



# PLANINJ

Planned Lifetime Assistance Network of New Jersey

Annual Report  
2020



2020: STAYING OPEN TO CHANGE



Helping families of people with disabilities answer the question:

“Who will care for my loved one when I’m gone?”

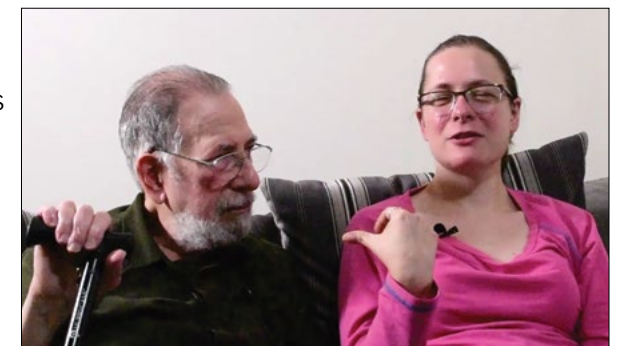


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Watch *A Talk with Families* at [www.plannj.org](http://www.plannj.org) for an understanding of the support PLAN|NJ provides people with disabilities and their families — and the peace of mind that comes from knowing their loved ones are protected and thriving. In this short film, we talked with a few families about how they spend their days and how our person-centered services make a difference in their lives.







## OUR VALUES

**WE BELIEVE** all people with disabilities have the right to experience their highest possible quality of life and to receive a lifetime of services they and their families need and desire.

**WE DELIVER SERVICES** by forming a circle of support comprised of families, social service providers, attorneys, financial advisors, and trust administrators. This enables us to implement specific plans of action for each individual we serve, and to maintain necessary services while enhancing their quality of life.

**WE VALUE** a person-centered philosophy, compassionate and comprehensive care coordination, transparency, accountability, state-of-the-art systems, and continuous improvement.

## OUR MISSION

The mission of **Planned Lifetime Assistance Network of New Jersey, Inc. (PLAN|NJ)** is to help parents and siblings of people with disabilities answer the question, **“Who will care for my loved one when I’m gone?”**

## LETTER FROM LEADERSHIP

Dear PLAN|NJ Community,

In 2020, PLAN|NJ experienced unprecedented upheavals. The obstacles presented by the pandemic were our most pressing problems to solve. We had to pivot quickly to protect the people we serve while maintaining continued operations. In a crisis, people with significant disabilities are often neglected in the emergency response hierarchy. The urgency and complexity of our work increased dramatically.

As an essential business, we followed the guidelines issued by the Governor in the spring. We created solutions to ensure safety, and access to the quality supports we normally provide for families and loved ones. From a distance, our social services team assessed the daily needs and well-being of our social services clients, and reviewed protocols to keep residents safe.

Our Trust Department staff did not miss a beat in providing the critical distributions our clients require to keep them safe and enhance their lives. With more families urgently coming forward to complete a LifePLAN, these consultations and all home visit monitoring were conducted virtually. Ramping up our virtual platforms, we reached many more families ready to address their life planning, trust, guardianship and legal decision-making needs. By late August, we resumed monthly in-person home monitoring visits, and continued weekly wellness calls to buoy our clients' sense of connection and well-being.

COVID-19 was not the only issue to address in 2020. The social justice movement encouraged us to look more deeply into ways we could ensure access to our services by all people with disabilities. We established a pilot program working with the Family Support Organization of Essex County (FSOEC) to deepen our outreach and expand our services to see how we can help.

The events of this extraordinary year revealed our shared humanity and purpose. The can-do attitudes of our staff, board, families, and our generous funders and organizational partners in the communities we serve, made it possible for us to create innovative solutions and serve more individuals and families, despite the challenges.

Today and in the future, PLAN|NJ will be here to help families impacted by disability answer the question, “Who will care for my loved one when I’m gone?” Our doors and hearts will always remain open.

With appreciation,

Ellen B. Nalven, M.Ed.  
Executive Director, PLAN|NJ

Peter A. Phillips, CPA  
President, PLAN|NJ



Ellen B. Nalven, M.Ed.  
Executive Director  
PLAN|NJ



Peter A. Phillips, CPA  
President  
PLAN|NJ





## OUR LOVED ONES DESERVE A PLAN

A consortium of parents of people with disabilities formed PLAN|NJ 32 years ago.

Each was concerned about how their child would be protected and supported if their own health faltered and they were no longer able to care for their loved one.

Today, thanks to the vision of our founders, at least 51% of our board will always be made up of family members who have a loved one with a disability. We truly understand the necessity, as well as the complexities, of providing person-centered care.

Whether an individual lives with an intellectual, developmental or physical disability, or a mental health challenge, we can determine and coordinate services and supports to meet their needs—now and in the future.

### PLAN|NJ: A TRUSTED FRIEND AND EXPERT FOR INDIVIDUALS, SIBLINGS AND FAMILIES

We guide families as they form their initial circle of support so continued care from legal, financial and social service providers will be appropriate to their needs. We remain involved with this individualized team to help family members navigate the changes and complexities in the legal, financial, health care, supportive housing and employment systems.

Our top priority is to ensure a lifetime of support by focusing on a commitment to each individual's wishes and needs, and the family's desires.

### PLAN|NJ: STABLE, STRONG AND GROWING TO TACKLE INCREASING DEMANDS

Our staff of special needs trust administrators and social service coordinators work to provide for the health, happiness, safety and independent living of more than 700 individuals with disabilities.

PLAN|NJ employs a team approach when planning for the future financial and personal care needs of individuals with disabilities.

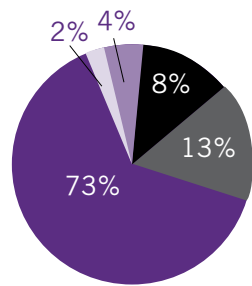
We help families achieve greater peace of mind. We develop a flexible plan for the future and enhance practical solutions as life's inevitable changes occur. At your family's request, we help your loved one achieve these fundamentals:

- A suitable and appropriate home environment
- Protection of public benefits to maintain, stabilize and supplement quality of life
- Essential medical coverage and coordination of changing healthcare needs
- Education, employment, and participation in community life
- Planning and advocacy to successfully navigate the ever-changing complexities of the health, housing and social service systems to promote choice, wellness and security
- Friendship, activities, safety, support and pleasures needed to thrive at home and in the community.

If you are a family member, friend, attorney, financial advisor or human services professional, and you know someone who would benefit from our services, please call PLAN|NJ. We are here to help.

Learn more at [www.plannj.org](http://www.plannj.org)





**FUNDING SOURCES**  
FISCAL YEAR 2020: \$1,602,853

- Grants and Private Contracts
- Service Fees
- Trust Fees
- Donations
- Other

# 2020: STAYING OPEN TO CHANGE

The global pandemic and social upheavals of the year created extraordinary new realities for families impacted by disability, and challenged our capacity to serve. Through it all, PLAN|NJ remained resourceful and open to change.

During the state-mandated lockdown, our offices never closed. We operated as an essential business and continued to meet the needs of our highly vulnerable population. We were fortunate to expand square footage to allow for physical distance when working on the premises, and invested in technology to ensure staff could work safely from home.

We visited our clients by phone and Zoom calls. We audited the protocols of residential facilities to ensure our clients were safe, healthy and meaningfully engaged. When permitted, we traveled to their homes and visited. With proper precautions, we are safely going indoors to advocate again. It is good to see one another in real life and to put smiles on the faces of those in the PLAN|NJ family. As we go to print, rolling lockdowns are occurring again in NJ and worldwide. We are resilient and will continue to meet the needs of our clients in every way.

**More than 2,749 people benefitted from our core professional and educational services this year.** As we continue to expand in coming years, PLAN|NJ will build more circles of support, providing even more people with the services, compassion, safety, and peace of mind they need and deserve.

2005 >>>>>> 2020

During the year we analyzed our growth since 2005. We are here for families, now and in the years ahead.



## TRUST ADMINISTRATION

- Served as Trustee for **554 individual and pooled Special Needs Trusts**, managing \$108.5 million in trust assets for deposits from \$25,000 to \$5 million
- Increased successor individual and pooled Trust services for future administration to **293** beneficiaries

2005 >>>>> 2020



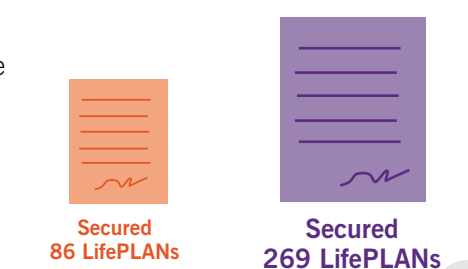
## GUARDIANSHIP

- Served as legal Guardian for **37 individuals** with significant disabilities to promote self-determination and supported decision making with choice, dignity and respect



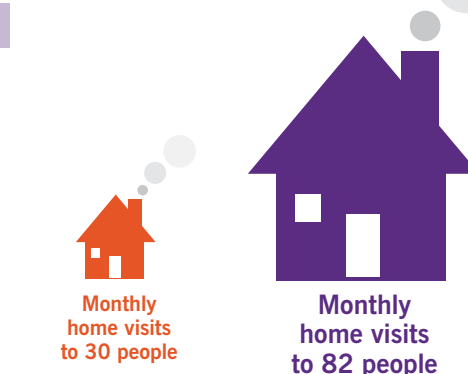
## LIFE PLANNING

- Wrote **17 new LifePLANS** to describe each individual's preferences and needs, and define the people and resources necessary to maintain a good life
- Initiated life planning for **40 new families**, a 48% increase in one year
- Secured **269 LifePLANS** for future advocacy, guardianship, or trust administration services



## ADVOCACY AND CARE COORDINATION

- Made monthly, in-depth home visits to **82 people**, in person and virtually
- Provided time-limited advocacy for **27 people**, resolving concerns with service providers and governmental agencies
- Assisted **130 children and families** to meet housing, education, social service and medical needs on behalf of the New Jersey Division of Child Protection and Permanency





2020: STAYING OPEN TO CHANGE (continued)

PRO BONO FAMILY SUPPORT SERVICES

- Protected **77 people** with Guardianship, Advocacy or Home Visit Monitoring at no cost
- Managed public benefits for **40 people** with Representative Payee services
- Guided **207 families** with life planning consultations
- Delivered nearly **900 hours of service** at no cost to the individual or family
- Aligned with the Family Support Organization of Essex County to **enhance access** to advocacy services and life planning education

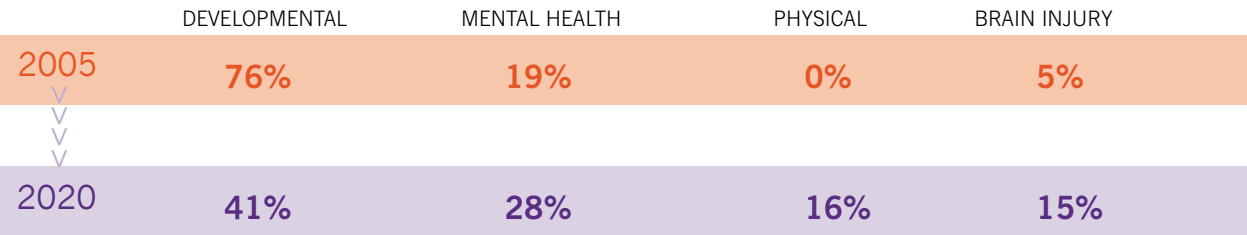
EDUCATION & OUTREACH

- Conducted **19 seminars** and webinars for 1,161 families and stakeholders
- Reached **2,000+ people** via the **PLAN|NJ News newsletter** twice during the year
- Created a more informative and accessible **website**
- Redesigned the PLAN|NJ brand and logo to better convey our mission and **increase awareness of services**

LEADERSHIP


- Co-chaired the National Pooled Trust Standards Committee and established **national best practices** for fiduciary and care coordination
- Co-chaired the National PLAN Alliance Annual Conference Committee to plan a **2021 meeting**

PEOPLE SERVED BY DISABILITY TYPE\*




\* PLAN|NJ serves people with all types of disabilities. This chart depicts the increased diversity of the people we have served over time.

908-575-8300 info@plannj.org



Planned Lifetime Assistance  
Network of New Jersey



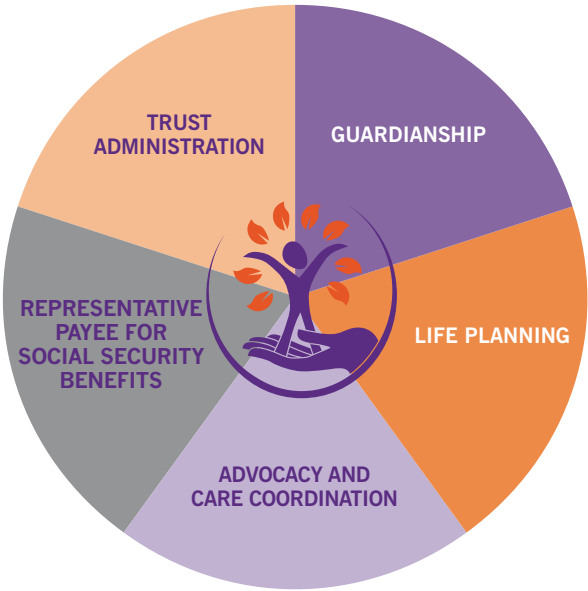
WE  
HELP FORM  
YOUR CIRCLE  
OF SUPPORT

LEARN MORE

To better convey  
our mission and services,  
PLAN|NJ has created  
a new website, logo and  
brand. Our commitment to  
serving families impacted by  
disability in New Jersey is  
stronger than ever.

Visit [www.plannj.org](http://www.plannj.org) for  
enhanced information on  
all key services.

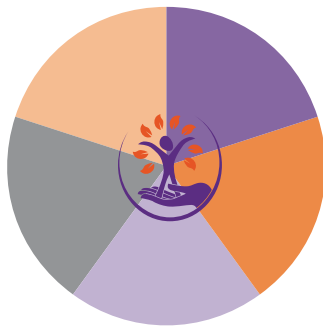
KEY SERVICES



TRUST ADMINISTRATION

PLAN|NJ serves families impacted by disability in a fiduciary role as Trustee, providing oversight and monitoring of either an individual Special Needs Trust or a sub-account in our Pooled Trust, the PLAN|NJ Community Trust. We invest, distribute and monitor these funds to improve their loved one’s quality of life and maintain public benefits. We offer a combination of financial support and social services uniquely developed to meet our mission to serve people with disabilities. We take a whole person approach, including the goals and preferences of the individual when planning for their future. We are exceptionally suited for this role, with more than 30 years of Trustee experience in creating personal LifePLANS that are supported with solid financial strategies.





## KEY SERVICES (continued)

### GUARDIANSHIP

When an individual has been declared incapacitated by the Court, PLAN|NJ staff can serve as Legal Guardian if family members are unable to serve. In this role, we prioritize supported, surrogate decision-making on their behalf and promote their choices, self-determination, dignity and respect. We visit the individuals under guardianship a minimum of once monthly to assess living arrangements, monitor employment and day centers, and ensure proper engagement with friends, physicians, state and federal agencies, and service providers.

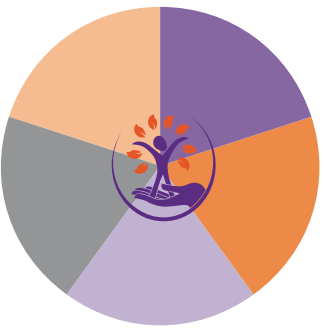
We advocate to resolve concerns and address needs, and serve as their emergency contact. We seek to promote quality of life and advocate for the individual in all areas of life including health, housing, education, employment, recreation and community living. We protect the individual and their personal property, and protect them from exploitation.

### LIFE PLANNING

Our compassionate, whole-person approach to addressing all aspects of a person's life creates a circle of support for individuals and their families. A LifePLAN document holds critical information on behalf of the individual and helps those in the circle of support to act according to the person's and family's wishes. The LifePLAN defines roles and responsibilities for supporting independent living, and identifies necessary legal and financial protections, ideal home and work arrangements, community engagement, healthcare, and everything else their loved one needs to feel happy and secure. **For life planning tools and information, visit [plannj.org](http://plannj.org).**



## KEY SERVICES



### ADVOCACY AND CARE COORDINATION

PLAN|NJ maintains consistent contact to ensure individuals with disabilities are protected and able to thrive. Experienced service coordinators make regular home and day program monitoring visits, acting as the eyes and ears of family members who cannot regularly do so. We provide support for many aspects of daily living and are the first to respond when crises or emergencies occur. We help arrange for quality social engagement; celebrate birthdays; assist with shopping for essential items; oversee the quality and safety of living arrangements, employment and day centers; advocate for the necessary level of physician and other provider engagement; identify client concerns and ensure their preferences are honored; and coordinate other services as needed.

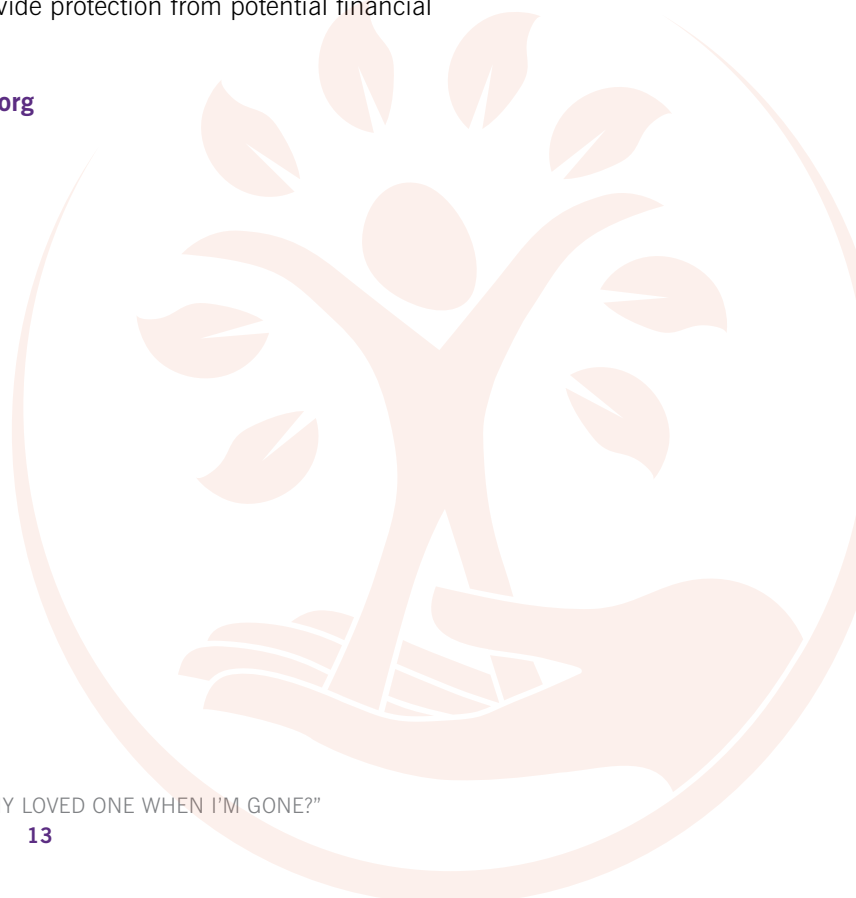
### REPRESENTATIVE PAYEE FOR SOCIAL SECURITY BENEFITS

We serve as Representative Payee for Social Security benefits for individuals already in our care. We manage public benefits and other income to ensure their basic needs are met, assist with budgeting and bill paying, and provide protection from potential financial exploitation.

Learn more about all our services at [www.plannj.org](http://www.plannj.org)

#### PROMOTING INDEPENDENT LIVING FOR PEOPLE WITH DISABILITIES

PLAN|NJ serves people with significant disabilities regardless of their ability to pay. Guardianship, Home Visit Monitoring, Representative Payee, Life Planning and other advocacy and care coordination services are available for individuals in need, and we are expanding outreach with key partners. Costs are partially offset by individual and foundation contributions. Please join our efforts by making a donation at [www.plannj.org/donate](http://www.plannj.org/donate).







## ONE FAMILY'S STORY: THE PHILLIPS

Peter and Judy Phillips are the parents of Peter Jr., now 47, and Elizabeth (Beth), now 42. Both have intellectual and developmental disabilities. Both lived at home for many years.

“When they were young, they needed individualized supports, and required many years of therapy and an educational environment,” explained Judy. “We were with each of them every step of the way and coordinated every aspect of their lives.

“We lived in Westfield at the time,” she added, “and took full advantage of Children’s Specialized Hospital’s out-patient therapy. As the years went by, it became obvious that Peter Jr. was very social, and would eventually prefer living with housemates. Beth, on the other hand, was quite the opposite—we knew she would be most content living in her own home.

“Our children wanted independent lives, but we weren’t comfortable leaving either of them ‘on their own.’ We decided as a family we would find the best solutions for each of them, together.”

Today, both Peter Jr. and Beth live in their own homes. Each situation meets their individual needs, and their independent lifestyles are supported with regular services from a number of dedicated support staff, in addition to family.

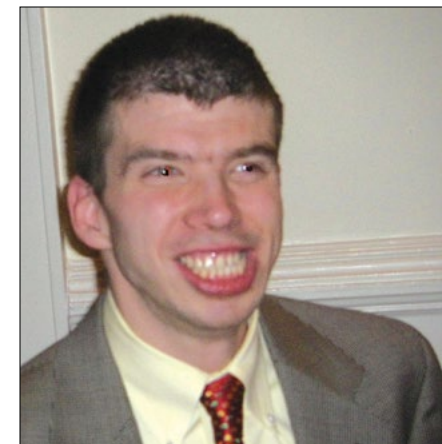
Peter Jr. lives in a group home and enjoys social activities which, though curtailed due to the COVID-19 pandemic, still include swimming in summers and walking in the park with his housemates. Beth prefers to live alone and is supported by a team of Direct Support Professionals who are in daily contact with her parents because of her medical conditions. Pre-pandemic, Beth enjoyed her flower-arranging classes, a day program and two weeks a year at summer camp.

“Had we been aware of PLAN|NJ earlier, the entire process of our children’s transition to adulthood would have been much easier and less traumatic,” Peter said. “It was a lot of work navigating the system, from the Department of Education to the Division of Development Disabilities.

“There is a lot of anxiety because of the pandemic,” he said. “We don’t know what’s coming as the weather turns colder and they can’t participate in the activities they enjoy. We are doing all we can to ensure each of our children has a thriving life in a safe environment, but it’s not easy.

“PLAN|NJ does a very good job steering families through the maze of the unknown. I am very proud to be part of this wonderful, dedicated organization.”

Read more at [www.plannj.org/board-of-directors](http://www.plannj.org/board-of-directors).

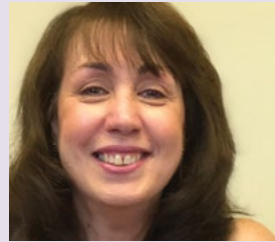


Judy and Peter Phillips are pictured above, far left. Both Peter, Jr., above, and Beth, at right, are active and independent, with supports in place to help them thrive. Photos included with permission from the Phillips family.





## SPOTLIGHT ON KEY STAFF



**NANCY DILLIPLANE**  
DIRECTOR OF TRUST SERVICES

“As someone who has had family members with disabilities, I can relate to the challenges and worries that families encounter personally and within social services systems. When families tell me they’re glad we exist, I feel great pleasure and pride. We welcome their sighs of relief.”



**JASON MILLER**  
DIRECTOR OF SOCIAL SERVICES

“Parents choose us because we get to know each individual to build a personal relationship. Clients see immediate improvement in the quality of their lives, and we help them get through crises in positive ways, like avoiding psychiatric hospitalization.”



**ROBERTA LEE**  
OFFICE MANAGER

“It is so gratifying to me to answer questions and resolve problems to the satisfaction of clients. As the parent of a child with a disability, this interaction is helpful to me, too. This past year has been especially challenging for some, and their voices need to be heard. It is important to understand their specific challenges. I always make a follow-up call to be sure all is well. I feel as if I am a part of the family.”



**KERRY LEE**  
DIRECTOR OF OPERATIONS

“Working alongside professionals who share a strong culture of service and compassion makes me incredibly proud to have a supporting role in our success. Providing the many levels of service to our stakeholders motivates each of us to maintain a positive mindset as we meet the daily challenges. To touch somebody’s life in a meaningful and lasting way is our goal each and every day.”



## GET INVOLVED TODAY!

**ONE IN FOUR ADULTS IN THE U.S. HAVE SOME TYPE OF DISABILITY** or live with a challenging combination of several. Many face complex medical, financial and everyday living decisions and may be vulnerable to isolation, exploitation and substandard care.

PLAN|NJ provides professional fiduciary and advocacy services and solutions to more than 700 people with disabilities and their families each year—and **the need is growing**. We offer life planning consultations, guidance on how to optimize public benefits and protect private assets, and options for trusteeship, guardianship, advocacy and care coordination.

As a 501(c)(3) nonprofit organization, we rely on **YOUR TAX-DEDUCTIBLE DONATIONS, GIFTS AND ENDOWMENTS** to:

- offset costs to serve people with significant disabilities
- promote independent living
- provide services at no cost for those in need
- strengthen our organizational stability.

**YOUR GENEROSITY** helps more families attain peace of mind, now and in the future.

**YOUR CONTRIBUTION** to PLAN|NJ helps more families answer the question, “Who will care for my loved one when I’m gone?”

Kindly visit  
[www.plannj.org/donate](http://www.plannj.org/donate)  
to support  
PLAN|NJ now.  
**THANK YOU!**



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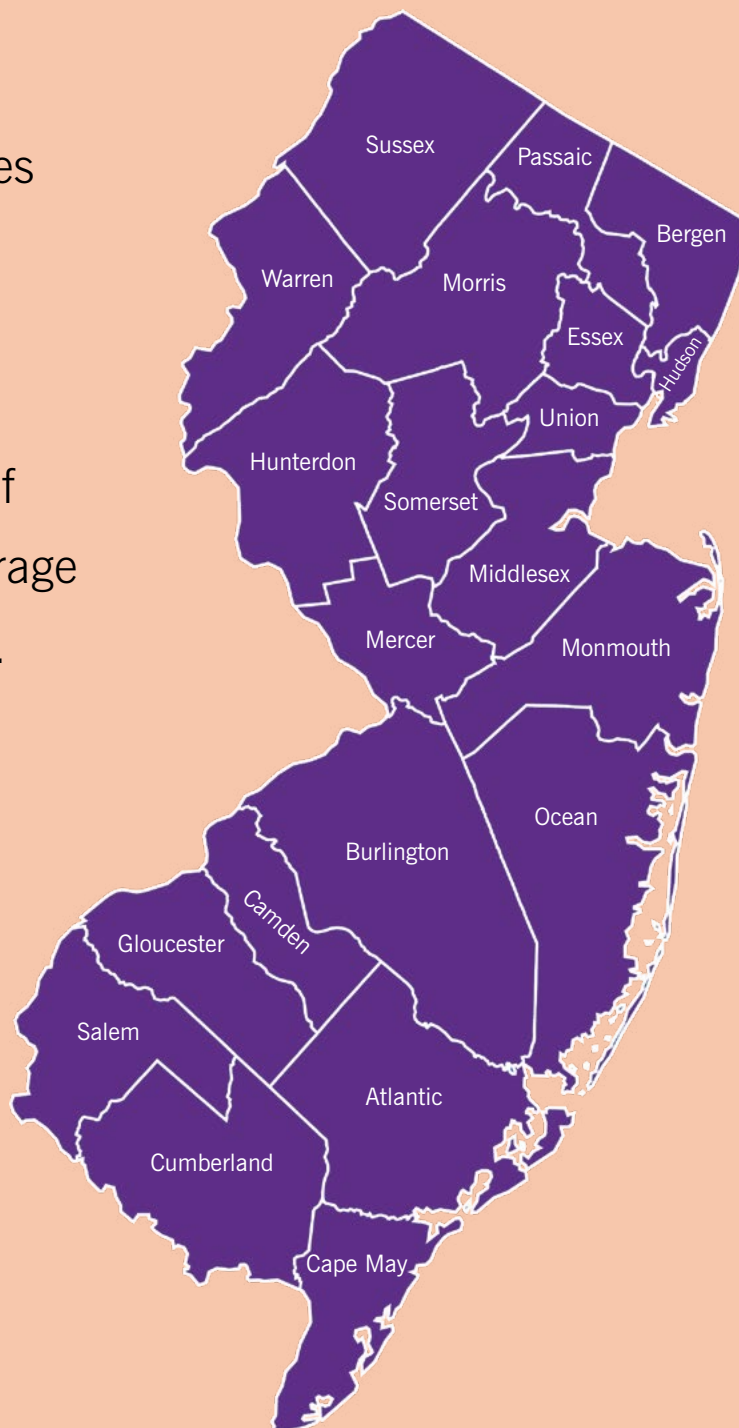
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PLAN|NJ serves families impacted by disability throughout New Jersey. If you or someone you know may be in need of our services, we encourage you to contact us today.



**Planned Lifetime Assistance Network of New Jersey**

P.O. Box 547 Somerville, NJ 08876-0547

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