

Helpful Hints #1

Employment-related Supports

There are a number of benefits and incentives that have been developed by the federal government and the state of Iowa to encourage and support the employment of individuals with disabilities. Even though these strategies do not directly assist an individual with a disability to obtain a job, they can remove the fear that an individual with a disability will lose their benefits if he or she works. The established safety net of supports may allow an individual with a disability to successfully reduce their reliance on full benefits over time.

Individuals with Disabilities Should:

1. Apply for Iowa's Medicaid for Employed People with Disabilities (MEPD) if you are employed or self-employed. If your monthly income is \$1,300 or less, you will pay no premium for Medicaid coverage. If your gross monthly income is over \$1,300 a month, you will pay a small premium to maintain Medicaid health coverage.
2. Consider utilizing the Ticket to Work Program (if you receive SSI or SSDI) to obtain assistance from Vocational Rehabilitation or a provider agency to obtain a job and you can get back on benefits if employment efforts are unsuccessful.
3. Be aware that you can work and continue to receive SSI and Medicaid using Social Security Work Incentives [Section 1619(a) and (b) of the Social Security Act].
4. Consider using a Plan to Achieve Self-Sufficiency (PASS) if you receive SSI and would like to set aside income or resources for a specified period of time to pursue a work goal.
5. If you receive SSI, be aware that you could use Property Essential to Self-Support (PESS) to purchase tools, equipment or inventory for use in a trade or business.
6. If you receive SSDI benefits and want to work consider using a Trial Work Period and Extended Period of Eligibility to keep your SSDI benefits for a significant period of time. These incentives will allow you a sufficient period of time to transition off your benefits.
7. If you receive SSI or SSDI benefits and work, you may be eligible to deduct some work related expenses from your "countable earnings" to maintain your benefits. This is referred to as Impairment-Related Work Expenses (IWRE)
8. If you are blind and work, some of your earned income used to pay for some work expenses will not be counted for SSI eligibility and your payment amount. This is referred to as Work Expenses for the Blind (BWE)

Advocates/Families /Case Managers/ Providers Should:

1. Be aware that individuals with disabilities can work and maintain SSI or SSDI and Medicaid health coverage.
2. Directly assist an individual with a disability to find a job and / or utilize the services of Iowa Vocational Rehabilitation Services, the Ticket to Work program or the community Mental Health / Mental Retardation / Developmental Disabilities / Brain Injury system through a local Central Point of Coordination.
3. Support an individual with a disability to be aware of and apply for, as needed:
 - Medicaid for Employed People with Disabilities (MEPD)
 - Ticket to Work Program through the Social Security Administration
 - Section 1619 (a) and (b) work incentives to maintain SSI and Medicaid while an individual with a disability works.

- Plan to Achieve Self-Sufficiency (PASS) for SSI recipients
- Property Essential to Self-Support (PESS) for SSI recipients
- Impairment-Related Work Expenses (IWRE) for SSI and SSDI recipients
- Work Expenses for the Blind (BWE)

Resources

1. For information regarding MEPD, contact your local Department of Human Services office or ask your case manager or provider agency.
2. An individual with a disability can find out if they are eligible for the Ticket to Work program, and to find a local Employment Network by calling Maximus at 1-866-968-7842. A Disability Navigator (identify your regional DN by calling 563-380-0273 or going to www.iowaworkforcedevelopment.gov/access/navigators) or a Community Work Incentive Coordinator (email: iowawipa@iwd.iowa.gov or call 1-515-281-9045) can also be of assistance.
3. Additional information regarding Social Security Work Incentives (Section 1619 (a) and (b), PASS, PESS, IWRE and BWE can be obtained by contacting the Iowa Work Incentives and Planning and Assistance program (email: iowawipa@iwd.iowa.gov or call 1-515-281-9045) or contact your local Social Security office.
4. For more information on this subject as well as other asset development / self-sufficiency strategies, view other Helpful Hints, a Resource Directory and the full report- "Assessing Opportunities for Asset Development and Self-Sufficiency Strategies for Individuals with Disabilities: The Nation and Iowa: at the following website: www.healthcare.uiowa.edu/cdd/multiple/programs/employmentinitiatives.asp

Websites

1. Iowa Medicaid for Employed Persons with Disabilities- www.ime.state.ia.us/HCBS/MEPDIndex.html
2. Iowa Workforce Development Disability Navigators- www.iowaworkforcedevelopment.gov/access/navigators
3. Iowa Work Incentives Planning Assistance (Community Work Incentive Coordinators) www.iowawipa.org
4. Social Security Work Incentives Section 1619 (a) and (b) - www.ssa.gov/OP_Home/ssact/title16b/1619
PASS- www.socialsecurity.gov/disabilityresearch/wi/pass
PESS- www.workworld.org/wwwwebhelp/property_essential_to_self_support_ssi
Trial Work Period and Extended Period of Eligibility- www.ssa.gov/redbook/eng/ssdi
IWRE and BWE- www.socialsecurity.gov/disabilityresearch/wi/detailedinfo
5. Iowa Workforce Development- www.iowaworkforce.org
6. Iowa Vocational Rehabilitation Services- ivrs.iowa.gov
7. MH/MR/DD/BI system- www.dhs.iowa.gov.mhdd and click on CPC Administrators list.

Helpful Hints #2

Earned Income Tax Credit and Individual Development Accounts

Earned Income Tax Credit (EITC)- An Earned Income Tax Credit is a refundable federal income tax credit for low-income working individuals and families. When the EITC exceeds the amount of taxes owed, it results in a tax refund to those who claim and qualify for the credit. The EITC has no effect on SSI, Medicaid or food stamp benefits. Iowa also has a state EITC.

Individual Development Accounts (IDA)- Individual Income Accounts are matched savings accounts that enable low-income individuals and families to save and build assets. IDAs reward the monthly savings of the working poor who are building towards the purchase of an asset. An IDA is exempt from counting as an asset for purposes of remaining eligible for SSI or Medicaid

Individuals with Disabilities Should:

1. File a Federal tax return each year. Why? There is the potential to receive an EITC as a cash refund even if you don't owe taxes.
2. File an Iowa tax return each year. Why? There is the potential to receive a state cash refund even if you don't owe taxes.
3. Begin to save money each month even if you can only save a very small amount. Why? Individuals with disabilities need to have some money available for emergencies as well as to save for larger purchases.
4. Consider opening an IDA to double your savings if an IDA program is available in your area. The receipt of an EITC refund could be an opportunity to start an IDA.

5. If you feel you need help with filing your taxes, ask for help from your case manager, your family, an advocate or your provider (if you have one). Check with your local library to see if they have a free tax filing assistance program.

Advocates/Families/Case Managers/ Providers Should:

1. Encourage and support a person with a disability to file a Federal tax return to possibly receive an EITC as a cash refund.
2. Support their filing of an Iowa tax return to possibly receive the Iowa EITC as a cash refund.
3. Encourage individuals with disabilities to save money each month.
4. Support individuals with disabilities to participate with an IDA program if one is available in their area.

Resources

1. Federal and state tax forms are available at most public libraries and on-line at www.irs.gov and www.iowa.gov/tax/forms
2. Free tax filing assistance is available in many counties. The IRS and AARP have active programs to assist tax preparers. During the tax season you can find locations for tax assistance sites at the following websites: www.iowa.gov/government/ag/consumer/advisories/VITA and www.aarp.org/states/ia

3. For more information on this subject as well as other asset development strategies for individuals with disabilities, view Helpful Hints for other asset development strategies, a Resource Directory and the full report- "Assessing Opportunities for Asset Development and Self-Sufficiency Strategies for Individuals with Disabilities: The Nation and Iowa" at the following website: www.healthcare.uiowa.edu/cdd/multiple/programs/employmentinitiatives.asp

Helpful Hints #3

Self-Employment / Microenterprise Development

For some individuals with disabilities, self-employment may be the right employment option. Self-employment may offer the freedom of flexible hours with the opportunity to work out of the home and thus potentially minimize transportation challenges. However, self-employment is not realistic for many individuals with or without a disability. It is critical to marry an individual's interests with a realistic business plan in order to produce viable income.

A specific form of self-employment is a microenterprise. A microenterprise is a business of five or fewer employees. There is no one strategy for self-employment or the development of a microenterprise. It takes utilization of a number of asset development / self sufficiency strategies such as the Earned Income Tax Credit (EITC), Individual Development Account (IDA), Plan to Achieve Self-Sufficiency (PASS), Property Essential to Self-Support, Impairment-Related Work Expenses (IWRE), Work Expenses for the Blind (BWE), Medicaid for Employed Persons with Disabilities (MEPD), Section 1619(a)- receiving SSI while working, Section 1619(b)- receiving Medicaid while working or a Trial Work Period/Extended Period of Eligibility for SSDI recipients as well as employment services or supported employment services. A number of these strategies must be braided together to assist an individual with a disability to develop his/her own business.

Individuals with Disabilities Should:

1. Learn more about self-employment or a microenterprise. An excellent resource for information on self-employment is Start-Up USA. You can reach the website at: www.start-up-usa.biz
2. There are three primary sources for assistance with self-employment / microenterprise

development. Contact one or more of them for more information.

- Iowa Self-Employment- Iowa Vocational Rehabilitation Services- 1-515-281-4144 or visit the website: www.ivrs.iowa.gov/clients/selfemploymentoptions
- The Abilities Fund- 1-888-222-8943 or visit the website: www.abilitiesfund.org
- Iowans for Social and Economic Development- 1-515-283-0940
- Iowa Department of Economic Development- implementing a new grant program- 1-515-242-4731.

3. If needed, obtain the assistance of professionals who can walk you through the various social security work incentives and Medicaid for Employed Persons with Disabilities. Contact the Work Incentives and Planning Assistance program to be assigned a Community Work Incentive Coordinator (email: iowawipa@iwd.iowa.gov or call 1-515-281-9045) and/or contact Iowa Workforce Development to identify a Disability Navigator in your region: (www.iowaworkforcedevelopment.gov/access/navigators or call 1-563-380-0273)

Advocates/Families/Case Managers/ Providers Should:

1. Be aware that some individuals with disabilities could benefit from self-employment or the development of a microenterprise.
2. Become more informed regarding self-employment for individuals with disabilities. www.start-up-usa.biz
3. As needed, assist an individual with a disability to be connected with a Community Work

Incentive Coordinator and/ or Disability Navigator (see contact information above).

4. Contact the three microenterprise development programs in Iowa and the new grant program through the Iowa Department of Economic Development to become familiar with what services they have to offer. As needed, assist individuals with disabilities to be connected to the appropriate program (see contact information above)

Resources

1. Iowa Medicaid for Employed Persons with Disabilities- www.ime.state.ia.us/HCBS/MEPDIndex.html
2. Iowa Work Incentives Planning and Assistance- www.iowawipa.org
3. Social Security Work Incentives
Section 1619(a) and (b)- www.ssa.gov/OP_Home/ssact/title16b/1619
PASS- www.socialsecurity.gov/disabilityresearch.wi/pass
PESS- www.workworld.org/wwwwebhelp/property_essential_to_self_support_ssi
Trial Work Period and Extended Period of Eligibility- www.ssa.gov/redbook/eng/ssdi
IWRE and BWE- www.socialsecurity.gov/disabilityresearch.wi.detailedinfo
4. For more information on this subject as well as other asset development / self-sufficiency strategies, view other Helpful Hints, a Resource Directory and the full report- "Assessing Opportunities for Asset Development and Self-Sufficiency Strategies for Individuals with Disabilities: The Nation and Iowa" at the following website: www.healthcare.uiowa.edu/cdd/multiple/programs/employmentinitiatives.asp

Helpful Hints #4

Financial Education / Financial Literacy

Financial education programs improve an individual's understanding and skill to create a budget, manage income, utilize a checking and savings account and effectively use credit. Possession of some or all of these skills demonstrates financial literacy and is important for individuals with disabilities. When an individual with a disability is not able to benefit from financial education programs, their representative or broker can be involved on their behalf.

Iowa schools are now expected to address financial literacy as a part of a required core curriculum that will be implemented over the next six years. Thus, parents should monitor how their child will have these learning skills integrated into their Individual Education Plan. For adults with disabilities, seeking out a continuing education class at a community college or requesting a money management goal within their Individual Service Plan could be realistic alternatives to acquire some training.

Individuals with Disabilities Should:

1. Understand the importance of financial literacy and how the possession of these skills could give them more control over their lives.
2. Seek out opportunities to acquire skills related to creating a budget, managing earned and unearned income, utilizing a checking and saving account and effectively using credit.
3. If needed, request assistance from a family member, case manager or provider to identify a continuing education class teaching financial literacy.
4. Request that a money management goal be a part of their Individual Service Plan if they receive services from a community provider.

5. Identify a financial literacy curriculum that could best meet their needs and seek out a tutor or mentor to assist them to learn the material.
6. Consider participating with an Individual Development Account program (see Helpful Hints #2) to save money and learn literacy skills.

Advocates/Families/Case Managers/Providers Should:

1. Embrace the importance of financial literacy for individuals with disabilities and look for opportunities to support them to acquire these skills.
2. Monitor the development of Individual Education Plans for children with disabilities to ensure financial education is a core component of their curriculum.
3. Encourage the use of a money management goal as a part of Individual Service Plans.
4. If needed, assist an individual with a disability to identify a community college class and / or a financial literacy curriculum that best meets their needs.
5. Recruit a tutor or mentor to assist an individual with a disability to learn financial literacy skills.
6. Research the availability of an Individual Development Account program (see Helpful Hints #2) in your area and make individuals with disabilities aware of the potential benefits of this program.

Resources

1. Many financial literacy curricula are available through the internet. Some excellent sites include:
 - Money Smart- www.fdic.gov/consumers/consumer/moneysmart
 - High School Financial Planning Program- www.hsfpp.nefe.org
 - Practical Money Skills for Life- www.practicalmoneyskills.com
 - Financial Fitness for Life- www.fffl.ncee.net
2. Iowa's Community Colleges- www.iowaccess.org/educate/ccwp.cc/index
3. Local libraries and the American Association for Retired Persons can be good sources for tutors or mentors. www.aarp.org/states.ia or call 1-866-554-5378
4. Individual Development Accounts- see Helpful Hints #2.
5. For more information on this subject as well as other asset development / self-sufficiency strategies, view other Helpful Hints, a Resource Directory and the full report- "Assessing Opportunities for Asset Development and Self-Sufficiency Strategies for Individuals with Disabilities: The Nation and Iowa" at the following website: www.healthcare.uiowa.edu/cdd/multiple/programs/employmentinitiatives.asp

Helpful Hints #5

Home Ownership

Historically, home ownership has been out of the reach for the vast majority of individuals with disabilities. Even though it may not be financially feasible for many individuals, there are resources and incentives to make home ownership possible for some individuals with disabilities which would significantly increase their assets.

Individuals with Disabilities Should:

1. Be aware that a Section 8 Rent Voucher could possibly be used to purchase a home through your local Public Housing Authority.
2. Consider participation with the Family Self-Sufficiency Program if they are working and eligible for the program. This program would allow an individual to save money to advance an employment goal.
3. Utilize a Housing and Urban Development (HUD) Earned Income Disregard in certain types of housing so that your work income is not counted in calculating your rent.
4. Become involved in local planning regarding the utilization of Community Development Block Grant (CDBG) funding to advocate for accessible housing.
5. Investigate Medicaid Waiver programs in Iowa which fund staff support which can make it possible for many individuals with disabilities to live in community housing. An individual's SSI or SSDI benefit would pay for the rent, food and utilities.
6. Be aware that individuals who receive services under the Medicaid Waiver program can receive rent assistance from the Iowa Finance Authority until they become eligible for Section 8 rent assistance.
7. Research possible sources of funding and volunteer labor to construct accessible housing modifications.
8. Be comfortable to ask for assistance from advocates, a parent or family member, a case manager or a provider to learn about and apply for housing incentives and assistance programs.

Advocates/Families/Case Managers/Providers Should:

1. Become educated in regard to the Housing Choice Voucher, Family Self-Sufficiency Program, the HUD Earned Income Disregard, Medicaid Waiver Rent Subsidy, accessible housing resources and possible CDBG grant funding.
2. If needed, provide assistance and support to individuals with disabilities to apply for housing incentives and assistance programs.
3. Find venues to share information regarding housing incentives and assistance programs with individuals with disabilities and their families.
4. Get involved at the local level to influence the use of CDGB funds for accessible housing.

Resources

1. Public Housing Authorities- www.nhl.gov/offices/pih/pha/contacts/states/ia.cfm
2. Fact Sheet on Housing Vouchers- www.nhl.gov/offices/pih/programs/hcv/about/fact_sheet/cfm
3. Fact Sheet on Family Self-Sufficiency Program- www.wid.org/programs/access-to-assets/fact-sheets/family-self-sufficiency-program
4. Fact Sheet on Earned Income Disregard- www.mnworkincentives.com/sote/files/HUD%20EID%20Handout
5. Fact Sheet on CDBG- www.hud.gov/offices/cpd/communitydevelopment/programs
6. Information Packets on Medicaid Waivers- www.ime.state.ia.us/HCBS/help_ownhome
7. Information on HCBS Rent Subsidy- www.iowafinanceauthority.gov/en/for_renters/hcbs_rent_subsidy_program
8. Midwest Accessibility Initiative- 1-888-679-1840
9. For more information on this subject as well as other asset development / self-sufficiency strategies, view other Helpful Hints, a Resource Directory and the full report- "Accessing Opportunities for Asset Development and Self-Sufficiency Strategies for Individuals with Disabilities: The Nation and Iowa" at the following website: www.healthcare.uiowa.edu/cdd/multiple/programs/employmentinitiatives.asp

Helpful Hints #6

Tax Benefits for Individuals and Businesses

The federal government provides several favorable tax provisions for low-income individuals and individuals with disabilities. In addition, in order to encourage the employment of individuals with disabilities, the federal government provides several tax benefits for businesses.

Federal Tax Credits for Individuals

- A. Credit for the Elderly or Disabled-** a federal tax credit available to low-income individuals if they are at least 65 or older and to individuals if they are retired with a permanent and total disability and have taxable disability income from a public or private employer.
- B. Child and Dependent Care Credit-** if an individual pays someone for care for a child under age 13 so he/she could work or look for work, he/she may be able to reduce his/her federal taxes by claiming this credit. The credit can be up to 35 percent of the individual's qualifying expenses.
- C. Child Tax Credit-** a federal \$1,000 per child tax credit intended to defray some of the costs associated with raising children. This tax credit is partially refundable.

Federal Tax Benefits for Businesses

- A. Disabled Access Credit-** a tax credit for small businesses for removing physical barriers, providing qualified interpreters or other methods of making audio materials available to hearing-impaired individuals, making visual materials available to individuals with visual impairments or acquiring or modifying

equipment or devices. The small business may take the credit each and every year they incur access expenditures.

- B. Barrier Removal Tax Deduction-** this federal tax deduction encourages businesses of any size to remove architectural and transportation barriers to the mobility of persons with disabilities and the elderly. Businesses can claim a deduction of up to \$15,000 per year for qualified expenses for items that normally must be capitalized.
- C. Work Opportunity Credit-** Employers can take a federal tax credit up to 40 percent of the first \$6,000 of first year wages of a new employee (including an employee with a disability). The credit is available to the employer once the employee has worked for at least 120 hours or 90 days.

Individuals with Disabilities Should:

1. Determine if they are eligible for the Credit for the Elderly or Disabled, Child and Dependent Care Credit and the Child Care Credit. If they are eligible for one or more of these credits, they should apply for them on their annual federal tax return.
2. Make their employer aware of the Disabled Access Credit, Barrier Removal Tax Deduction and Work Opportunity Credit so their employer can determine if they can file for one or more of these federal tax credits or deduction.

Advocates/Families/Case Managers/ Providers Should:

1. Become familiar with the individual and business tax credits.
2. As needed, assist individuals with disabilities and businesses to determine if they are eligible for the federal tax credits.
3. Look for venues to educate individuals with disabilities and businesses about the federal tax credits.

Resources

1. Credit for the Elderly or Disabled- contact an IRS office or visit this website:
www.irs.gov/formspubs/index.html Click on Publication #524
2. Child and Dependent Care Credit- contact an IRS office or visit this website:
www.irs.gov/formspubs/index.html Click on Publication #503
3. Child Tax Credit- contact an IRS office or visit this website: www.irs.gov/formspubs/index.html Click on Publication #972
4. Disabled Access Credit- contact an IRS office or visit these websites:
www.workworld.org/wwwwebhelp/disabled_access_tax_credit and
www.irs.gov/pub/irs-pdf/f8826.pdf

5. Barrier Removal Tax Deduction- contact an IRS office or visit these websites:
www.workworld.org/wwwwebhelp/barrier_removal_tax_deduction and
www.irs.gov/formspubs/index.html Click on Publication #535
6. Work Opportunity Credit-contact an IRS office or visit these websites:
www.doleta.gov/business/incentives/opptax and www.irs.gov/pub/irs-pdf/f8850.pdf
7. For more information on this subject as well as other asset development / self-sufficiency strategies, view other Helpful Hints, a Resource Directory and the full report- "Assessing Opportunities for Asset Development and Self-Sufficiency Strategies for Individuals with Disabilities: The Nation and Iowa: at the following website: www.healthcare.uiowa.edu/cdd/multiple/programs/employmentinitiatives.asp

Helpful Hints #7

Trusts for Individuals with Disabilities

Special Needs Trusts are basically arrangements where funds can be invested for a recipient of SSI or Medicaid without losing eligibility for these benefits. A Special Needs Trust cannot give cash directly to the beneficiary, but can pay for services directly and certain exempt resources without causing a loss of benefits eligibility. Iowa law differentiates trusts based on whether the trust is established with a beneficiary's own assets or established with third party assets (usually a parent, grandparent or a court). This distinction can make a big difference in the amount of money per month which can be accessed / utilized on a monthly basis and not affect the beneficiary's eligibility for SSI or Medicaid as well as who receives any remaining assets upon the death of a beneficiary.

Medical Assistance Special Needs Trust- in Iowa, this is a trust created with the assets of a person who is under the age of 65 and is disabled. The trust is established by a parent, grandparent or the court (but not funded by them). The state of Iowa will receive all amounts remaining in the trust upon the death of the beneficiary up to an amount equal to the total Medicaid paid on behalf of the beneficiary. Any remaining monies could go to another party. Generally the court must approve monthly payouts from the trust. If an individual is already eligible for a Medicaid Waiver at the time a trust is established, a monthly payout is generally limited to three times the SSI payment.

Pooled Special Needs Trust- this is a special needs trust with no age limit. The trust contains the assets of persons who are disabled. The trust is established and managed by a nonprofit association. The association maintains a separate account for each beneficiary of the trust but pools these accounts for purposes of investment and management of the funds. Upon the death of one of the beneficiaries, all amounts remaining in the one beneficiary's

account are paid to the state to reimburse Medicaid expenditures. Any monies remaining after the state is repaid may go to another party which could be the nonprofit association.

Medical Assistance Income Trust (Miller Trust)- this trust is set up by someone for their own benefit and is made up of money only from pensions, social security and other income to the person (not set up with the person's assets) and the state will get any money left in the trust upon the death of the beneficiary up to the amount to repay Medicaid expenditures. Interest from the trust can be used to pay medical expenses or facility care and is not counted as income for the purposes of eligibility for SSI or Medicaid.

Supplemental Needs Trust for Persons with Disabilities- these trusts are inter vivos (during the life of the third party funding the trust) or testamentary (upon the death of the third party funding the trust) created for the benefit of a person with a disability. The third party funding the trust is generally a parent, grandparent or a court (from a settlement or award from a personal injury case if the trust is established within six months of the settlement or award). Disbursements from the trust can only supplement or complement the benefits the person already receives from SSI or Medicaid. Disbursements from the trust do not affect eligibility for SSI or Medicaid. Upon the death of the beneficiary any remaining monies would go to the state up to the amount of medical assistance benefits paid on behalf of the person. A Supplemental Needs Trust should provide the greatest benefit to the beneficiary and flexibility to the trustee. However, the Iowa Department of Human Services has applied rules applicable to Medical Assistance Income Trusts to Supplemental Needs Trusts. This has greatly limited the usefulness of the trust so that trust disbursements basically supplant rather than supplement government benefits.

Individuals with Disabilities Should:

1. Be aware of the various trust options in Iowa and consult with an attorney who has specialized expertise with Special Needs Trusts for Individuals with Disabilities.

Parents/Advocates/Case Managers/ Providers Should:

1. Be aware of the various trust options in Iowa.
2. As needed, direct an individual with a disability or their family to consult with an attorney who has specialized expertise with Special Needs Trusts for individuals with disabilities.
3. Advocate for a statewide pooled special needs trust in Iowa.
4. Advocate for legislation to amend Iowa Code 633C.2 so that Iowa is in conformance with federal law regarding Supplemental Needs Trusts.

Resources

1. Supplemental Needs Trusts for Persons with Disabilities- Iowa Code- Chapter 634A
2. Medical Assistance Special Needs Trusts- Iowa Code 633C.2 and 441 IAC 75.24(3)"a"
3. Pooled Special Needs Trust- Iowa Code 633C.2 and 441 IAC 75.24(3)"c"
4. Medical Assistance Income Trust- Iowa Code 633C.3 and 441 IAC 75.24
5. Resource for an attorney- contact the Iowa Bar Association- 1-515-243-3179 or the Special Needs Alliance at: www.specialneedsalliance.com
6. Resources for estate planning for individuals with disabilities- Frank Varvaris and Associates- www.disabilityplanning.org
7. For more information on this subject as well as other asset development / self-sufficiency strategies, view other Helpful Hints, a Resource Directory and the full report- "Assessing Opportunities for Asset Development and Self-Sufficiency Strategies for Individuals with Disabilities: The Nation and Iowa: at the following website: www.healthcare.uiowa.edu/cdd/multiple/programs/employmentinitiatives.asp