

MM-34: SpecialCare

For: Agency, DBA, Agent
Old MM #: MM-59

SpecialCare

SpecialCare is a program developed by Massachusetts Mutual Life Insurance Company (MassMutual) that provides access to information and resources to families with dependents, of any age, who have special needs.

You can get the help you need by coordinating with our specially trained professionals to help in the creation of a holistic life care plan, while balancing your own needs and those of other family members. The SpecialCare program takes a team approach to help ensure proper life care planning for the future of dependents with special needs.

Planning today can help with the recovery from the unexpected tomorrows.

It Takes a Team

A MassMutual Special Care Planner can work with you and your professional advisors—your banker, accountant or financial services professional, special needs attorney, social workers and health care providers—to help create a life care plan to maintain the quality of life your loved one is accustomed to and deserves. A life care plan is a coordinated program of future care planning, financial, and legal strategies for individuals with special needs and their families.

Family members and friends can also take an active role in the planning process, i.e. grandparents, aunts, uncles, siblings, and friends. Invite them over for a meeting to discuss the roles they could take, be specific about what the role entails, and most importantly discuss if they are willing to take on the role. Involving family and friends can help lessen the emotional, legal, and financial issues they may face once they take on the new role.

National non-profit organizations have local offices all over the country and are a great free resource for information about your loved one's diagnosis, support groups, and even possible services your dependent may benefit from.

A Special Care Planner can help provide information on local organizations and advocacy groups. You can also contact your state and local government agencies to obtain a list of resources.

Key Areas of Focus

Four critical areas you should consider when planning for the holistic future of your loved one with special needs includes the dependent's financial, legal, medical, and educational needs.

Financial

You want the best for your dependent's lifetime care, but sometimes sufficient financial resources to meet those needs may not be available. The death of one or both caregivers can easily disrupt the continuation of the dependent's financial safety net.

And the unique supplies, equipment, and treatments your dependent needs can strain even families with significant personal assets. Fortunately, financial relief may be available. State and federal

government programs, community resources, Social Security benefits, private foundations, medical insurance, and special education resources may be able to provide some aid. Consult city, county, state, and federal agencies for help in answering financial aid questions.

A Special Care Planner can assist families in determining how much money may be needed to provide for lifetime quality care for loved ones with special needs, financial strategies to achieve goals, and ways to protect future eligibility for government benefits.

Legal

Addressing legal issues is a crucial step in planning for the future. Creating and planning your estate is vital to meeting your dependent's lifetime needs. These issues fall into three main categories: wills, special needs trusts, guardianship or alternatives to guardianship. It's important to work with an attorney who is qualified, experienced, and involved in the area of special needs.

Medical

Specialized medical treatment may be needed for individuals with special needs, sometimes beginning in a neo-natal intensive care unit and other times the need for such treatments arise much later in life. Precautions should be made to make the most out of medical insurance coverages whenever possible, otherwise you could be left holding the bill – or a large part of it.

Educational

Knowledge of special education laws and what they provide is the first step in ensuring your dependent with special needs gets the best education possible. It can include Early Intervention, Individuals with Disabilities Education Act (IDEA), Individualized Education Program, Transition from School to Adult Life, and Due Process. Actively participating and being an advocate in your dependent's educational plan will help with their future successes.

Resources

Here are some external website links to provide families with further information to support loved ones with special needs.

Links to Organizations

- [Academy of Special Needs Planners](http://www.specialneedsplanners.com) {<http://www.specialneedsplanners.com>}
- [Autism Society](http://www.autism-society.org) {<http://www.autism-society.org>}
- [Autism Speaks](http://www.autismspeaks.org) {<http://www.autismspeaks.org>}
- [Brain Injury Association of America](http://www.biausa.org) {<http://www.biausa.org>}
- [Easter Seals](http://www.easterseals.com) {<http://www.easterseals.com>}
- [Huntington's Disease Society of America](http://www.hdsa.org) {<http://www.hdsa.org>}
- [L.A. Goal](http://www.lagoal.org) {<http://www.lagoal.org>}
- [National Academy of Elder Law Attorneys](http://www.naela.org) {<http://www.naela.org>}
- [National Ataxia Foundation](http://www.ataxia.org) {<http://www.ataxia.org>}
- [National Down Syndrome Congress](http://ndsccenter.org) {<http://ndsccenter.org>}
- [National Down Syndrome Society](http://www.ndss.org) {<http://www.ndss.org>}
- [National Spinal Cord Injury Association](http://www.spinalcord.org) {<http://www.spinalcord.org>}
- [Paralyzed Veterans of America](http://www.pva.org) {<http://www.pva.org>}
- [Special Needs Alliance](http://www.specialneedsalliance.org) {<http://www.specialneedsalliance.org>}

- [The Arc](http://www.thearc.org) {http://www.thearc.org}
- [Tuberous Sclerosis Alliance](http://www.tsalliance.org) {http://www.tsalliance.org}
- [United Cerebral Palsy](http://www.ucp.org) {http://www.ucp.org}

Links to Services

- [ABLE \(Achieving a Better Life Experience Act\)](http://www.ablenrc.org) {http://www.ablenrc.org}
- [Centers for Medicare & Medicaid Services](http://www.cms.gov) {http://www.cms.gov}
- [Individual Education Plan \(IEP\)](http://www2.ed.gov/parents/needs/speced/iepguide/index.html) {http://www2.ed.gov/parents/needs/speced/iepguide/index.html}
- [Office of Special Education & Rehabilitation Services \(OSERS\)](http://www2.ed.gov/about/offices/list/osers/index.html) {http://www2.ed.gov/about/offices/list/osers/index.html}
- [Social Security Disability Benefits](http://www.ssa.gov/applyfordisability) {http://www.ssa.gov/applyfordisability}

Links to Educational Materials

- [Exceptional Parent](http://www.eparent.com) {http://www.eparent.com}
- [National Caregivers Library](http://www.caregiverslibrary.org) {http://www.caregiverslibrary.org}
- [For Caregivers, About Caregivers, By Caregivers](http://www.caregiver.com) {http://www.caregiver.com}

For Family Advisors

If you have clients who are caring for a person with special needs—a child, a spouse or a dependent parent—our SpecialCare program can help by providing access to information, specialists, and financial solutions that can help you and your client:

- find information and contacts related to health care issues
- learn more about earning and supplementing an income
- create a safe and accessible living environment
- find needed special equipment
- obtain educational assistance
- enhance personal independence

Through our SpecialCare Program, MassMutual helps make a difference in the quality of life for people with special needs and their families and caregivers.