# List of Pooled SNTs in New York State

This is an unofficial list of non-profit organizations in New York State that offer pooled Supplemental Needs Trusts (or similar services) to people with disabilities. We do not claim that this is an exhaustive list; there may be other pooled trusts in the state of which we are unaware. In addition, the specifics about each trust may not be up to date, so the best source of information is to contact the trust organization directly. Please let us know if you find any corrections. For more information on Pooled Income Trusts, see our fact sheets in <a href="English">English</a> and <a href="English">Spanish</a>.

#### **News**

- Jan. 1, 2025 New NYSARC Fee Schedule reduced annual fiduciary management fee from 0.75% to 0.68%, See more changes here
- 2024 Theresa Foundation Pooled Trust under new management.. See here.

Name and Contact Info.	Description of Trusts & Policies
Adults and Children with Learning & Developmental Disabilities, Inc. (ACLD)	Trust A - third-party trust
807 South Oyster Bay Road Bethpage, NY 11714 http://www.acld.org/	Trust B - self-settled trust
Colleen Crispino 516-822-0028 x 138 crispinoc@acld.org	
AHRC NYC Foundation 83 Maiden Lane New York, NY 10038	Community Trust I for Persons with Disabilities
(212) 780-2690 Email: info@ahrcnycfoundation.org http://www.ahrcnycfoundation.org/	<ul><li>Third-party trust</li><li>Minimum contribution: \$10,000</li><li>Annual fee of &lt;1%</li></ul>
	Community Trust II
	<ul><li>Self-settled trust</li><li>Minimum contribution: \$10,000</li><li>Annual fee of &lt;2%</li></ul>
Camphill Resident's Trust	The minimum for starting a CRT acco

317 Church Street

is \$ 15,000. However, an initial deposit

Phoenixville, PA 19460 (610) 291-5079

Email: <u>info@camphilltrust.com</u> http://www.camphilltrust.com/ as little as \$ 3,000 may open an account with the remainder of the \$ 15,000 to be deposited within two years. Additional contributions, in amounts of \$ 100 or more, can be made at any time to an established CRT account.

### **Catholic Family Center**

30 N. Clinton Avenue Rochester, NY 14604 (585) 232-1840 x4003 / x4022 http://www.cfcrochester.org/

- Formerly Family Service of Rochester
- They do not operate a pooled tr but will serve as trustee for individual SNTs
- This might be a good option for individuals under 65 who want t establish an individual SNT, but where the trust corpus is too sm to afford a for-profit institutional trustee
- They can serve as trustee for lu sums, but also for monthly exce income
- The trust agreement must speci that CFC receives the statutory trustee fee
- CFC must be contacted by the attorney during drafting of trust
- Beneficiaries must have a case manager or other go-between

# Center for Disability Rights, Inc.

497 State Street
Rochester, NY 14608
CDR Pooled Trust Info & Forms

Amanda Flannery or Mirta Arroyo <u>marroyo@cdrnys.org</u>

Ph: (585) 546-7510

Fax: (585) 546-7567 / (585) 546-7560

- Self-settled trust
- No minimum balance
- \$240 start-up cost (includes \$20 enrollment fee plus \$20 monthly fee and \$20 minimum deposit)
- \$20 monthly fee (covers up to 4 disbursements per month; \$10 for each additional disbursements
- \$50 annual accounting fee
- Online portal available

# **Community Living Corporation (CLC)**

135 Radio Circle Drive, Suite 211 Mount Kisco, NY 10549 Phone: (914) 241 2076

#### **Pooled Trust 1**

Pooled Trust 1 is a third-party SNT, established with funds provided by a family member or friend.

Fax: (914)242-3516

Email: info@clcfoundation.org http://www.clcpooledtrust.org

- Minimum Deposit: \$10,000
- One-time enrollment fee \$200
- \$1,000 annual fee for accounts under \$25,000
- For accounts over \$25,000, and fee of not less than \$1,000 to be negotiated with trustee

#### **Pooled Trust 2**

Pooled Trust 2 is a self-settled SNT, established with funds provided by the beneficiary.

- Minimum Deposit: \$5,000
- One-time enrollment fee \$250
- \$1,000 annual fee for accounts under \$50,000
- For accounts over \$50,000, additional annual fee of 1% of balance in excess of \$50,000

#### **Pooled Trust 3**

Pooled Trust 3 is a Surplus Income Truestablished with the surplus income of the beneficiary.

- Set up Fee: \$350
- Annual Fee: \$125 per month.
   Payable upon opening of the Tr and each month thereafter. Thi fee shall not increase for the duration.
- Wind-Up Fee: \$500 (upon termination of the Trust)

# Disabled and Alone / Life Services for the Handicapped, Inc.

Mailing address:

PO Box 340

New Hyde Park, NY 11040-0340

Office Address:

- Third-party trust
- Minimum deposit: \$100,000
- First-party trust
- Minimum deposit \$20,000, but annual fee \$750 if under \$100,0 plus 1% of balance for accounts to \$1 Mill, with smaller % for pa exceeding \$1 Mill., plus co-trust

1441 Broadway, 6<sup>TH</sup> Floor PMB #6135 NY NY and tax preparation fees 10018-1905 Ph: (212) 532-6740 / (800) 995-0066 Fax: (212) 532-3588 http://www.disabledandalone.org/ **Everfund Pooled Trust** Download trust documents - Joinder 15 Perlman Drive Suite 116 Agreement, procedures, Declaration o Trust Spring Valley NY 10977 Ph: (845) 202-9000 info@everfundtrust.com Fee Schedule - main fees below, other https://www.everfundtrust.com/ schedule • \$250 initial enrollment fee • Monthly fee - 10% of monthly deposit from \$30 minimum to \$2 maximum • \$100 annual renewal fee **Future Care Community Pooled Trust** Must Reside in Monroe County or surrounding counties to be able to join (A partnership of Al Sigl Community of Agencies, Lifespan and the Arc of Monroe) this trust 1000 Elmwood Avenue Rochester, NY 14620 1st Party Lump Sum Pooled Trust T: 585-402-7840 Ext 2 \$200 enrollment fee • \$3000 minimum opening depos http://www.futurecareplanning.org/ (\$2000 if on SSI) • 0.95% annually for investment services 0.75% annually for administrative fee • \$50 annual audit fee • \$30.00 per month additional fee trust is used for monthly disbursements 1st Party Spend Down Pooled Trust \$200 enrollment fee • \$100 Minimum balance • \$30 per month includes 4 disbursements (\$5 per additional disbursement) • \$50 annual audit fee

**3rd Party Pooled Trust** 

	<ul> <li>\$5000 minimum opening deposit</li> <li>Please call for fees</li> </ul>
KTS Pooled Trust	
3011 Avenue K Brooklyn, NY 11210 Phone: (718) 475-5000 FAX: (718) 475-5010 Email: info@ktstrust.org http://ktstrust.org/	<ul> <li>\$250 enrollment fee</li> <li>Monthly fee of 10% of required monthly deposit (minimum \$30, maximum \$200)</li> <li>Annual renewal fee of \$100</li> <li>Monthly contributions can be maked by ACH direct debt from bank account</li> <li>No minimum balance</li> <li>No minimum funding</li> </ul>
LCG Community Trust Guardians of our Children, Inc.	Community Trust I - Self-Directed Asset Trust
5614 16th Avenue Brooklyn, NY 11204 (718) 466-2200 Ext. 510 Email: Trust@lcgcs.org Jmartinez@lcgcs.org https://www.lcgtrust.org/	<ul> <li>\$25,000 minimum contribution within 12 years of enrollment</li> <li>Enrollment fee of 1% of initial deposit (minimum \$250)</li> <li>Monthly administrative fee of 2% funds on deposit (minimum \$42</li> <li>Monthly brokerage fee of 0.0426</li> <li>Annual renewal fee of \$100</li> <li>Annual audit and tax return fee \$100</li> </ul>

# Community Trust II - Third Party As: Trust

• Can designate remainder

beneficiaries to receive no more than 50% of corpus remaining of disabled beneficiary's death

- \$25,000 minimum contribution within 12 years of enrollment
- \$250 enrollment fee
- Monthly administrative fee of 29 funds on deposit (minimum \$42
- Monthly brokerage fee of 0.042
- Annual renewal fee of \$100
- Annual audit and tax return fee \$100
- Can designate remainder beneficiaries to receive no more

than 50% of corpus remaining of disabled beneficiary's death

# Community Trust III - Medicaid Spend-Down Trust

- Minimum monthly deposit: \$500
- \$250 enrollment fee
- Monthly administrative fee of 8.3 of required monthly deposit (minimum \$42.50)
- Annual renewal fee of \$100
- Annual audit and tax return fee \$100
- All funds remaining in the trust a beneficiary's death are retained trustee organization

Life's WORC Trusts

1501 Franklin Avenue PO Box 8165

Garden City, NY 11530

516-741-9000 ext. 225

516-348-7878

Fax: (516) 302-1802

Email: trustservices@lifesworc.org

http://www.lifesworctrust.org/

### Self-Settled Trust (Community Trus

- Self-settled trust
- Minimum deposit: \$500
- One-time non-refundable enrollment fee of \$250
- Annual fees:
  - ◆ Up to \$20,000 5% of Account Balance;
  - ♦ \$20,000 to \$50,000 \$10
  - \$50,000 and above additional 1% of balance over \$50,000
- Annual accounting fee of \$100
- At beneficiary's death the balan is retained by the trust

# Third-Party Pooled Trust (Communi Trust 2)

- Third-party trust
- Minimum deposit: \$10,000
- One-time non-refundable enrollment fee of \$250
- Annual fees:
  - ◆ Up to \$20,000 5% of Account Balance;
  - ♦ \$20,000 to \$50,000 \$10

- \$50,000 and above additional 1% of balance over \$50,000
- Annual accounting fee of \$100
- Can designate remainder beneficiary for up to 75% of balance

# Surplus Income Pooled Trust (Community Trust 3)

- Excess Income Trust
- Minimum deposit must be maintained in the account: \$300
- One-time non-refundable enrollment fee of \$250
- Double the monthly deposit is required before expenses can be paid, with one month remaining available for bill pay
- Flat monthly fee ranging from \$
   \$350 depending upon the mont
   spend-down deposit amount. For
   deposits over \$4000 contact Life
   WORC to determine the fee.
   (Surplus-Fee-Schedule.pdf)
- Annual accounting fee of \$50

### **Individual SNT**

- \$500 non-refundable, one time enrollment fee
- Minimum initial deposit \$50,000
- Annual Fees: Balances up to \$300K; \$1,250 plus 1% of balar over \$50K

#### LIFE, Inc. Pooled Trust

(Labor & Industry For Education, Inc.) 112 Spruce St

Cedarhurst, NY 11516

Telephone: (516) 374-4564 ext. 3

www.lifetrusts.org

### LIFE offers:

- (i) a self-settled (i.e. established by the beneficiary) monthly spend-down trust
- (ii) a self-settled asset trust and
- (iii) third-party asset trusts

#### Fee Schedule

# \$300 one time sign-up fee (sometimes waived based on ability to pay)

- \$200 annual fee from the secon year on (sometimes waived bas on ability to pay)
- Monthly fee \$35 \$350 depends on amount of the spend-down (see, not percentage)
- No minimum deposit
- Automated Monthly bill pay.
- Trust established in 2 business days guaranteed
- Process of bill requests in 3 business days guaranteed (no more late bills)
- Dedicated trust counselor assig to each trust client
- Fillable Joinder Agreement

### NYSARC, Inc. Trust Services

29 British American Blvd

Latham, NY 12110

(Use this address for Fed Ex or UPS - otherwise use mailing address below)

#### Mailing address

NYSARC Inc. Trust Services

POB 1531

Latham, NY 12110

(but use regular address for UPS or Fed Ex)

Telephone: (518) 439-8323 Toll Free: (800) 735-8924 Facsimile: (518) 439-2670 E-mail: trustdept@nysarc.org http://nysarctrustservices.org

# Community Trust I - Self-Settled true for asset protection

- Minimum deposit: \$300, includir \$200 one-time enrollment fee non-refundable
- FEES Revised Fee Schedule Jan. 1, 2025
- Intended for lump-sums, not monthly spend-down
- Remainder at beneficiary's deat retained by trustee

# <u>Community Trust II</u> - self-settled for Medicaid Spend Down (Surplus Income)

- Minimum initial deposit \$300, includes \$200 one-time enrollm fee - non-refundable
- \$100 minimum

**balance** regardless of deposit method effective October 1, 202 (previously balance required in same amount as the spend-down

 E-deposit Program - electronic deposits of surplus income (at r

additional cost)

- Automatic payments of rent are other regular bills
- Submit disbursement request online and manage account 24/
- Electronic payments to reimbut family and pay third party vendo even faster
- No monthly administrative fee charged until first spend-dow deposit for pooled income trust beneficiaries effective October 2024

#### • FEES:

- ♦ Online fee calculator
- \$75 annual accounting for (deducted each July)(increased from \$50 eff. Jan. 2024)
- Pro rata share of annual audit, tax preparation cos for Trust
- Co-trustee annual fee of 0.68% (reduced 1/2025 f 0.75%) annually charged monthly rate of .0567% (reduced 1/2025) based upon balance at end of preceding month
- ♦ Plus, the greater of:
  - 0.9% annual rate, charged monthly a .075% of average monthly assets Ol
  - ♦ Flat monthly fee ranging from \$30-\$420 depends on monthly contribu-tion (as o Jan. 1, 2024, fee caps at \$420 for deposits of \$6,501+) (REVISE fee schedule ef

Jan. 2025)

- Links to Documents for Communication
   Trust II Pooled Income Trust
- <u>Pooled Income Trust Getting</u> <u>Started</u>

### Community Trust III -Self-settled for Assets of \$250K+

- No enrollment fee
- Minimum deposit: \$250,000
- Intended for lump-sums, not monthly spend-down
- Administration of Medicare Set-Aside accounts available
- Fee schedule <u>here</u> (eff. Jan. 1, 2025)
- Potential for remainder Benefici if there are funds left after any possible state(s) Medicaid payb is fulfilled

# GENERAL FEATURES OF NYSARC TRUSTS:

- NO ANNUAL RENEWAL FEE (some other trusts charge up to \$200/year)
- Unlimited disbursement request (some others charge up to \$10 each additional disbursement)
- 24/7 access to account information via automated phone system
- Fully-staffed beneficiary suppor team by phone
- Phone line exclusively for professionals to reach NYSARC management quickly
- 48-hour approval of new trusts (expedited approvals with prior notice)
- Prompt processing of disbursement requests

### Protect Your Family (PYF)

303 Merrick Road, Suite 505

#### Medicaid Pooled Income Trust

- \$300 application fee
- \$200 annual fee

Lynbrook, NY 11563

Tel: 516-837-3737

Fax: 516-837-9430

Email: info@pvftrust.org

Website: pyftrust.org

### Sliding scale monthly fee, based on surplus amount

 Can pay the monthly fee on a monthly basis or pay for the full year in advance (10% off if payi for the year)

#### Medicaid Asset Trust

- \$300 application fee
- 2.0% annual administrative fee
- \$150 renewal fee

#### **SCS Pooled Trust**

1404 Coney Island Avenue

Brooklyn, NY 11230

Telephone: 718-971-2509

Fax: 844-623-0481

Email: info@seniorcommservice.org

www.seniorcommservice.org

- \$250 Enrollment Fee
- Monthly administrative fee of 10 of monthly required deposit (Min \$25/Max. \$200)
- Unlimited disbursements
- No Minimum balance requireme
- No Minimum funding requireme
- \$100 Renewal Fee
- Monthly deposits can be made ACH Direct Debit

# The Rose and Maurice Halpern Lifetime Care Foundation at OHEL

156 Beach 9th Street Far Rockaway, NY 11691 718 686 3170

http://www.ohelfamily.org/?q=lifetime\_care/pooled-trusts

Email: lcftrusts@ohelfamily.org

# The Lifetime Care Foundation Community Pooled Trust I

- Third-party trust
- A portion of the funds can be invested
- An initial deposit minimum of \$20,000 must be received in ord for a client's funds to be invested. The first \$10,000 is kept in a liquaccount, and the next \$10,000 invested. At a point when the licustry \$10,000 reaches a balance of \$10,000 money will be divested from the investment account to the liquidaccount in increments of \$10,000

# The Lifetime Care Foundation Community Pooled Trust II

- Self-settled trust
- For those clients wishing to dep liquid assets into a trust in order preserve government entitlement while having a portion of this money invested
- An initial deposit minimum of \$20,000 must be received in ord for a client's funds to be invested. The first \$10,000 is kept in a liquaccount, and the next \$10,000 is invested. At a point when the licus \$10,000 reaches a balance of \$10,000 money will be divested from the investment account to the liquid account in increments of \$10,000

# The Lifetime Care Foundation Community Pooled Trust III

- Self-settled trust
- Can enable disabled individuals and seniors to use their excess income to pay for their own supplemental needs, such as reutilities, and medical services no covered by Medicaid and/or oth entitlements programs

#### Fees

- \$900 annual fee (first year's fee due at initiation)
- \$10 fee per check for any payments in excess of three per month
- For Trusts I & II only:
  - Investment fees of approximately .75% from Bernstein Global Wealth Management
  - 1% investment fund management fee (if place in investment account)
  - Annual investment fees:

- \$1.5% for \$25,000-\$250,000
- ♦ 1% for the next \$250,000-1 Million
- 0.5% for additional amounts over 1 Million

#### The Theresa Foundation Pooled Trust of New York

#### **CONTACT: Theresa Pooled Trusts**

250 Lido Boulevard Lido Beach, NY 11561 (516) 391-0390

http://www.TheresaPooledTrust.org

http://www.theresafoundation.org

Administered by CLC Foundation, Inc. 135 Radio Circle Drive, Suite 211 Mount Kisco, NY 10549 Attention: TPT

Kaylie Meyers (914) 241-2076 Ext.4

Email: Kaylie@clcfoundation.org

#### 1. Theresa Pooled Income Trust

- Self-settled trust for Asset Protection
- One-time enrollment fee of \$150
- Fee Schedule: <u>https://theresapooledtrust.org/tr</u>
- Monthly service fee of \$25 \$12 depending upon amount of monthly contribution
- No minimum funding and balant requirement
- Designed for protecting excess income
- At beneficiary's death, the balar is retained by the trust and/or the Theresa Foundation and the Trustee organization for the ber of people with disabilities
- Master Trust Agreement approved by New York City Human Resources Administration
- Download Trust documents: https://theresapooledtrust.org/tr

#### 2. Theresa Pooled Asset Trust

- Self-settled trust for Income Protection
- One-time enrollment fee of \$350
- Fee Schedule: https://theresapooledtrust.org/tr
- An annual administrative fee of \$1.250
- An annual fee of 1% of trust ass for investment management
- No minimum funding and balant requirement

- Designed for protecting assets such as lump-sum settlements
- At beneficiary's death, the balar is retained by the trust and/or the Theresa Foundation and the Trustee organization for the ber of people with disabilities
- Master Trust Agreement approved by New York City Human Resources Administration
- Download Trust documents: https://theresapooledtrust.org/tr

### 2. Theresa Pooled Community Trus

- Third-party trust
- One-time enrollment fee of \$350
- Fee Schedule: <u>https://theresapooledtrust.org/tr</u>
- No minimum funding and balance requirement
- Can designate remainder beneficiaries

CONTACTS -& more info - see adjace box in this chart

### **UJA-Federation Community Trusts**

Department of Planned Giving and Endowments 130 E. 59th St., 10th Fl.

New York, NY 10022

https://ujafedny.giftplans.org/index.php?cID=238&mID=12

Irina Tuchina

(212) 836-1150

tuchinai@ujafedny.org

Advocacy Service are provided by an affiliated social service agency.

# **Community Supplemental Needs Tr**

- Third-party trust
- Minimum deposit: \$100,000, with at least \$20,000 invested initiall with remainder to be deposited within 4 years
- Testamentary (at sponsor's dea agreement is available
- Beneficiary is assigned an advocate from a UJA agency
- Annual fees (subject to change)
   UJA-Federation administrative
   \$1,500
  - Full Advocacy \$5,500 first yea then \$3,500
- Upon the death of the beneficia 100% of the remainder is designated as per the Sponsor

### Community Trust IV

- Self-settled trust
- Minimum deposit: \$50,000, payable over 5 years if necessa
- Beneficiary is assigned an advocate from a UJA agency.
   Financial only and Full advocac services are available
- Annual fees (subject to change)
   UJA-Federation administrative
   \$1,500
  - Financial only advocacy \$2,20
- Full advocacy \$5,500 first year then \$3,500

Upon the death of the beneficiary, 100 shall be maintained in the Trust for the benefit of individuals who are disabled

#### **UCS Trust Services**

### (UCS Disability Pooled Trust)

1514 49<sup>th</sup> Street Brooklyn, NY 11219 Ph: (718) 854-9300 Fax: (718) 506-9314

Email: trustdept@ucstrustservices.org

http://www.ucstrustservices.org/index.html

### **Monthly Spenddown**

#### **Download Trust Documents**

- Enrollment fee: \$250.
- Monthly fee of 10% of Surplus ( \$30/Max \$250).
- Annual fee: \$100.
- Monthly Surplus Deposit can be made by ACH direct Debit and s to be automated.
- Disbursements (Bill Payment) c be setup as automatic monthly payments (restrictions apply).
- Pre-paid credit/debit Card option (restrictions apply).
- Unlimited disbursements.
- No Minimum balance requirement

#### **Asset Trust**

- Enrollment fee: \$250.
- Annual fee of 2.5% of principal (Max \$750).
- Annual renewal fee: \$100.
- Deposit can be made by ACH direct Debit.

<ul> <li>Disbursements (Bill Payment) of</li> </ul>
be setup as automatic monthly
payments (restrictions apply).
payments (restrictions apply).

- Pre-paid credit/debit Card option (restrictions apply).
- Unlimited disbursements.
- No Minimum balance requirement

#### Westchester ARC Foundation

121 Westmoreland Avenue White Plains, NY 10606 http://www.westchesterarc.org/

Anne Sweazey (914) 428-8330, ext. 3336 asweazey@westchesterarc.org Community Trust I - third-party trust

Community Trust II - self-settled trust

#### **Western New York Coalition Pooled Trusts**

Go to <a href="https://www.wnypooledtrust.org">www.wnypooledtrust.org</a> for downloads, and more information

Contact: (866) 362-5081

Trustees:

People Inc. & Legal Services for the Elderly, Disabled or Disadvantaged of WNY, Key Bank (fiscal trustee)

Only available in Western NY counties (Erie, Niagara, Orleans, Cattaraugus, Allegany, Chautauqua, Wyoming, Genesee, Steuben) and the Seneca Nation

# WNY Coalition Pooled Medicaid Payback Trust (Trust #1)

- Self-settled trust
- Accepts income deposits
- No minimum deposit
- Initiation fee: \$100
- Monthly fee sliding scale based amount deposited

# WNY Coalition Over 65 Pooled Trus (Trust #2)

- Self-settled trust
- Accepts income deposits
- Only for individuals aged 65 or older
- No minimum deposit
- Initiation fee: \$100
- Monthly fee sliding scale based amount deposited

# WNY Coalition Under 65 Pooled Tru (Trust #1) and Over 65 Pooled Trust (Trust #2)

- Self-settled trust
- Accepts lump sums without a minimum deposit
- Initiation fee: 10% of Deposit no exceed \$1,000

	<ul> <li>Annual commission:</li> <li>\$10.50 per thousand on the first \$400,000</li> <li>\$4.50 per thousand on the next \$600,000</li> <li>\$3.50 on the balance in pooled trust</li> <li>Plus additional annual commission by bank trus</li> <li>Semi-annual accounting fee: \$6</li> <li>Termination fee: 1% of all amou paid out</li> </ul>
	WNY Coalition Friends and Family Trust
	<ul> <li>Third-party trust</li> <li>Only 25% of balance remainder the death of the beneficiary is retained by trustees. Remaining 75% can be directed to others.</li> <li>Initiation fee: 10% of Deposit no exceed \$1,000</li> <li>Annual commission: <ul> <li>\$10.50 per thousand on the first \$400,000</li> <li>\$4.50 per thousand on the next \$600,000</li> <li>\$3.50 on the balance in pooled trust</li> <li>Plus additional annual commission by bank trus</li> </ul> </li> <li>Semi-annual accounting fee: \$6</li> <li>Termination fee: 1% of all amou paid out</li> </ul>
YAI / National Institute for People with Disabilities 460 West 34th Street New York, NY 10001-2382 <a href="http://www.yai.org/">http://www.yai.org/</a> (212) 563-7474	<ul> <li>Serves DD/MR/MI/ Phys Disable TBI.</li> <li>Minimum deposit \$25,000 with some flexibility.</li> </ul>

This article was authored by the Evelyn Frank Legal Resources Program of New York Legal Assistance Group.



Article ID: 4

Last updated: 22 Oct, 2025

Revision: 61

Medicaid -> Supplemental Needs Trusts -> List of Pooled SNTs in New York State

http://health.wnylc.com/health/entry/4/