

7-Qualified Income Trust/ Miller Trust/Income only Trust/D4B Trust: Who needs a Qualified Income Trust? You need a QIT if your income before any deductions (such as taxes, Medicare or health insurance premiums) is over the limit to qualify for the Institutional Care Program (ICP), Institutional Hospice, and Program of All-Inclusive Care for the Elderly (PACE) or the Home and Community Based Services (HCBS) waivers. For detailed information: https://www.myflfamilies.com/service-programs/access/docs/qualified_income_trust_factsheet.pdf

Pooled Special Needs Trust or Individual trust/D4C Trust: is an asset protection strategy which is specifically for aged and disabled Floridians. Provisions for Pooled Trusts were established pursuant to Federal Law, 42 U.S.C. §1396p(d)(4)(C) to help the elderly and persons with disabilities who want to set aside funds legally and ethically while maintaining eligibility for public benefits such as Medicaid and Social Security Disability. The funds placed in a Pooled Special Needs Trust are used to improve quality of life and pay for life enrichment items or necessities that are not covered by other programs. The use of a Pooled Trust allows the individual (Trust Beneficiary) to deposit an unlimited amount of their own money in the Pooled Trust , keep their government benefits and still benefit from the assets held in the Trust.

Agencies providing Pooled Special Need Trust services in Florida: [AGED, Inc. Alpert Jewish Family & Children Service](#), [ARC Jacksonville](#), [ARC South Florida](#), [Center for SNTA Administration](#), [Charities Pooled Trust](#), [Commonwealth Community Trust](#), [Disabled and Alone/Life Services for the Handicapped, Inc.](#), [Family Network on Disabilities](#), [Guardian Trust](#), [National Foundation for Special Needs Integrity](#). For more information about Special Needs Trust: <https://secure.ssa.gov/apps10/poms.nsf/lnx/0501120203>