's online Service & Information Request form: dshs.wa.gov/dda/service-and-information-request.

ABLE to SAVE and INVEST

No one wants to live below the poverty level, but for people with disabilities who need government services, it's a requirement for receiving Supplemental Security Income (SSI), which is the gateway to Medicaid health care (Apple Health) and other services that most people with I/DD need to live and work.

SSI sets a resource limit of \$2,000, preventing the possibility of saving or investing money beyond that amount. It's a poverty trap of sorts, forcing people to remain poor in order to keep services that they need to live, work and pursue an education.

With the launch of ABLE (Achieving a Better Life Experience) expected this fall, Washington State now has two opportunities for greater financial freedom and a better quality of life without risking eligibility for SSI and other government programs: ABLE and the DD Endowment Trust Fund (ETF).

ABLE and ETF have several different features, but enrolling in one does not prohibit enrolling in another for those who qualify for both. Below are some of the highlights of each. Be sure to contact ABLE and ETF for specific answers to your questions (see right).

LEARN MORE

ABLE

washingtonstateable.com

ETF

ddetf.wa.gov

WHAT IS IT?

ABLE: A form of 529 Account Tax Favored Qualified ABLE program in IRS code created by Congress.

ETF: A public-private special needs trust established by our state legislature. ETF offers two types of trusts: Trust 1, which is set up by a third party, (such as family) and/or Trust 2, which is set up by the individual.

WHO IS IT FOR?

ABLE: A person eligible for SSI or the Social Security Disability, Retirement & Survivor's program; OR, who submit certification that meets the criteria for a disability certification; lives in Washington State and whose disability occurred before age 26.

ETF: A person with a developmental disability, under age 65, who has been determined eligible for state DDA services. The condition happened at or before age 18. Resident of Washington State at the time of enrollment.

CONTRIBUTION LIMITS?

ABLE: \$14,000 per year, up to



\$100,000 (above that, SSI benefits will be suspended).

ETF: No contribution limits.

SPENDING LIMITS?

ABLE: Funds can be used for any qualified disability-related expenses. Funds are withdrawn by the individual whenever they choose.

ETF: Funds can be used for anything (other than room and board for those on SSI). Funds are dispersed by the Trustee.

WHAT DOES IT COST?

ABLE: \$35 per year, plus an annual investment fee of 0.30-0.38 percent depending on the investment portfolio.

ETF: \$600 enrollment fee (a payment

plan option of \$25 per month is also offered); minimum annual management fee \$75.00; \$75 tax prep fee. Fees are offset by a state match.

IS IT TAXABLE?

ABLE: ABLE accounts are tax-free. However, there is a 10% federal tax penalty for distributions not used for qualified disability expenses.

ETF: Earnings from investments are taxed when spent, if the person has taxable income.

WHAT ARE THE PROS?

ABLE: Broader eligibility criteria, making it available to more people. Flexibility for account holders to manage and spend their funds. Low annual fees. Tax-free.

ETF: Trust fund management provides protection and oversight for individuals who are unable to manage finances on their own and may be vulnerable to financial exploitation. State matching dollars offset enrollment and other fees. No penalties or risk of unqualified use of funds. Historically sound investments and returns.

Planning Across the

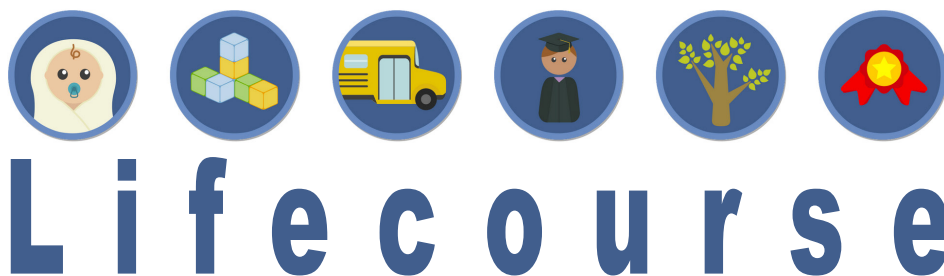
My Life Plan, a free online planning tool that uses a person-centered approach to plan for every stage of life, received a fresh new look and extra options with a recent update released this past summer.

Based on age-specific questions designed with input from families and professionals, My Life Plan helps individuals and families consider visioning and planning in 7 life domains:

- Home Living
- Community Living
- Lifelong Learning
- Education, Employment & Retirement
- Health & Safety
- Social Activities
- Protection & Advocacy

Created by the Washington State DD Council and The Arc Washington State, My Life Plan helps individuals and families:

- document interests, strengths, abilities, activities and current supports; and,



Lifecourse

- create goals, and strategies to meet those goals, in every area of life.

and envisioning life every step of the way.

Flexible. Secure. Free.

Use My Life Plan for any kind of planning needs—from documenting specific goals and supports for today to laying the groundwork for long-term, whole life planning for tomorrow.

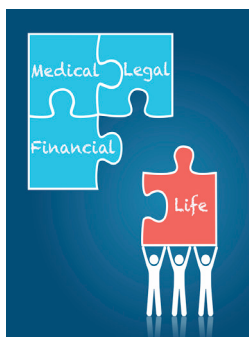
Plans are stored online, easily accessible and secured by user-created accounts and passwords. No identifying information is collected or shared by site administrators.

Use as often as you like. My Life Plan is completely free.



START HERE: mylifeplan.guide

INCLUDE ME in Planning



Whether it's planning for a day, a year, or a lifetime, include the individual to the best of their age and ability with supported decision-making at home, school, and in the community.

Supported decision-making reflects a growing movement that recognizes the need to help individuals understand information and make decisions that affect important areas of their life, such as legal, financial, medical, housing, education, and relationships. It's a self-determined approach to helping people understand their

choices and have their voice be heard and respected.

Supported decision-making includes informal advice and guidance from family and others who have a trusted relationship with the individual, as well as alternatives to guardianship that do not remove an individual's right to vote, marry, and make important life decisions, such as: representative payee, power(s) of attorney, special needs trust, informed consent.

Start early, both at home and in school. Include decision-making in IEPs as part of educational goals and provide lots of opportunities at home for your child to discover and empower their decision-making abilities.

SUPPORTED DECISION-MAKING CAN HELP PEOPLE...

- ▶ Understand information, issues, and choices.
- ▶ Focus attention in decision-making.
- ▶ Weigh options.
- ▶ Ensure that decisions are based on their own preferences.
- ▶ Interpret and/or communicate decisions to other parties.

Learn More
informingfamilies.org/sdm

Mailing Label

Fall Health Tips

With the fall season right around the corner, swimsuits will be replaced with sweaters, hats, and gloves; pumpkin spiced lattes and hot cider will begin their start as the most popular drinks of the season; and leaves will start to collect on the ground with their new orange-hue, crunching underfoot as passersby enjoy the cooler weather. However, with the fall season also comes the beginning of the flu season and other situations to watch out for.

To get the most out of the upcoming fall, it is important to keep in mind some tips to stay safe and healthy:

- ☀ Take advantage of the cooler weather by going out and staying active.
- ☀ Wash your hands often with warm water and soap.
- ☀ Prevent the flu by getting a flu shot.
- ☀ Cover your nose and mouth with a tissue when sneezing or coughing to prevent spreading germs.
- ☀ Stay home when sick.

You should also prepare your home for the fall:

- ☀ Check and/or replace carbon monoxide batteries and smoke alarms.
- ☀ Ensure roofs and gutters are cleaned and inspected if needed.
- ☀ Check your heating system.
- ☀ Check your fireplace and have a wood supply ready.
- ☀ Check your emergency supplies and update if needed.



LEARN MORE

For additional tips on staying healthy, check out the Developmental Disabilities Administration's Care Provider Bulletins at: dshs.wa.gov/dda/publications