

Information of interest to people with disabilities and other special needs and their families.

Call for Help: Where to Begin When You're New to Special Needs

As quick as it takes for an accident to occur or a diagnosis to be made, a family can find itself in the community of people with special needs. Suddenly, life is very different. Challenges you hadn't expected face you head on. You swap time doing things you love with time at medical appointments, filing paperwork for government disability benefits, and worrying about giving other family members attention they deserve. You try to reprioritize how the money you earn is spent – or try to make the fewer dollars you now count as income go farther. And when all those friends who were by your side in the beginning have gone back to their busy lives because you seem, to them, to have things under control, you look for ways to cope.

Pick up the phone

"Sometimes help is only a phone call away," says Harlan Singer (www.financialguide.com/Harlan-Singer), a Special Care Planner with DBS Financial Group in Fort Lauderdale, Florida, a general agency of Massachusetts Mutual Life Insurance Company (MassMutual). He's also affiliated with 2-1-1 Broward. "Dialing 2-1-1 could put you in touch with information and organizations that can help make your life a little bit easier, less stressful, more manageable."

2-1-1 is a national service operated by the United Way and other state and local agencies to provide access to health and human service information. It's available in all fifty states plus Washington, DC, Puerto Rico, and Canada, but may not yet be accessible from every city or town or available 24/7 in every locale. Check with your municipality for details or go to www.211us.org and click on the "Search for 2-1-1" tab (www.211.ca in Canada). The service's website states that as of October 2011, more than 260 million Americans (86.6% of the entire population) have access to the service, with 37 states offering 90% + coverage.

Each 2-1-1 service center varies in the information it provides. They depend on local funding (political efforts for federal funding and support are underway) and the information they provide relates to what's available in the region and the needs of the communities they serve.

"We maintain a database of about 4,000 resources in Broward County, Florida," says Sheila J. Smith, President/CEO of 2-1-1 Broward (www.211-broward.org). "As our website proclaims, we're *Your First Call For Help!*"

A 2-1-1 center can help in times of emergency, such as a terrorist attack, an earthquake or hurricane, a black out, an industrial accident or forest fire, or other event affecting the entire nation, a smaller region, or a single community. Civic leaders use the service to disseminate information to citizens. Organizations that offer help to families and individuals use it to reach out to those who need their services. Professionals call to gather information they can pass along to their clients.

And individuals have called 2-1-1 (anonymously, if they wish) when they're suicidal or in need of a shelter or soup kitchen. They call to learn about child care in their region, or housing options that are handicap accessible, or which organizations in the area help people who are autistic, have heart disease, or need a special education advocate. They might call to find out where to vote or where they can find others to talk to who are facing challenges similar to their own.

"We often hear the suffering side of a person's experience," says Billie Morgan, Special Needs Program Manager for 2-1-1 Broward. "When they call, they're dealing with health issues or financial trouble or they simply don't know where to go for the help they need," says Morgan. "We help them get in touch with the people and organizations that could help."

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Beth Kunz, a Special Care Planner who works with Singer, says, "For the families we serve, connecting with 2-1-1 can mean solutions to life's challenges. We've referred people to 2-1-1 who are looking for transportation services or for funding to establish group residences for their family members. With the database that 2-1-1 Broward has, it's a great resource for families with special needs."

Networking helps

"Sometimes the best information a person can get is from others who are going through similar circumstances," says Morgan, "so we often link them up to support groups we think will help."

Singer agrees about the value of support groups. "Some clients have told me they think the groups are gripe sessions or are too depressing, but you could meet people who've already found answers to questions you may still be asking. You won't know what services are available unless you reach out to others. And when you have a network you can turn to, those people you trust can recommend shortcuts or help you avoid roadblocks in your efforts to get the services you need."



Economic Struggles

We live in tough economic times. That phrase is used so often lately that it seems cliché, but for many, it's a true reflection of our daily lives. The calls received at 2-1-1 Broward confirm this.

"53% of calls we get are related to food and shelter – the basic needs that aren't being met," says Morgan. "Some callers say they can't afford food or are about to be evicted from their home. Others are looking for employment, occupational therapy, and job supports or for affordable access to services for physical therapy, rehabilitation therapy, and early intervention programs for their children."

For families who have special needs, these tough times can be even more difficult.

Because of the downturn in the economy and cuts in federal and local funding for programs, more people are placed on waiting lists for services that were readily available before.

"They lose valuable time while their name slowly moves up the list," explains Singer. "Taking action now could make a huge difference in a person's life, but instead, help is postponed and, in some cases, the person's situation worsens."

Do what you can about your finances

"When a family with special needs is facing financial hardship, we can help," explains Kunz. "They may not be in a position to take huge steps in financial strategizing, but there are things they should do. We can help them understand guardianship issues and put measures in place. We can also help them write a letter of intent, which contains personal, social, and medical information about the person with special needs so anyone who might need to provide ongoing care for that person will have information for a smooth transition."

Singer adds, "It's important to have a strategy that will provide funding for future care. "If family finances are tight now, we can outline ideas for the family to consider in the future. We can help them find attorneys with special care expertise who offer pro bono services or affordable payment plans so they can get wills done or establish guardianships. And for now, we can help them find ways to spend less and save more."

It's also critical to check what finances are held in the name of the person with special needs. Savings bonds, bank accounts, being named as a beneficiary on policies, pension plans, or other accounts – these are the kinds of things that could jeopardize government benefits the person may receive.

So if your life has suddenly been changed and you find yourself a new member of the community of people with special needs, reach out for help. Find the organizations, programs, and people you need by calling 2-1-1, and talk with financial professionals who understand the intricacies of special care finances. It all starts with a phone call and a conversation.

* The Special Care Planner 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 disabilities and other special needs and their families. The certificate program was offered by The American College in Bryn Mawr, PA, exclusively for MassMutual financial professionals. State insurance departments recognize that the Special Care Planner certificate program provides essential information on the profession of special care by granting continuing education (CE) credits (varies by state).

A Special Care Planner through MassMutual's SpecialCareSM program can assist parents in drafting Letters of Intent and can help make a difference in the quality of life for an individual with special needs, their caregiver and other family members. Through SpecialCare you will learn valuable financial strategies, identify financial strategy solutions, access vital information, and meet certified specialists who will work with you and your professional advisors – your banker, accountant or financial planner, lawyer, social workers and health care providers – to review your financial picture and offer options to fit the needs of each situation. For more details, visit MassMutual's website at <http://www.MassMutual.com/specialcare>, or call 1-(800)-272-2216.

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