

Coordinated Care of MetroWest

A Basic Overview

WHAT IS COORDINATED CARE? Coordinated Care of MetroWest (CCM) is a partnership between the Jewish Community Foundation of MetroWest (JCF) and the Jewish Family Service of MetroWest (JFS). CCM was created to provide lifetime case management and advocacy for persons with developmental and/or psychiatric disabilities starting after the death of the caretaker or another trigger date or event.

WHAT DOES A CASE MANAGER DO? Case management, which is handled by JFS, involves ongoing assessment, monitoring, coordination, and advocacy on behalf of the participant. The needs and direction for these services are informed by the detailed care plan prepared by the participant's family, which is updated at least yearly to reflect changes. The JFS case manager can provide supportive counseling to ensure the fulfillment of activities of daily living and self-care and improve social behavior. The case manager also serves as a liaison to and spokesperson for family members or other designated contacts for the participant. The role of the case manager additionally includes mediating and advocating vis à vis other systems and structures that directly influence the life of the participant. This includes assessing residential placements or living situations and government entitlements, as well as working with trust officers and financial planners to ensure that the individual with special needs is leading the life that his or her family desired.

WHAT KIND OF OVERSIGHT AND STABILITY CAN BE EXPECTED? CCM is both a corporation and a community trust under New Jersey law. It is governed by a board of trustees, comprising parents of persons with disabilities, community members, and professionals in relevant fields. The board works with JFS and JCF in all CCM matters. JFS supervises the professional network of providers who render services, oversees care, monitors well-being, and advocates for the beneficiary. Meanwhile, the funds are custodied and managed by JCF, in existence since 1949. Both JFS and JCF have independent boards and are audited yearly by an external auditing company.

JCF invests and disburses funds from the CCM Trust accounts to JFS in order to provide the case management services that are core to CCM. By NJ statute, the CCM Trust is a pooled trust for individuals with disabilities and the CCM board is the trustee. The funds within the trust are accounted for separately, by client, but are pooled together for investment purposes.

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HOW IS CCM FUNDED? Families interested in receiving case management and advocacy services establish a CCM account and make arrangements to fund this account, typically through an estate plan (e.g., will) of the parents (sponsor) with a calculated amount of assets. Utilizing actuarial tables, the calculation is based on the costs of case management and the life expectancy of the participant and parents.

HOW ARE FUNDS TRANSFERRED TO CCM? A parent can fund the account immediately or, through a variety of ways, have the funds transferred to CCM upon the parent's death or another triggering event. Many CCM parents are funding the child's account through provisions in their will or trust. Life insurance is another possibility. Speak with your attorney and/or financial professional regarding what method is best for you.

HOW DOES CCM WORK WITH A SPECIAL NEEDS TRUST? The CCM trust can work in conjunction with a special needs trust. While the special needs trust pays for the disabled individual's day-to-day expenses, the funds in the community trust (\$5,000/year minimum for the client's anticipated life expectancy) cover the costs of a case manager, who will work to ensure that the individual is getting proper local and federal entitlements and care, as well as any additional services requested by the parent.

One approach is to set up both a special needs trust and a CCM trust at the same time. A special needs trust is required to protect the individual's rights to federal and state benefits. The CCM trust need not be funded until a trigger date. However, setting up the trust (by signing the sponsor agreement and making a care plan) would ensure that the parent or "sponsor" has a plan set in place. This plan, which will be updated yearly until the trigger date, details the participant's future needs and the parent's wishes for that individual's care.

WHAT HAPPENS IF THE CLIENT OUTLIVES HIS OR HER LIFE EXPECTANCY AND, ACCORDINGLY, THE FUNDS?

The calculated amount in the fund assumes that the participant will live to 100, with a remainder of funds at that time. If it is determined that the participant needs more case management services than planned for a period of time, JFS will work closely with the designated relative or other appointed individual regarding this provision of services and its impact on future funding of services.

For more information about Coordinated Care, please contact
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