

Pathways After High School



With  **bello machre**
Enriching Lives Heart by Heart

What We'll Review

1	Who We Are
2	Services & Admissions
3	Residential Group Homes
4	Planning for the Future
5	Transportation
6	Closing



Bëllō Mah-cree



Services

An Overview



Residential Services



- Individualized, person-centered support
- Safe, accessible homes where people belong
- Consistent, dedicated staff who build real relationships
- Support that encourages independence and meaningful lives



Employment Services

- Individualized employment planning
- Skill-building that leads to real opportunities
- Hands-on support in real work environments
- Connecting people with inclusive employers



Community Development Services (CDS)

- Small group-based experiences that build connection
- Learning life skills together in real community settings
- Exploring interests through shared activities
- Building confidence, communication, and self-advocacy



Ray of Hope Program

- Financial support during critical moments
- Helps cover essential items and services
- Flexible, individualized assistance
- Made possible through the Hertha and Jesse Adams Charitable Trust



Services

The Admissions Process



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Group Homes

Myths & Misconceptions



Myth:

“Group homes are like institutions — cold, overcrowded, and unsafe”

Truth:

- Today's community living homes are homes in neighborhoods — typically serving 3–4 people, not 30 or 300.
- They are licensed, monitored, and held to strict DDA and COMAR regulations.
- Safety, dignity, and individualized supports are at the center of care.



Myth:

“My child will lose their independence in a group home.”

Truth:

- Residential services are about supporting independence, not taking it away.
- Staff help individuals build skills — cooking, budgeting, self-care, socializing.
- The goal is to empower people to live as independently as possible, with supports that fit their needs.



Myth:

“Staff in group homes
don’t care and people
are neglected.”

Truth:

- Our staff are trained, background-checked, and supported by nurses and specialists.
- There are multiple layers of accountability (Delegating Nurses, Program Directors, Family Living Directors).
- Families are partners — we encourage visits, communication, and informed decision-making.



Myth:

“Group homes isolate people from their families and community.”

Truth:

- Individuals live in the community, shop at local stores, attend church, go to restaurants, work or volunteer, and join clubs.
- Families are always welcome — whether for dinner, outings, or holiday traditions.
- The home is theirs — decorated with their belongings, reflecting their choices.



Myth:

**“Residential services
are ‘one-size-fits-all.’”**

Truth:

- Supports are person-centered. One person may need help with daily living skills, another may need medical supports, another may focus on employment.
- Schedules, activities, and routines are built around each person's goals and preferences.





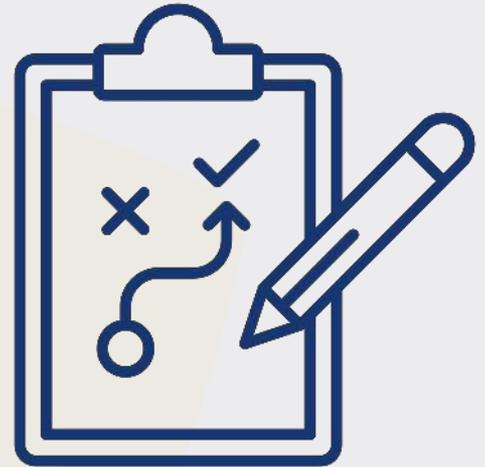
The phrase “group home” can reflect a time when services were more institutional.

At Bello Machre, it means dignity, choice, and a home filled with compassion.

Today's Group Homes are...

- Homes in neighborhoods, typically supporting 3–4 people
- Open and welcoming to families
- Focused on safety, dignity, individualized supports, and full community life
- Focused on independence, with supports that fit individual needs
- Supported by trained staff, nurses, and specialists
- Licensed, monitored, and regulated under DDA and COMAR

Planning for the Future



Introduction

Requires a holistic approach to planning:

The goal is to create a plan that addresses all aspects of a person's life, not just financial. The plan brings together the supports, legal documents, and instructions that will help ensure your loved one can enjoy their best life, even after you're gone, including:

- Housing
- Relationships
- Work
- Hobbies and passions
- The support team



Gather Information

- What is the nature of the disability, and what challenges is this person likely to face?
- What types of supports are available, including personal supports (family and friends), professional supports, associations and organizations, and support groups?
- What are the goals and desires of the individual, and what are their hopes and dreams?
- What resources are available to the individual, both now and in the future?
- What public benefits are available, now and in the future? We want to be sure to leverage those.

Tools

- Decision-making supports
 - Power of Attorney
 - Supported Decision Making
 - Guardianship
- Public benefits
 - SSI and SSDI
 - Medicaid and Medicare
 - Waiver programs
- Special Needs Trusts
- ABLE accounts
- Memorandum of Intent



Things Not To Do: Common Pitfalls

- Disinherit outright
- Inherit outright
- Leave assets to siblings, assuming they will care for the child with the disability
- Leave assets to a non-qualifying trust



The Magic Of Turning 18 – Decision Making Authority

- Legally an adult and able to make their own decisions
- Privacy rules apply
- Decision-making options
 - Power of Attorney and Advance Directive
 - Supported Decision Making
 - Guardianship
- An opportunity to establish decision-making safeguards for the individual, now and in the future



Competence

- Competence is the ability to do something, meaning the mental and/or physical capacity to carry out a specific task.
- It is both fluid and situational. The required capacity depends on the nature of the task in question.



Power of Attorney

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Health Care Advance Directive

- It is the least restrictive option and gives the individual complete control over their life.
- The fiduciary is the agent of the principal and must act loyally and carry out the wishes of the principal.
- It can be revoked at any time and does not replace the decision-making authority of the principal.
- Capacity required:
 - Does the person understand the nature and consequences of designating a fiduciary?
 - Does the person understand the consequences of designating this particular fiduciary?
 - Does the person understand the nature of the decisions the fiduciary will be asked to make?

Supported Decision Making

- New in Maryland as of October 2022
- Assumes the individual can make their own decisions with support
- Written agreement naming who will provide support
- Outlines which decisions need support and what type of support is provided
- Shared with service providers such as health care, financial, or housing
- Protects providers who rely on it in good faith
- A less restrictive alternative to guardianship

What Is A Less-Restrictive Alternative?

- A decision-making tool, other than guardianship, that is consistent with the safety and welfare of the individual.

Guardianship

- Most restrictive option. It substitutes the individual's decision-making authority with that of another.
- Also the most protective form of decision making. If the individual is too trusting or susceptible to undue influence, guardianship may be necessary.
- The individual must be unable to make or communicate responsible decisions concerning their person or property.
- The Court is the actual guardian. The named guardian is an agent of the Court.
- Court oversight is required through annual reports audited by court personnel.

Guardian Of Property

- Gives management authority over assets belonging to the individual with a disability
- Does not include assets held in a special needs trust
- Does not include government benefit income such as SSI or SSDI, which requires appointment of a Representative Payee by the Social Security Administration

Guardian Of Person

- More expansive role than an agent under a health care advance directive
- The Guardian of the Person is responsible for decisions related to housing, education, medical care, social activities, relationships, travel, and more



Succession Planning In Guardianship

- The current guardian can petition the court to appoint co-guardians or substitute guardians when the original guardian can no longer serve.



Public Benefits

- SSI
- SSDI
- Medicaid



SSI - Supplemental Security Income

- Through the Social Security Administration
- Provides basic income support for those who cannot receive SSDI due to a lack of work history, either their own or a parent's
- Eligibility standards change once the individual turns 18
- Provides up to \$994 per month in 2026

SSI Eligibility Standards

- Prior to age 18:
 - Must have marked and severe functional limitations expected to last at least 12 months or result in death
 - Subject to individual and household income limits
- After age 18:
 - Cannot engage in substantial gainful activity for at least 12 months
 - Must earn less than \$1,550 per month, or \$2,590 if blind
 - Limited to \$2,000 in countable resources
 - Benefit may be reduced by one third if receiving help with housing

Substantial Gainful Activity

- SSA uses the term substantial gainful activity to describe a level of work and earnings
- Work is substantial if it involves significant physical or mental activity
- Gainful work includes:
 - Work done for pay or profit
 - Work typically done for pay or profit
 - Work intended for profit, even if no profit is made
 - Part-time work

SSI Comes With....

- Medicaid
- Receiving even \$1 in SSI benefits maintains Medicaid eligibility



SSDI – Supplemental Security Disability Income

- Based on the individual's or parent's work record
- Disability must occur before age 22 to qualify as a DAC or CDB
- Not means tested
- Dependent Adult Child benefits:
 - 50 percent of parent's benefit while living
 - 75 percent after parent's death
 - Ends if the child marries or is no longer disabled
- SSDI includes Medicare after two years

Medicaid Waiver Programs

- Brain Injury Waiver
- Community Pathways Waiver (includes Community Pathways, Community Supports, and Family Supports)
- Home and Community Based Options Waiver
- Medical Day Care Services Waiver
- Medically Fragile Children Waiver
- Autism Spectrum Disorder Waiver



Waiver Programs - Continued

- Means tested
- Medical eligibility required
- Not an entitlement
- Each waiver has a registry or waiting list
- Contact Maryland Access Point
- See the 2019 Maryland Blue Book for Medicaid Home and Community Based Long Term Care Services

Other Medicaid Programs

- Community First Choice
- Community Personal Assistance Services
- Employed Individuals with Disabilities
- Increased Community Services
- Program of All Inclusive Care for the Elderly (available in certain zip codes only)



Services Available:



- Services vary by program and may include:
 - Assistive technology
 - Housing supports
 - Family supports
 - Personal supports
 - Case management
 - Nursing supports
 - Transportation
 - Respite care
 - Career and employment services

Battle V. Maryland Department Of Health

- Class action lawsuit in federal district court
- Alleges waiver disenrollments without proper notice
- Complaint examples:
 - Notices sent to outdated addresses
Participants unaware of deadlines and eligibility decisions
 - Disenrollment notices citing a regulation that does not exist

Special Needs Trusts

- Protects means tested benefits while providing funds to enhance quality of life



What Is A Trust?

- A trust is an agreement in which one person holds property for the benefit of another, according to written instructions
- Essential elements:
 - Grantor: creates the trust and sets the rules
 - Trust assets
 - Trustee: manages the trust according to the rules
 - Beneficiary: the person the trust is created for

Characteristics Of A Special Needs Trust

- The beneficiary cannot require distributions from the trust
- Distributions are at the trustee's discretion, subject to the grantor's rules and government regulations
- Because distributions cannot be compelled, the trust assets are not considered available resources for SSI and Medicaid

First Party Special Needs Trusts

- Funded only with assets owned by the individual with a disability, such as an inheritance, life insurance, or settlement
- May be created by the individual, parent, grandparent, court, or legal guardian
- Must be irrevocable
- No additional contributions allowed
- Individual must be the sole beneficiary
- Includes a Medicaid payback provision after the beneficiary's death

Third Party Special Needs Trusts

- Created by someone other than the individual with a disability
- Funded with assets not owned by the individual
- Can be revocable or irrevocable
- No Medicaid payback provision
- May benefit more than one person
- Can be created during the grantor's lifetime or at death
- An individual may have more than one third party special needs trust

What Can The Trust Be Used For?

- Therapy and rehabilitation services
- Professional services such as accounting and legal
- Medical services not covered by Medicaid
- Education and travel
- Fitness and sports equipment
- Computers and other technology
- Food
- Theater and concert tickets
- And more!



What It Cannot Be Used For

- Cannot be used for shelter expenses such as gas, electric, or water without affecting SSI
- Cannot be used for medical expenses covered by Medicaid
- Food was previously restricted, but new regulations now allow it without penalty

ABLE (Achieving A Better Life Experience)

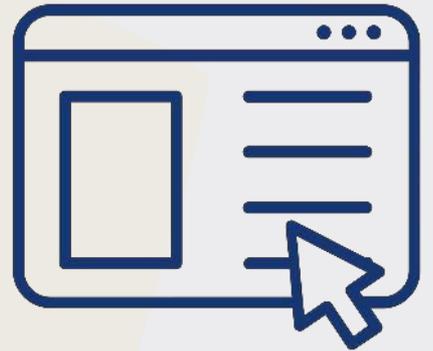
- Modeled after 529 plans with 529 rollover option
- \$2,500 state tax deduction
- Disability before age 26, increasing to 46 in 2026
- One ABLE account per person
- Can be funded by anyone
- First party special needs trust may fund it
- Annual contribution limit is \$20,000 in 2026

Qualified Disability Expenses

- Covers housing without affecting SSI
- Also covers education, health, wellness, transportation, food, and other approved expenses
- No Medicaid payback in Maryland
- SSI suspended if balance exceeds \$100,000 until reduced
- No impact on Medicaid eligibility
- Maryland account limit is \$500,000
- Beneficiary has direct access to the account

Resource:

- [HTTPS://WWW.MARYLANDABLE.ORG/](https://www.marylandable.org/)



Building The Team

- Often the most difficult part of planning: deciding who will care for your loved one if you are no longer able to due to death or disability



The Caretaker

- The individual or individuals who will step into your role and provide care
- A sibling may not always be the best choice due to:
 - Changing life circumstances, such as moving
 - Other family responsibilities and challenges
 - Potential conflict if trust distributions are denied

The Trustee

- Must be responsible and capable of managing trust assets
- Should understand public benefits and the beneficiary's needs
- Able to engage professionals for tax and accounting matters
- Maintain accurate records and provide required accountings
- Have a trustee succession plan in place, such as a professional trust company

Essential Team Members

- Health and Advocacy

- Support planners, care managers, and providers
- Advocacy groups
- Physicians and therapists
- Family and friends

- Financial

- Trustee
- Trust Protector
- Financial and investment advisors

- Accountability

- Accountants and legal advisors
- Trust Protector
- Trusted family and friends



Decisions To Be Considered

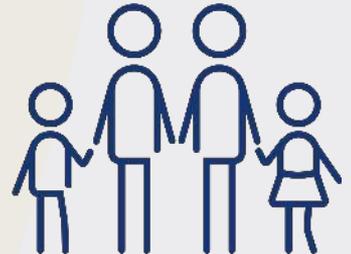
- Housing options
 - Independent living, living with family, shared housing, or group home
- Lifestyle vision
 - Available resources to support it
- Daily activities
 - Work, education, hobbies, sports
 - Needed supports and transportation
- Public benefits and finances
 - Benefits in place
 - Trusts, ABLE accounts, or both
- Decision making
 - Guardianship or a less restrictive alternative consistent with safety and welfare

Memorandum Of Intent

- A non-binding document outlining plans for your loved one's future
- Developed with input from family and the beneficiary
- Describes the beneficiary's talents, goals, and challenges
- Lists current and future supports
- Identifies decision makers and their roles
- Notes personal preferences and important characteristics
- More detail helps the support team make informed decisions

Coordinate And Communicate The Plans To Family

- Avoid outright inheritances
- Inform family how to leave assets without jeopardizing benefits
- Review your estate plan to ensure no direct inheritances
- Confirm distributions are fair among all children



Transportation

What Your Options Are



Mobility

- Mobility is a transportation service through the Maryland Transit Administration (MTA)
- Rides must be scheduled in advance (pickup and drop-off times)
- Cost is typically around \$2 per ride
- A physician must complete and sign the application to register



Rideshare Apps

- Apps like Uber and Lyft are viable options for out-of-pocket transportation resources
- Pricing varies based on distance and demand
- Payment handled through the app
- Can build independence and confidence



Uber

Rideshare Apps

Through a Service Provider

- The Developmental Disabilities Administration (DDA) provides up to \$7,500 per year for transportation
- Bello Machre often covers the initial transportation cost and is reimbursed by DDA
- Bello Machre offers training on using rideshare apps



Private Pay Options

- Partners in Care - Mobility Bus
- ParaTransit
- Taxi Voucher Program



Did You Know?



DORS provides disability-specific driver's education and driving evaluations, including additional classroom support and behind-the-wheel training.

Stay Connected!

- Scan the QR Code
- Grab a Goodie Bag
- Any Questions?

