MassMutual SpecialCare℠

Caring for Today, Planning for Tomorrow:

A Helpful 10-Point Checklist for Caregivers of a Loved One with Special Needs

Protecting futures for loved ones with disabilities.

Planning ahead can feel overwhelming — but taking it **one step at a time** can help bring clarity, confidence, and peace of mind. This checklist highlights key areas caregivers should consider when planning for the long term care and well-being of a loved one with special needs.

1. Build the Right Support Team

Seek guidance from professionals who have experience in special needs planning, such as financial professionals, attorneys, healthcare providers, and social workers. These experts can help you navigate changing laws, benefits, and long-term planning decisions.

2. Create a Life Care Plan

A life care plan looks beyond finances to consider your loved one's full quality of life — housing, healthcare, education, work, social activities, and personal goals — both now and in the future. Review and update it regularly as needs change.

3. Plan for your own well-being, as the Caregiver

Your health, energy, and financial security matter. Include plans for your own medical care, retirement, and time to recharge. Taking care of yourself helps ensure you can continue caring for others.

4. Review Estate Planning Documents

Work with an attorney experienced in special needs planning to ensure wills, trusts, beneficiary designations, and powers of attorney are properly structured. Careful planning can help provide for your loved one with special needs without unintentionally affecting eligibility for public benefits.

5. Consider Guardianship and Alternatives

As your loved one reaches adulthood, explore whether guardianship is necessary or if alternatives — such as supported decision-making or healthcare representatives — may provide the right balance of support and independence.

6. Understand Government Benefits

Learn about state and federal programs that our loved one may qualify for, such as SSI (Supplemental Security Income), SSDI (Social Security Disability Insurance), Medicaid, Medicare, or state-specific services. Understanding eligibility rules and application processes can help protect benefits over the long term.

7. Communicate Your Plan Clearly

Talk openly with family members and close friends about your plans. Well-intentioned gifts or inheritances can sometimes disrupt benefits, so clear communication helps everyone support your loved one in the right way.

8. Prepare a Letter of Intent

A Letter of Intent is a personal guide for future caregivers. It captures daily routines, preferences, medical information, important contacts, and what makes your loved one unique — providing comfort and continuity if others step in to help.

9. Review Health Insurance and Medical Coverage

Make sure your loved one has appropriate health coverage and understand what services are included. Review plans annually, keep records organized, and coordinate private insurance with public benefits when applicable.

10. Plan for Adulthood and Living Arrangements

Think ahead about housing, education, employment, or supported living options. Many programs and residences have long waitlists, so exploring choices early can open more opportunities later.

You're Not Alone on This Journey

Planning for the future of a loved one with special needs isn't a one-time task — it's an ongoing process. Partnering with experienced professionals can help you spot gaps, set priorities, and create a thoughtful plan that supports your loved one — and your family — today and for years to come.

Need Help Getting Started — or Filling in the Gaps?

If this feels overwhelming, you're not alone — and you don't have to navigate it by yourself. A Special Care Planner can walk with you step by step, collaborating with the people you trust to help ensure the best care and planning for your loved one and your entire family.

Reach out to a Special Care Planner to begin building your life care plan or to address important details you may have overlooked.

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For more information regarding benefits provided by Medicare or Medicaid, visit **www.cms.gov**. Medicaid guidelines vary by state. Contact your local Medicaid office for details.

The Special Care Planner is a title used by MassMutual financial professionals who have received advanced training and information in estate and tax planning concepts, special needs trusts, government programs, and the emotional dynamics of working with people with special needs and their families.

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