Adult with a Disability Kit

The person on one page, their support and benefits, and the plan for the years ahead.

HUBSTONE

hubstone.com

If you only read one page

Supporting an adult with a disability is a long game. These seven steps protect their benefits, their independence and their future.

1. **Keep a one-page profile.** Who they are, how they communicate, what support they need and what matters to them. Share it with every new provider.
2. **Protect their benefits.** SSI and Medicaid have strict limits on income and savings. Report changes on time and keep savings under the limit.
3. **Use an ABLE account.** Money in an ABLE account generally does not count against SSI up to a set amount, and it can pay for everyday needs.
4. **Leave inheritances to a special needs trust.** Never directly to the person, or benefits can stop.
5. **Choose the least restrictive decision-making.** Supported decision-making or powers of attorney keep more independence than guardianship. Consider them first.
6. **Apply early for waiver services.** Waitlists for home and community services can run years. Get on the list now, even if you do not need it yet.
7. **Name who steps in next.** The person who takes over when you cannot, and a written letter of intent for them.

Then start here: **About me**, page 5.

What is in here

5 worksheets in three sections. Start with the first section, then whichever page someone is about to ask you for. A page filled in roughly is worth more than a blank one.

01

The person

Who they are, who supports them, and a normal week.

The person
Benefits
Decisions and the future

About me

One page for a new support worker, doctor or ER. Fill it in with the person, in their words where you can.

The full guide: hubstone.com/guides/adult-with-a-disability

Name ______________________ Date of birth ______________________

Diagnoses ______________________ Blood type ______________________

How I communicate

How I tell you what I need

____

____

Devices or supports I use ______________________

What helps and what does not

Helps	Upsets me

Medical

Allergies ______________________

Medications, see the full list at ______________________

Equipment and how it works ______________________

Call first ______________________ Phone ______________________

Second contact ______________________ Phone ______________________

Support and daily life

Where the person lives, who supports them, and what a normal week looks like.

The full guide: hubstone.com/guides/adult-with-a-disability

Lives at ______________________________

Type of home (family, own place, group home, supported living) ______________________________

Support team

Role	Name	Phone or email	Schedule
Primary doctor			
Specialist			
Case manager or service coordinator			
Support worker			
Support worker			
Day program or employer			
Therapist			

A normal week

Day	Where they go	How they get there
Monday		
Tuesday		
Wednesday		
Thursday		
Friday		
Weekend		

Paratransit or transportation eligibility is kept at ______________________________

02 Benefits

Every program, what to report, and when it renews.

The person

Benefits

Decisions and the future

Benefits

Every program, its status, and what has to be reported or renewed.

The full guide: hubstone.com/guides/adult-with-a-disability

Program	Status	Renews or reviews	Paperwork kept at
SSI			
SSDI			
Childhood disability benefits on a parent's record			
Medicaid			
Medicaid waiver			
Medicare			
SNAP			
Housing assistance			
ABLE account			
Special needs trust			

Report changes. SSI must be told about changes in income, where the person lives and what they own. Keep a log of what you reported and when.

Date	What changed	Reported to	How

Someone disabled before 22 may get benefits on a parent's Social Security record when that parent retires, becomes disabled or dies. Ask Social Security when that happens.

03

Decisions and the future

Who helps decide, and who steps in next.

Decisions and who helps make them

Which decisions the person makes, which they make with help, and the documents that say so.

The full guide: hubstone.com/guides/adult-with-a-disability

Arrangement	Who	Document kept at
Supported decision-making agreement		
Financial power of attorney		
Healthcare power of attorney		
HIPAA authorization		
Social Security representative payee		
Guardianship or conservatorship		

Start with the least restrictive option. Supported decision-making agreements are recognized in a growing number of states, and they keep the person's rights in place. Guardianship is a court process that removes rights, often for good.

Decisions the person wants to make on their own

The person
Benefits
Decisions and the future

The future plan

Who steps in when the current caregivers cannot, where the person will live, and how money reaches them without costing benefits.

The full guide: hubstone.com/guides/adult-with-a-disability

Next caregiver ____________________ Phone ____________________

Backup ____________________ Phone ____________________

Where the person would live ____________________

Letter of intent is kept at ____________________

Money

Name the trust, not the person. Money left directly to someone on SSI or Medicaid can end those benefits. Leave it to a special needs trust, and name the trust on every beneficiary form.

Trustee ____________________ Phone ____________________

Successor trustee ____________________ Phone ____________________

- [ ] Special needs trust set up
- [ ] Trust named on life insurance and retirement accounts
- [ ] ABLE account open
- [ ] Family told how to leave gifts

What the person wants their life to look like

____

____

____

____

This does not have to stay paper

You have just written down the things your family would otherwise have to work out under pressure. Keep this binder somewhere two people know about, and tell them it exists.

Paper goes stale. A phone number changes, a policy renews, a parent moves, and the page you filled in last spring is quietly wrong.

Hubstone holds the same record and keeps it current. Enter something once, and share each page only with the people who should see it. When a detail changes, the record changes with it, and the reminder comes before the deadline. The Adult with a Disability Kit is free, on paper and in the app.

Fill it in once

Scan to start at hubstone.com/start. No card needed.