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What is PLAN?

Founded in 1985 by families with members who had mental illnesses, PLAN acts as an extension of the family to support families' efforts to provide their loved ones with critical services not provided by the public benefit programs.

How can PLAN Help You?

PLAN can provide case management and budgeting and escrow account management services to help clients negotiate the public benefits system and to help them manage day-to-day affairs. PLAN serves as trustee for special needs trusts so that families who wish to leave resources for the support of their loved one with a disability, or individuals with disabilities who come into money or resources, can shelter those resources in a way that helps preserve eligibility for public benefits.

What services does PLAN provide?

Although PLAN's services are integrated to comprehensively address the needs of the person with a disability, services can be thought of in three categories, each of which is further discussed below:

1. Case Management Services
2. Budgeting / Escrow Account Management Services
3. Trust Services (1) for families who wish to leave resources for a family member who has a disability without making that family member ineligible for public benefits, or (2) for individuals with disabilities who come into resources and who need to shelter those resources in order to maintain eligibility for public benefits.

1. Case Management

Case Management Program-Features

Case Management services are available to supplement the family's efforts to provide support to their loved one with a disability.

- Partnership with family supplementing and extending the care by family members.
- Examples of Case Management services available include:
 - Counseling
 - Assistance applying for public benefits
 - Budgeting / Bill Payment / Escrow account management
 - Assistance applying for housing and vocational rehabilitation programs
 - Coordinating medical care

PLAN's Unique Case Management Qualifications

- PLAN has been providing case management services for individuals with disabilities (especially mental illness) for over 21 years
- All case managers are licensed, masters level social workers or licensed professional counselors
- PLAN clinical staff develop a Personal Plan of Care for each case management client to ensure that services are responsive to individual needs
- PLAN is available to provide escrow account and budget management services.

2. Budgeting / Escrow Account Management Services

Budgeting / Escrow Account Management - Features

PLAN is available to receive funds from SSI/SSDI, trusts, and families and to use those funds for the benefit of the individual with a disability.

- PLAN is available to serve as representative payee for Social Security (SSI/SSDI)
- Funds come directly to PLAN from SSI/SSDI, trust accounts, family donations
- Bills for client expenses can be sent directly to PLAN

PLAN's Unique Qualifications for Budgeting / Escrow Account Management

- Over 21 years of experience
- Budget developed by experienced case managers working in partnership with family and client.
- Monthly and annual reporting to family and/or client detailing income and expenditures
- Coordination between Case Management, Trust Management and Escrow Account Management

3. PLAN Trust Management Services

Third Party Trusts - Features

A third party discretionary trust is a vehicle which family members and friends can use to provide funds for the benefit of an individual with a disability, without jeopardizing the disabled individual's eligibility for means tested benefits such as SSI and Medical Assistance.

- No minimum corpus required to establish trust
- Trusts may be established during the donor's lifetime or through provisions in a will
- Trustee fees are currently 1.5% of the balance of the corpus
- Settlor's join existing Master Discretionary Trust by executing Joinder Agreement (Under some conditions PLAN will assume role of trustee for existing third party trusts)
- Settlor names a Trust Protector who has the authority to change the trustee
- Trust funds are professionally invested by Wealth Advisors Group / Raymond James
- Monthly reports of expenditures and investments provided to Settlor, and if appropriate, to their attorney

Self Settled Trusts - Features

A trust established under Section (d)(4)(A) provides a vehicle for individuals with disabilities who receive financial resources (e.g. large lump sum SSI payments, awards from tort actions, direct inheritance) to shelter those resources so as to avoid losing SSI / Medicaid eligibility.

- No minimum corpus required to establish trust
- Trustee fees are currently 1.5% of the balance of the corpus
- Trust funds professionally invested by Wealth Advisors Group / Raymond James
- Monthly reports of expenditures and investments provided to Settlor
- Monthly reports available to attorney establishing the Trust on request

PLAN's Unique Qualifications as Trustee

- Addresses concerns about the continuity of the Trustee as PLAN was established more than 21 years ago
- Trusts include provision for a family selected Trust Protected to preserve family involvement with the trust
- PLAN is experienced in working with individuals with disabilities, especially the mentally ill
 - Licensed masters level social workers / professional counselors support the Trust Office
- PLAN clinical staff develops a Personal Plan of Care for each Trust beneficiary to ensure that the trust is responsive to individual needs.