



Supporting and empowering individuals with disabilities and their caregivers through Education, Outreach, Networking, and Future Planning Services.



NOVEMBER 2017

In this Newsletter.....

November is National Family Caregivers Month

RAISE Family Caregivers Act Approved by U.S. Senate

2018 Marketplace Health Insurance Open for Enrollment

Pennsylvania Able Savings Now Tax Deductible

Internal Revenue Service Increases ABLE Contribution Limit

Upcoming Speaker Program on Special Needs Trusts and ABLE Accounts

Attorney Spotlight - Robert K. Schweitzer

Social Security Announces 2.0 Percent Benefit Increase for 2018

Future Planning Resources

Special Needs Personal Planning Guide

Future Planning Attorney List for Greater Pittsburgh Area

ACHIEVA Family Trust for Special Needs Trusts

View Archived Webinars

CAREGIVER
ACTION
NETWORK



National Family Caregivers Month

The Theme for National Family Caregivers
Month November 2017 is:

"Caregiving Around the Clock"

Caregiving can be a 24-hours a day/7-days a week job. Caring for a senior with Alzheimer's or a child with special needs can be non-stop. Providing care around the clock can crowd out other important areas of life. And you never know when you will need to rush to the hospital or leave work at the drop of a hat. What challenges do

family caregivers face, and how do they manage them day and night?

Morning: Getting off to work. The average family caregiver is a working mother of school-aged children. Mornings become a tricky balancing act of getting the kids ready for school, making sure your loved one has what they need for the day before getting yourself out the door for work.

All Day Long: Managing medications. Up to 70% of the time, the family caregiver - not the patient - manages the medications. The more serious the condition, the more likely it is that the family caregiver manages the medications for the patient. This means ensuring your loved one is taking their medication correctly and maintaining an up-to-date medication list.

[Read more here](#)

UPDATE

U.S. Senate passes bipartisan
RAISE Family Caregivers Act

#Iheartcaregivers

Recognize, Assist, Include, Support and Engage (RAISE) Family Caregivers Act Approved by US Senate Jamie Drennen

On September 26, 2017, the Recognize, Assist, Include, Support, and Engage ("RAISE") Family Caregivers Act of 2015 was approved by the US Senate. The Act will need to pass the House and receive approval by the President before it becomes law.

The RAISE Family Caregivers Act, sponsored by Senators Susan Collins (R-Maine) and Tammy Baldwin (D-Wis.), calls for the Secretary of Health and Human Services to develop a National Family Caregiving Strategy to address the primary needs of family caregivers, with respect to person and family-centered care, care coordination, education and training, respite options, financial security, and workplace issues. This Strategy will identify recommended action for not only Federal, State, and Local governments, but also for communities and health care providers to implement.

To ensure the effectiveness of this Strategy, the Secretary will appoint a Family Caregiving Advisory Council to provide recommendations on recognizing and supporting family caregivers. This Advisory Council will be comprised of at least one representative for each of several interested parties, including family caregivers, older adults with long-term needs, disabled individuals, employers, service providers, state and local officials, accreditation bodies, and veterans, to reflect the diversity of family caregivers and individuals receiving services and supports. The Advisory Council will hold at least three meetings per year, which will be open to the public. Within 12 months of RAISE enactment, the Advisory Council will submit to the Secretary and related Committees a report regarding the National Family Caregiving Strategy's development and maintenance.

[Read more here](#)

2018 Marketplace Health Insurance

FromHealthCare.gov

You can enroll in or change your 2018 Marketplace health insurance right now. The 2018 Open Enrollment Period runs from November 1, 2017 to December 15, 2017. The 2018 Open Enrollment is shorter than in previous years. If you don't act by December 15, you can't get 2018 coverage unless you qualify for a Special Enrollment Period.



Plans sold during Open Enrollment start January 1, 2018.

November 1, 2017: Open Enrollment started - first day to enroll, re-enroll or change a 2018 insurance plan through the Health Insurance Marketplace.

December 15, 2017: Last day to enroll in or change plans for 2018 coverage. After this date, you can enroll or change plans only if you qualify for a Special Enrollment Period.

January 1, 2018: 2018 coverage starts, if premium paid.

[Read more here](#)



Great news! Contributions to a PA ABLE Savings Program Account (PA ABLE) are now deductible from Pennsylvania state income tax!

Up to \$14,000 per person can be deducted from Pennsylvania state income tax. This new tax deduction is exclusively for contributions made to a PA ABLE Savings Program account and is effective immediately.

As you know, PA ABLE provides people with disabilities and their families with a way to plan for a financially secure future without affecting important government benefits.

This great, new tax benefit makes PA ABLE an even better way to save and pay for many disability-related expenses.

You can learn more about the features and benefits of the Pennsylvania ABLE Savings Program and read important disclosures at PAABLE.gov.

- PA ABLE Savings Program Team



The ABLE National Resource Center is pleased to share that the total annual contribution limit to an ABLE account will be increased from \$14,000 per tax year to \$15,000 per tax year beginning in 2018.

The Internal Revenue Service (IRS) recently announced a multitude of tax year 2018 annual inflation adjustments, including an increase to Section 2503, the federal gift tax exclusion. Section 529A(a)(2) of the Stephen Beck Jr. Achieving a Better Life Experience ("ABLE") Act (PL 113-225) specifically ties the annual contribution limit for ABLE accounts to section 2503(b) of the federal tax code,

therefore any inflation adjustment to this section automatically adjusts the annual ABLE contribution limit.

"Tying these sections together was done by design, so that periodic increases to the federal gift tax exclusion will automatically result in a greater annual contribution limit to ABLE accounts" says Michael Morris of National Disability Institute. Beginning in 2018, each ABLE account will be able to accept up to \$15,000 in aggregate annual contributions.

For more information about ABLE accounts, please visit the ABLE National Resource Center at www.ablenrc.org.

PA ABLE and Special Needs Trusts

If you are interested in learning more about ABLE Accounts and Special Needs Trusts, please join us this Friday November 10, 2017 for a presentation on:

"What's New With ABLE Accounts and Special Needs Trusts?"

Presenters:

**Jacquelyn Connell, Esq., ACHIEVA Family Trust Attorney
Kelly Davis, The Pennsylvania Treasury's PA ABLE Program**

**9:00 AM - 11:00 AM
711 Bingham Street
Pittsburgh, PA 15203**

Attend in Person

Attend Live Via Webinar

**Sponsored by ACHIEVA Family Trust, ACHIEVA Advocacy
and United Way of Southwestern Pennsylvania**

***Free and Accessible Parking
Light Breakfast will be provided***



Attorney Spotlight - Robert K. Schweitzer Elder Law Attorney, Julian Gray Associates

Rob focuses his practice on counseling individuals and families with respect to estate, special needs and long-term care planning as well as trust and estate administration. He has lectured for the Pennsylvania Bar Institute on Elder Law topics such as Medicaid, Veterans benefits and long-term care planning. He routinely works with disabled individuals and families with disabled children and grandchildren concerning special needs trust planning and retention of public assistance benefits (such as Medicaid and Social Security benefits).

He received his Bachelor of Arts, magna cum laude, from Westminster College, New Wilmington, Pennsylvania. He received his Juris Doctor from the University of Pittsburgh School of Law.

Rob has been recognized as Pennsylvania Rising Star in the field of Elder Law by the Pennsylvania edition of Super Lawyers magazine.

Social Security Announces 2.0 Percent Benefit Increase for 2018

Monthly Social Security and Supplemental Security Income (SSI) benefits for more than 66 million Americans will increase 2.0 percent in 2018, the Social Security Administration announced.



The 2.0 percent cost-of-living adjustment (COLA) will begin with benefits payable to more than 61 million Social Security beneficiaries in January 2018. Increased payments to more than 8 million SSI beneficiaries will begin on December 29, 2017. (Note: some people receive both Social Security and SSI benefits) The Social Security Act ties the annual COLA to the increase in the Consumer Price Index as determined by the Department of Labor's Bureau of Labor Statistics.

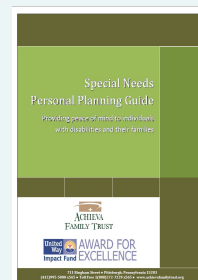
Some other adjustments that take effect in January of each year are based on the increase in average wages. Based on that increase, the maximum amount of earnings subject to the Social Security tax (taxable maximum) will increase to \$128,700 from \$127,200. Of the estimated 175 million workers who will pay Social Security taxes in 2018, about 12 million will pay more because of the increase in the taxable maximum. Information about Medicare changes for 2018, when announced, will be available at www.medicare.gov.

The Social Security Act provides for how the COLA is calculated. To read more, please visit www.socialsecurity.gov/cola.

SPECIAL NEEDS FUTURE PLANNING RESOURCES

Special Needs Personal Planning Guide ([DOWNLOAD](#))

The Future Planning Guide is a resource and profile of your family member containing all of the information that makes them unique. The details of this picture include your family member's health history as well as their experiences with life and learning, family and friends and likes and dislikes. The Future Planning Guide assists in developing a plan to help ensure that your family member's needs are met day to day, on special occasions and in times of emergency.



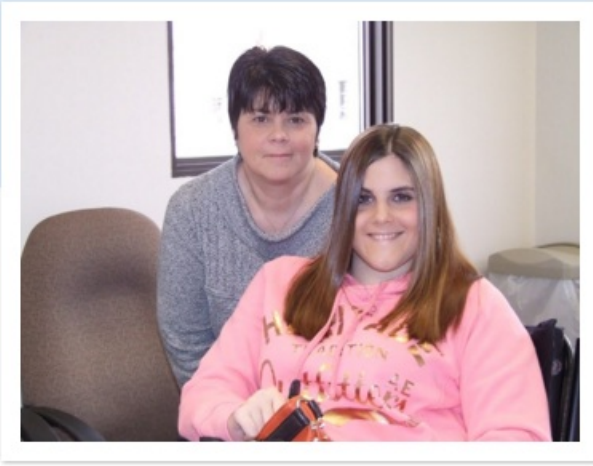
Future Planning Attorney List (Greater Pittsburgh Area) ([DOWNLOAD](#))



See our list of attorneys located in Pittsburgh and the surrounding area who have expressed an interest and are willing to assist families and individuals with disabilities regarding their future planning needs.

These attorneys can assist families in determining the types of future planning that will best meet their needs. In addition, these attorneys are able to draft future planning documents that may include a Last Will and Testament, Special Needs Trust, Power of Attorney and Living Will. If you are interested in future planning, please feel free to contact one or more of the attorneys listed in order to discuss your needs.

ACHIEVA Family Trust for Special Needs Trusts ([WEBSITE](#))



“ACHIEVA protects her money from her going out and blowing it, or anyone else getting their hands on it. It helps her use that money and feel normal to do the things she likes. With the trust, Kara can do the same things that other kids do.”

ACHIEVA Family Trust has been providing services to help families and individuals with disabilities plan for their future for more than 17 years. Individuals with disabilities and their families face significant challenges in planning for their financial stability. ACHIEVA Family Trust provides information to individuals and can serve as trustee for several kinds of trusts benefiting individuals with disabilities.

ACHIEVA Family Trust:

- Serves as Corporate Trustee for Common Law Trusts, Pooled Trusts and Payback Trusts to benefit individuals with disabilities.
- Distributes trust funds to increase individuals' quality of life while preserving eligibility for essential government services.
- Adds case management and social work expertise to the traditional role of corporate trustee.
- Utilizes the expertise of PNC Bank and Capital Group for Investment Management.

VIEW ARCHIVED WEBINARS

I WANT TO WORK BUT I AM AFRAID OF LOSING MY GOVERNMENT BENEFITS

Presenters: Bill Frase, Assistant Director of Community Employment, ACHIEVA, Joy Smith, Area Manager AHEDD, Office of Vocational Rehabilitation (OVR), Marci Katona, and Josie Badger, #IWantToWork Campaign Manager

[VIEW WEBINAR](#)

TEN THINGS YOU NEED TO KNOW ABOUT SPECIAL EDUCATION

Presenter: Jeff Ruder, Esq., Ruder Law

[VIEW WEBINAR](#)

WHAT'S NEW WITH THE OFFICE OF DEVELOPMENTAL PROGRAMS (ODP) - WAIVER RENEWALS FOR THE CONSOLIDATED AND PFDS WAIVERS, INCLUDING THE NEW SERVICES

Presenter: Kristin Ahrens, Director, Bureau of policy and Quality Management, ODP

[VIEW WEBINAR](#)

MANAGED LONG TERM CARE AND WAIVERS

Presenter: Janice Meinert, Paralegal, Pennsylvania Health Law Project

[VIEW WEBINAR](#)

**HIPAA LAWS AND CONFIDENTIALITY OF MENTAL HEALTH
INFORMATION/MENTAL HEALTH ADVANCED DIRECTIVES**

*Presenters: Mark Zacharia, Esq., Associate Counsel, UPMC Corporate Legal Department
Julianne Washington, Esq.*

[VIEW WEBINAR](#)

**TURNING 26? HAPPY BIRTHDAY AND HAPPY NEW WORLD OF
HEALTH INSURANCE**

*Presenters: Sally Jo Snyder and Leslie Bachurski, Consumer Health Coalition
Libby Powers and Susan Saule, CHANGE Children's Hospital*

[VIEW WEBINAR](#)

EDUCATIONAL TRANSITION PLANNING FOR CHILDREN AGES 14 - 22

*Presenters: Dr. Erin Grimm, Allegheny Intermediate Unit, Eric Jankoski, Baldwin Whitehall
School District Transition Coordinator, Mary Hartley, 21 & ABLE, United Way of
Southwestern PA, Sarah Vogel, Office of Vocational Rehabilitation (OVR)*

[VIEW WEBINAR](#)

GUARDIANSHIP & POWERS OF ATTORNEY

Presenters: Heidi Rai Stewart, Esq. and Matthew Lautman, Esq., Houston Harbaugh

[VIEW WEBINAR](#)

SSI, SSDI & REPRESENTATIVE PAYEES

Presenter: Elaine Cole, Public Affairs Specialist, Social Security Administration

[VIEW WEBINAR](#)

MEDICAID, MAWD, & WAIVERS

Presenter: Erin Guay, Paralegal, Pennsylvania Health Law Project

[VIEW WEBINAR](#)

MEDICARE

Presenter: Bill McKendree, Team Leader, APPRISE State Health Insurance Program

[VIEW WEBINAR](#)

ACHIEVA Family Trust

711 Bingham Street
Pittsburgh, Pennsylvania 15203
(412) 995-5000 x 565

[Visit Our Website](#)

[Email Us](#)

ACHIEVA is an agency that is dedicated to providing the best quality services for people with disabilities in "celebrating abilities and exceeding expectations."

