



PLAN|NJ

Planned Lifetime Assistance Network of New Jersey

Celebrating Abilities



ANNUAL REPORT 2022



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Mission

The mission of **Planned Lifetime Assistance Network of New Jersey (PLANINJ)**, a nonprofit organization, is to help families of people with disabilities answer the question: **"Who will care for my loved one when I'm gone?"**

A person with significant disabilities needs a bedrock of individually designed, person-centered support. When planning for the future, a parent may ask: What home environment is best? Who will visit when I cannot? How will medical costs be covered? What activities and supports are needed to thrive?

We offer exemplary care coordination, guided oversight of financial affairs, and compassionate actions to enhance quality of life. We partner with families to provide their loved ones a lifetime of assistance. Whether services are needed now or in the future, we initiate assistance whenever a family is ready and help to maintain continuity and peace of mind for all concerned.

The families and individuals we serve have personal preferences and dreams for the future as well as specific needs. We take a whole person approach when putting plans in place and provide the coordinated supports needed to enable people with disabilities to live full and more independent lives.

Vision

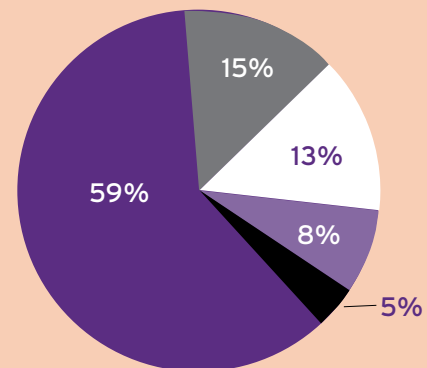
PLAN|NJ envisions that all individuals with disabilities have the following opportunities:

- A safe and appropriate place to call home
- Financial stability and security
- Suitable and appropriate education
- A challenging and rewarding place of employment
- A fulfilling network of support
- Participation as a contributing member of the community
- The ability to have choices and personal control
- Advocacy to protect human rights and to access benefits and services

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 need and desire.
- We deliver services by forming a circle of support comprised of the person, family and friends, 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 quality of life, as requested.
- We value a strength-based, person-centered philosophy, compassionate and comprehensive care coordination, transparency, accountability, state-of-the-art systems, and continuous improvement.

**FUNDING
SOURCES**
FISCAL YEAR 2022:
\$2,023,636.00



Letter from Leadership

Dear PLAN|NJ Community,

It was a meaningful year of celebration and re-connection! Most of us were able to cautiously reunite with family and friends. **In this year's annual report, we celebrate the PLAN|NJ family and the abilities of the many individuals we serve.** We have woven personal stories of challenge and accomplishment throughout to illustrate the positive impact that comprehensive, person-centered services can have on an individual's life and well-being.

For example, Adam* is one of the many individuals with disabilities we serve. He lived with his mother well into adulthood, since he has autism and needs support. He was enjoying life, working part-time at an office supplies store, and pursuing hobbies. He liked to work out at the YMCA and volunteered at the local library.

When his mother died unexpectedly, Adam was placed in a supervised residence funded by the New Jersey Division of Developmental Disabilities. An elderly relative realized he was sinking into depression due to loss and change. She came to PLAN|NJ and we brought social service agencies together to better meet his needs. We helped him locate a job near his new home, where he made new friends. He restarted his ham radio hobby; today he enjoys a more meaningful and better quality life. This was made possible when his relative set up Guardianship, Home Visit Monitoring, Representative Payee for Social Security benefits services, and a Special Needs Trust for Adam with PLAN|NJ.

This year, more than **1,900 people** benefited from PLAN|NJ's legal, fiduciary, care coordination, life planning consultation and educational services. We anticipate increasing our services by **10%** in the year ahead. Read on to learn about our reach and impact this year, as well as our fiduciary and social services, events, partners, and supporters. Thank you for your support.

With gratitude,



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

*client names throughout this report are changed for privacy

Our Loved Ones Deserve a Plan

A consortium of parents of people with disabilities formed PLAN|NJ more than 34 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 of Directors 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 coordinate and advocate for services and supports to meet their needs—now and in the future.

PLAN|NJ: A Trusted Friend and Expert For Individuals, Siblings, And Families

On behalf of individuals with disabilities and their families, we are a trusted friend and expert:

- Guiding families as they form their initial circle of support so continued assistance from friends and neighbors—as well as legal, financial, and social service providers—will be appropriate to their needs.
- Remaining 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
- Educating families to understand the best ways to continue supporting their loved one to receive means-tested benefits while elevating them out of poverty
- Working with families to understand how to best use tools like ABLE Accounts to increase personal control of finances and preserve vital public benefits while allowing money to be saved to strengthen their safety net for basic needs.

Our top priority is to maintain a commitment to each individual's needs and the family's wishes to ensure a lifetime of support.

PLAN|NJ: Stable, Strong, And Growing To Tackle Increasing Demands

Our staff of special needs trust administrators and social service coordination professionals sets out each day to:

- Promote the health, happiness, safety, and independent living of individuals with disabilities
- Employ a team approach when planning financial and personal care needs of individuals with disabilities
- Help families achieve greater peace of mind.

For those who request long-term follow-along support, we develop a flexible plan and provide practical solutions as life's inevitable changes occur. We help your loved one achieve these fundamentals:

- A suitable and appropriate home environment with regular monitoring visits by our staff
- Protection of public benefits, financial assets, and stability to maintain and supplement quality of life
- Essential medical monitoring and care 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 enhance wellness and security
- Friendship, activities, safety, support, and pleasures needed to thrive at home and in the community.

If you know someone who would benefit from our services, please call. We are here to help. Learn more at www.plannj.org.



2022: Supporting Abilities

This year, we supported more than 1,900 people with professional and educational services and events. Currently, our clients range in age from 4-84.

2005 >>>>>>>>>>>>> 2022

Trust Administration

- Served as Trustee for **580 Private and Pooled Special Needs Trusts**, managing over \$124 million in trust assets for deposits from \$25,000 to \$5 million
- Increased successor Private and Pooled Trustee services for future administration to **333**

74 Trust Clients

**580
Trust
Clients**

Guardianship

- Served as Guardian for **38 individuals**, promoting self-determination and supported decision making with choice, dignity, and respect

**Guardian for
20 individuals**

**Guardian for
38 individuals**

Life Planning

- Wrote **23 new LifePLANS**, describing individual's preferences and needs, and the people and resources necessary to maintain a good life
- Secured **321 LifePLANS** on file, for future advocacy and/or Guardianship services

Secured
86 LifePLANS

**Secured
321 LifePLANs**

Advocacy and Care Coordination

- Visited **57 people** each month in their homes, connecting with them and assessing their wellbeing
- Provided time limited advocacy for **40 people**, resolving concerns with service providers and governmental agencies

Monthly home visits to 30 people

Monthly home visits to 57 people

Pro Bono Family Support Services

- Protected **55 people** with Guardianship, Advocacy and/or Home Visit Monitoring
- Managed public benefits for **45 people** with Representative Payee for Social Security services

**Protected
55 people**

- Guided **355 families** with life planning consultations
- Delivered more than **1,500 hours of service** at no cost to the individual or family
- Continued efforts with the Family Support Organizations of Essex and Passaic Counties to expand access to advocacy and other services in their communities



Education & Outreach

- Delivered **26 educational webinars** for nearly **1,000 families and stakeholders**
- Reached **2,000+ people** via the PLAN|NJ News newsletter twice during the year
- Published twice-monthly articles on PLAN|NJ's benefits and services in TAPinto Bridgewater online community news
- Grew and engaged PLAN|NJ's LinkedIn social media followers to share information and best practices with current and new partners and constituents
- Began developing an informational podcast series to engage those who want to learn more about the short- and long-term needs of people with disabilities through an audio-only format



**Delivered
1,500+ hours of
pro bono service**

Leadership

- Host and Chair, 2022 National PLAN Alliance Annual Conference, Morristown, NJ
- Co-chair, National Pooled Trust Standards Committee



**Reached
2000+ people**

Key Partnerships

Alliance for the Betterment of Citizens with Disabilities
 ARC Family Institute
 Bridgewater Raritan Regional School District
 Community Living Education Project (CLEP) at
 Rutgers School of Public Health
 Family Support Organization of Essex and Passaic Counties
 Financial Planning Association of NJ Women's Division
 Intensive Family Support Services (IFSS)
 Jewish Family Services
 Mental Health Association of Passaic County
 National Alliance for Mental Illness (NAMI)
 National PLAN Alliance
 New Jersey Council on Developmental Disabilities
 Northern Valley Regional High School District



"WHO WILL CARE FOR MY LOVED ONE WHEN I'M GONE?"

Our Circle of Key Services



Trust Administration
Guardianship & Life Planning
Advocacy, Home Visit Monitoring
and Care Coordination
Pro Bono Family Support
Services Program

Trust Administration

PLAN|NJ serves in a fiduciary role as Trustee, providing oversight and monitoring of either individual Special Needs Trusts or sub-accounts in our pooled trust, the PLAN|NJ Community Trust. We invest, monitor, and distribute funds to improve quality of life and supplement public benefits. We offer families a combination of financial support and social services uniquely developed to meet our mission to serve people with disabilities. We have expertise in the area of Trust Administration and extensive experience as Trustee, making PLAN|NJ exceptionally well-suited to serve families in these roles.

The Senior Director of Trust Services and her staff are able to:

- Work with families, attorneys, and other professionals to determine which type of trust is most appropriate
- Aid in setting up the trust
- Interact directly with the beneficiaries and/or their legal representatives for the trusts we manage
- Help identify items that would benefit individuals if needed.

Establishing the trust early on will ensure peace of mind for families as they consider how to secure supplemental resources on behalf of their family member, now and in the future.

For example, to help Johan* gain greater autonomy and protection as an adult with autism, his parents recently helped him move to a supervised residence. While they have provided him with loving support and assistance all his life, they decided to have a PLAN|NJ service coordinator begin visiting him to establish a trusting relationship and work with residence staff to help determine his needs.

*client names throughout this report are changed for privacy

When they are no longer here to guide and support him, a Special Needs Trust will be established with PLAN|NJ to continue this living arrangement. Funds from the trust will be available to enrich Johan's life in many ways—to cover occasional supervised vacations and movie tickets, for example, as well as necessities such as furniture, clothing, and haircuts. PLAN|NJ will ensure Johan's life is enhanced using these funds and will oversee his well-being.

Guardianship & Life Planning

When an individual needs comprehensive oversight of most or all affairs and family members are unable to serve, PLAN|NJ staff can serve as Legal Guardian. In this role, we prioritize supported decision-making and promote choices, self-determination, dignity, and respect. We visit the individuals under guardianship a minimum of once monthly to

- Assess living arrangements, monitor employment, review day programs
- Ensure proper engagement with physicians, state and federal agencies, and other service providers
- Advocate to resolve concerns, address needs, and serve as emergency contact
- Promote quality of life and advocate for the individual in all areas of life including health, housing, education, employment, recreation, and community living
- Safeguard the individual and their personal property and protect them from undue influence

Until recently, Janice* lived at home as an adult with significant mental health challenges. Her father actively assisted with many aspects of her day-to-day living. We met with him to develop a LifePLAN, a comprehensive planning process that identified Janice's goals and wishes, skills and abilities, and interests and activities. Critical issues and areas of support were also identified to determine her service needs. The resulting document encompasses all aspects of Janice's life and acts as a guide for PLAN|NJ services. PLAN|NJ took the following steps to support Janice's needs and interests. We:

- Applied for Social Security Disability benefits, which she now receives
- Applied for Medicaid on Janice's behalf, making her eligible for residential services

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Our Circle of Key Services (*continued*)

- Advocated for her to move from the family home into an apartment (which had always been her dream) operated by a supportive housing service provider
- Located and arranged for her to attend dances, dinners, movies, and local festivals
- Now visit once per month to ensure she continues to live in a comfortable and happy environment.

As Guardian, we are responsible for promoting Janice's choice and self-determination, dignity, and respect. We pay her bills and manage her Social Security Disability funds to ensure they are used solely to meet her needs for food, clothing, and shelter. We report the use of the funds to the Social Security Administration and the Guardianship actions to the Court, as required by law.

Through PLAN|NJ Guardianship services, Janice can fulfill her dreams and her father has gained peace of mind, knowing we will ensure his daughter will be safe and happy throughout her life.



Advocacy, Home Visit Monitoring and Care Coordination

Home Visit Monitoring is inherent in Guardianship services and can also be selected as a stand-alone Case Management service. PLAN|NJ can act as the “eyes and ears” for a sibling, parent, or another family member to oversee and advocate for the well-being of their loved ones with disabilities. We visit individuals at home and in person, regularly and consistently, to assess needs and desires. Our experienced service coordinators can:

- Encourage relationships with neighbors, family, and friends
- Help them try new recreational activities and shop for needed items
- Celebrate birthdays, holidays, and other special occasions
- Attend medical and other appointments and advocate on their behalf
- Support healthy life decisions by promoting person-centered support
- Advocate for quality services from providers of housing, employment, day program, medical, financial, and legal service



- Serve as an emergency contact and make hospital visits as needed
- Communicate with family after every visit
- Maintain confidential records

Born in Paterson, NJ, Jose* maintains a full life with assistance from PLAN|NJ and other caregivers. Many years ago, when his parents died, the Court appointed PLAN|NJ to be his Legal Guardian. Today he lives in a group home with three other individuals with significant intellectual and developmental disabilities. Caregivers pay careful attention to know if he is sick or if something is bothering him because he is unable to verbalize his needs. A PLAN|NJ service coordinator visits Jose at least once a month through our Home Visit Monitoring services program. During these visits she is able to:

- Maintain his access to quality health care, housing, education, day activities, recreation, and community living
- Make sure he is well-treated by staff at his group home and at his day program
- Advocate for greater understanding of his needs because she knows him so well.

Jose has a wide variety of interests that range from sports to volunteer work to group travel. He has a toy car collection; he also has a particular affinity for the Yankees and is an avid collector of Yankees baseball hats which he enjoys sharing with his PLAN|NJ Service Coordinator, Kim. Jose loves to shop, which he and Kim often do to explore the wider world, sometimes stopping for a meal, another favorite activity.

With daily support professionals assisting him, Jose is quite engaged and in the community, where as his Guardian we help facilitate his expression of his wants and needs.

*client names throughout this report are changed for privacy



Pro Bono Family Support Services Program

Many adults must cope with their disabilities without a family member to support them. This program supports individuals with no means of their own to fund guardianship, advocacy, and Representative Payee services.

PLAN|NJ provides individuals with disabilities the vital support they need to manage their health, wellbeing, and fiduciary needs. This initiative coordinates their essential services, provides guardianship, advocacy, and Representative Payee services so they may live well, and ensures they can remain positively engaged in their communities.

As an example, PLAN|NJ recently became the temporary guardian for Jinhai.* He lived in subsidized housing for years and was well-liked by his employers in the maintenance department of a county government office. When it was discovered he was unable to work due to a serious leg infection, he underwent two months of intensive, in-hospital treatment and the hospital filed with the court for him to have a guardian appointed to help.

PLAN|NJ was appointed temporary guardian in hopes that we could help him achieve his goals of recovery from surgery, and to return to home and work. We remain in Jinhai's life by including him in our Home Visit Monitoring Services and to ensure that if he is ill in the future, he receives medical attention immediately. We serve as an emergency contact for him and his employer. And, acting as his Representative Payee for Social Security benefits, we:

- Communicate with him, monitor expenses, and assist with paying bills
- Ensure that basic requirements are met for food, clothing, and shelter
- Assist with budgeting and other regular financial management
- Assist with eligibility and benefits issues, ensuring personal needs and financial obligations are met
- Submit required reports to the Social Security Administration and other governmental agencies

Through this program, we form circles of support to assist individuals to have good lives and to have the financial, medical, legal, and social services they may require. Participating individuals are assisted to make decisions for themselves that meet their personal choices and desires. With this ongoing support, individuals with disabilities are better served and protected, and more able to live a thriving life.

*client names throughout this report are changed for privacy



Learn more
about all our
services at
www.plannj.org

2022 Events: Celebrating Abilities



Members of New Jersey's disability rights community were recognized in May for their statewide advocacy efforts at PLAN|NJ's **2022 Celebration of Abilities**. This biennial event honored individuals who have made major contributions to improving outcomes and enhancing quality of life for people living with disabilities. Award recipients included:

- **Educational Justice Award:** Angela Scheck, Executive Director, New Jersey State Bar Association and New Jersey State Bar Foundation
- **Exceptional Public Service Representative Award:** Paul Aronsohn, New Jersey Ombudsman for People with Intellectual or Developmental Disabilities and their Families
- **Trailblazer Award:** Hazeline Pilgrim, Executive Director, Family Support Organization of Essex County
- **Fred R. Patterson Parent Advocate Award:** Peter A. Phillips, CPA and President, PLAN|NJ Board of Directors
- **Life Planning Partner Awards:** Lorn Drumheller, Dennis Garrigan, Tamara & Ken Kaplowitz, Barbara Sandstrom, in memory of Mary Sandstrom and Olivia Rae Vargas
- **Outstanding Staff Member of the Year Award:** Nicola Nero, PLAN|NJ Senior Service Coordinator
- **Keynote Address & Sibling Advocacy Award:** Adrianna Del Principe, Esq., in memory of Alessandra Del Principe



More than 500 staff, supporters and families attended the **2nd Annual PLAN|NJ Family Night Out** at the Somerset Patriots ballgame on August 4 as the Patriots took on the Binghamton Rumble Ponies. Two PLAN|NJ family members directly participated in the event: Chelsea Palermo sang The Star-Spangled Banner, and Joseph Kearns threw out the ceremonial first pitch. A portion of the evening's proceeds benefited people and families impacted by disability.



Key Staff



Nancy Dilliplane
Senior Director of
Trust Services



Jason Miller
Senior Director of
Social Services



Ryan Camales
Accounting Manager



Melanie Miquel
Social Services Manager



Kerry Lee
Director of Operations



Nicola Nero
Senior Service
Coordinator



Roberta Lee
Office Manager



Ellen Nalven
Executive Director



You Can Make a Difference

One in five adults in New Jersey has some type of disability or lives with a challenging combination of several. Many face complex decisions and may be vulnerable without support. PLAN|NJ provides professional fiduciary and advocacy services and solutions, and offers education and consultation to people with disabilities and their families. As a 501(c)(3) nonprofit organization, we rely on **YOUR TAX-DEDUCTIBLE DONATIONS, GIFTS AND ENDOWMENTS** to:

- Provide services at no cost for those in need
- Offset costs to service people with significant disabilities
- Promote independent living
- Strengthen 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.
THANK YOU!

2023 PLAN|NJ Board of Directors

(left to right)

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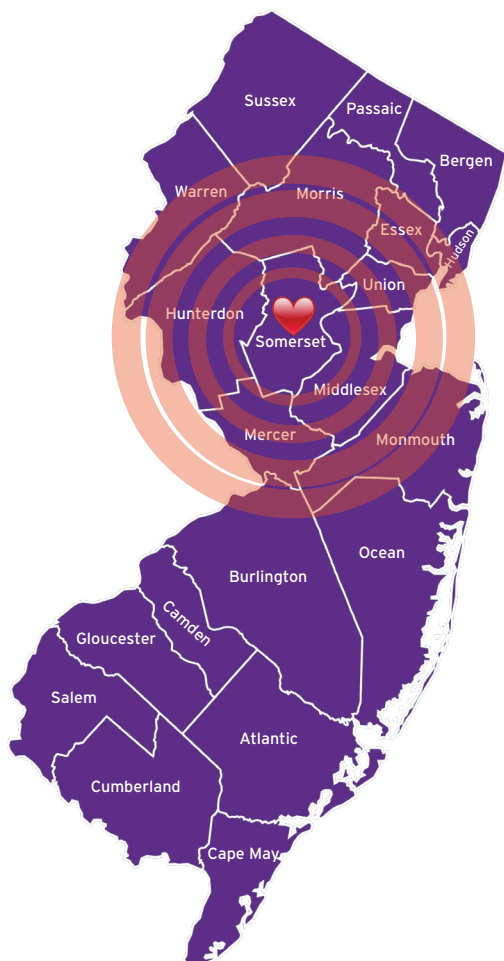
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PLAN|NJ serves individuals with disabilities and their families throughout New Jersey. If you or someone you know may need our services, we encourage you to contact us today.



PLAN|NJ

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