

# PROTECT THE FUTURE PLANNING CHECKLIST



**Shield Special Needs Planning**  
*Helping Families Plan for the Highest Quality of Life*  
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## Build Your Circle of Support

*The right people, clear roles, and honest conversations are the foundation of a strong plan.*

- List family, friends, backup caregivers, trustees, and key professionals.
- Decide who helps with health care, money, benefits, housing, and daily support.
- Create a contact tree and a short “When Something Happens” emergency guide.

## Protect Benefits While Growing Resources

*The right trust, ABLE strategy, and trained helpers protect both benefits and long-term resources.*

- List current benefits, renewal dates, reporting duties, and common risk points.
- If a Special Needs Trust is needed, determine which kind fits the situation—or whether more than one trust is needed.
- Create an ABLE account for flexible day-to-day spending, and benefit protections.

## Plan Health Coverage and Benefits Navigation

*Good benefits planning means finding programs, tracking deadlines, and adapting as rules change.*

- Map SSI, Medi-Cal/Medicaid, Regional Center, IHSS, waiver, DAC/CDB, Medicare, and school-to-adult transitions that may apply.
- Create a simple reporting and renewal calendar so deadlines and notices do not get missed.
- Keep provider lists, medications, authorizations, and appeal records in one accessible place.

## Fund the Plan Efficiently

*Smart funding and beneficiary choices preserve more resources and direct them where they matter most.*

- Review life insurance, retirement accounts, brokerage assets, and beneficiary designations.
- Make sure gifts and inheritances flow to the right structure instead of directly by mistake.
- Estimate long-term support costs and schedule an annual review of the full plan.

## Use the Least-Restrictive Decision Tools

*Support should protect safety while preserving independence, dignity, and choice.*

- Review supported decision-making, powers of attorney, and health directives.
- Determine whether limited conservatorship is truly needed and, if so, for which powers only.
- Revisit decision-making tools at age 18 and after major changes in capacity or living situation.

## Make Income and Housing Predictable

*Clear rent, income, and cash-flow systems help prevent avoidable benefit problems.*

- Review wages, cash flow, rent, and household support before money starts moving.
- Put a written rent agreement or other benefits-safe housing plan in place when needed.
- Consider whether a representative payee or trustee-managed distributions would improve stability.

## Create a Life That Can Endure

*Quality of life depends on routines, relationships, purpose, and the details only you can pass on.*

- Write down housing goals, day program or employment goals, transportation needs, and community supports.
- Plan for caregiving hours, respite, adaptive technology, recreation, and social connection—not just survival.
- Start or update a Letter of Intent with routines, comfort cues, communication style, and preferences.

## Take the First Four Steps

*A strong plan is built step by step, with clarity, consistency, and love.*

- Schedule a consultation to discuss your goals, concerns, and priorities.
- Gather your current estate planning documents, beneficiary designations, and key financial information.
- Identify future care givers.
- Realize you have the power to protect your loved one.

*Tip: the safest plans do not rely on one document or one account. They coordinate trusts, benefits, savings tools, people, and day-to-day systems so support stays stable over time.*

**IMPORTANT ADVISORY:** This handout is educational and not legal, tax, or benefits advice. Rules can vary by program category and individual facts. Confirm with a qualified specialist before acting.