

DELAWARE CAREPLAN



Because you can't put a price on peace of mind.



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If you had a family member with special needs, **who would provide** for them when you were gone?

Thanks to advances in diagnosis and medical care, the lifespan of children with disabilities has increased, making it more likely than in previous generations that these children will grow into adulthood and outlive their parents. So how can parents provide long-term protection, advocacy and personal attention for their special-needs children? How can they be sure their children will receive the financial and social support they need, even after their death?

They find this peace of mind through Delaware CarePlan.

Formed in 1999, **Delaware CarePlan, Inc. (DCP)**, helps parents and guardians ensure their children with special needs can continue to have a safe and meaningful life — and that the means of monitoring, supporting and advocating for their care are firmly in place. DCP accomplishes this by educating parents on estate planning, setting up special-needs trusts, devising individualized care plans and securing services.

Ethan's STORY

Who would be there to keep him safe?

Ethan was 14 when he was diagnosed with severe primary obsessive-compulsive disorder. He also has early-stage osteoporosis, mild scoliosis, depression and anxiety. Due to his disabilities, he is unable to work, and relies on his parents for everything. Ethan's parents were distraught about what would happen after they died.

Through DCP, his parents secured a financial future for him. Although Ethan's trust fund has not yet been activated, DCP continues to work with his parents to update his care plan, and provide assurance that their son's quality of life will be carefully monitored.

Estate Planning

DCP educates parents about the challenges of estate planning for individuals with disabilities, including how to set up a trust and incorporate an individualized care plan as an addendum to the trust. We perform this outreach whether parents enroll or elect DCP as their trustee or not.

Special-Needs Trusts

DCP allows families to fund trusts with a fraction of the assets that most banks require, so even families with modest to moderate means can start one. The trusts do not replace government support; they are designed to enhance an individual's quality of life by funding services the government supports minimally or not at all. Once the trust is funded, DCP uses a pooled investment strategy to maximize available funds.

Individualized Care Plans

Individualized care plans dictate how trust funds are distributed. They are designed to promote quality of life, and may contain instructions on everything from the provision of medical care and physical therapy to assistance with housecleaning, shopping and more. As a family member's interests and needs change, the personal care plan can be revised and updated.

DCP can be assigned by any trust to develop an individualized care plan, and provide the delivery of service component as an addendum to their trust, whether parents choose to enroll or elect DCP as their trustee or not.

DCP is the only agency of its kind in Delaware that serves people of modest means. It is inclusive of all disabilities, regardless of their severity. Current participants include people with intellectual disabilities, mental illness, traumatic brain injuries, multiple sclerosis, cerebral palsy and HIV.

We can't take the place of family, but **we can support** families when they need it most.

DCP provides valuable services to families with challenging, and sometimes tragic, circumstances:

- Ensures there is an advocate available to individuals with disabilities.
- Serves as a trustee, facilitating the sound administration of contributions by allowing family members to obtain professional investment management through pooled contributions.
- Consults with parents, relatives and guardians concerning lifetime plans and protective services.
- Makes guardians available as needed.
- Provides information and secures resources for supplemental needs that are not available through governmental or charitable programs.
- Encourages families to set aside funds in the DCP Trust that are not considered assets or income that would disqualify them from any governmental program.
- Provides attorneys and trust departments with suggested irrevocable trust documents and information on individualized care plans that protect the beneficiary.

DCP provides a strong foundation for ongoing, individualized support. Its Board of Directors includes experts in law, financial planning, nonprofit accounting, nonprofit and for-profit administration, as well as family members and community advocates.

As a nonprofit organization dedicated to people of modest means, DCP relies on donations to keep fees stable and below market value, as well as for crucial education and outreach on long-term care planning to all in need of our services.

Through DCP, you are ensuring that children with disabilities — one of society's most vulnerable populations — have the care and support they need when they need it most. You'll also be giving their parents the peace of mind that comes from knowing their children will be safe and cared for, even after they are gone.



Scott's STORY

A network of care for an entire family

Due to complications during birth, Scott has multiple disabilities, including cerebral palsy.

Tragically, his mother died eight days later, leaving his father to care for him as well as his two siblings. Through Scott's mother's survivor benefits, his father started a DCP trust fund to supplement Scott's increasing needs. DCP also developed a personal care plan to provide residential support and monitoring for Scott while his father is at work, pay medical bills not covered by Medicaid and support a guardianship filing if Scott's father is no longer able to provide guardianship.

About Delaware CarePlan, Inc.

Since 1999, DCP has provided parents and families with a support network to ensure the financial well-being and quality of life for their children with disabilities. This support network functions as an extended family — and as a main source of friends, social activities and information. It provides priceless peace of mind to parents faced with planning for the continued financial and social support of their child, even after the parent's death.

This is the premise on which DCP was founded, and we are committed to providing lifelong benefits to all who are enrolled.



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To make a donation, or to learn more about Delaware CarePlan, call 302-633-4000