



**PLAN|NJ**

Planned Lifetime Assistance Network of New Jersey



# Investing in Well-Being



**Annual Report 2024**

# Notes from Leadership

## A Message from the Board President

Dear friends,

As President of the Board of Directors of PLAN|NJ, I am pleased to share this annual report, reflecting on a year dedicated to empowering individuals with disabilities and their families. This year has been one of both challenge and remarkable achievement as we've strived to enhance our fiduciary and social service offerings.

We recognize the profound trust placed in us to manage resources responsibly. This year, we strengthened our trust management and other fiduciary processes, ensuring greater efficiency, transparency and accountability in every transaction. Simultaneously, we expanded our social services, focusing on person-centered support that promotes independence, inclusion, and quality of life. Our social services team is embedded in the work of the trust department, ensuring equitable and compassionate support for the individuals and families who rely on us.

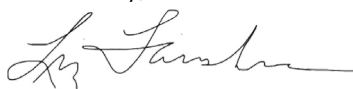
Our successes are a testament to the dedication of our staff, the resilience of the individuals we serve, and the unwavering support of our community. We are deeply grateful for the opportunity to make a positive impact, and we remain committed to building a future where everyone can thrive.

Over half our board, like me, understand disability through personal experience – parents, family members – in my case, having a daughter who faced learning and medical challenges in her younger years. I have been a member of the board for many years, and each year I am amazed at the wonderful work of our staff. Together they help ensure our clients lead safe, healthy and fulfilling lives. They deliver our services with kindness, respect and compassion. I cannot think of a more impactful organization, and I am honored to help steer our governance efforts into 2025.

This report details the year in action, and we hope it stands as a testament to our commitment to meeting our mission, which is to help families of individuals with disabilities answer the question, "Who will care for my loved one when I'm gone?"

As we turn the page on the past year, I want to thank our disability rights community for your continuing support of PLAN|NJ. Thank you for your continued partnership.

Sincerely,



Elizabeth G. Farishian, RN, MA, President



## A Message from the Executive Director

Dear friends,

As 2024 wraps up, I have been reading cards and letters expressing gratitude for the ways the PLAN|NJ staff make a difference to so many families. Of course, our core mission is to care for loved ones with disabilities when families cannot, and we are all gratified to learn of the great comfort our advocacy and assistance brings to both families and their loved ones. We are reminded how crucial our work is to all of the people we serve.



Looking ahead, we have many plans and goals, including deepening our commitment to investing in the wellbeing of the individuals we serve. With fiduciary expertise in our unique role as trustees of Special Needs Trusts, we are able to advocate for people with disabilities to help them access and maintain means-tested public benefits such as Medicaid, Supplemental Security benefits and housing supports. In pursuing our mission, we are also determined to apply the principles of person-centered services, as we support individuals to live their best lives and educate families through customized future planning, tailored to each unique person and situation. More about the vital services we offer can be found beginning on page 7.

One vital focus of our advocacy is to promote Supported Decision Making legislation to make less restrictive legal arrangements a reality in New Jersey. You can learn more about Supported Decision Making by listening to our podcast, Together We PLAN. The medium of podcasting is a new way we help families, and particularly a younger population of siblings, explore this and other legal, financial and social service tools to secure the future for those who need assistance to live fully integrated lives in our communities. I encourage you to listen to the Together We PLAN podcast series, a new component of our education and outreach efforts, with co-sponsorship support from the New Jersey State Bar Foundation. Learn more on page 11 of this report.

Lastly, an update on our critical pro bono Family Support Services for those in need can be found on page 10. We rely on grants from foundations, as well as individual donations, to extend this initiative to serve more who qualify for the program. Please consider a donation to PLAN|NJ today.

Now more than ever, it is important for us to receive feedback from our clients and colleagues, as we always strive to improve our services and better understand the needs of the individuals and families we serve. Please stay in touch!

Warm wishes for a healthy, happy new year,

A handwritten signature in black ink that reads "Ellen B. Nalven".

Ellen B. Nalven, M.Ed., Executive Director

Cover photos, clockwise from right: PLAN|NJ client plays Connect 4; Patrice Jetter and Gary Wickham attend a White House dinner; Barbara Coppens receives Outstanding Advocate award at PLAN|NJ Celebration of Abilities; family impacted by disability exudes love and well-being.



# Mission • Vision • Values

**Mission** The mission of **Planned Lifetime Assistance Network of New Jersey (PLAN|NJ)**, 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 experiencing significant disabilities needs a foundation of support, one that is tailored to their individual needs and preferences. When parents think about the future, they may ask themselves many challenging questions:

- What kind of home environment is best for my child, and how will their costs be covered?
- Will my child continue having doctors and specialists who are knowledgeable about their disability, and who will coordinate that care?
- Who will visit and spend time with my child when I cannot?
- How will my child’s medical costs be covered?
- What activities and supports will help my child 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 with 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. We understand that each family and individual is unique, and we take a personalized approach to planning. We work with families to understand their goals and dreams for the future, and we develop a plan that will help them achieve those goals.

**Vision** PLAN|NJ envisions a world where all individuals with disabilities can live full and independent lives. This means having 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, and advocacy to protect human rights and to access benefits and services. We believe that everyone deserves to have the opportunity to reach their full potential, regardless of their disability. We are committed to working towards a more inclusive and accessible world, where all people live with dignity and respect.

**Values** We believe that all people with disabilities have the right to live their best lives. We provide a lifetime of services that are tailored to each individual's needs and preferences. We work with the person, their family and friends, social service providers, attorneys and investment advisors to create a circle of support that ensures that the person receives the support and opportunity for self-determination they need to thrive. We believe in a strength-based, person-centered philosophy. This means that we focus on the person's abilities and preferences while providing continuous supports as needed. We provide compassionate and comprehensive care coordination, and we are committed to transparency, accountability, state-of-the-art systems, and continuous improvement.



*In 2024, 43 new LifePLANs were written describing preferences, people and resources for future support*



# Together We Plan

**More than thirty-five years ago**, a group of parents came together with a shared concern: what would happen to their children with disabilities if they were no longer able to care for them? They founded Planned Lifetime Assistance Network of New Jersey, Inc. (PLAN|NJ), a nonprofit organization dedicated to providing lifetime support for individuals with disabilities and their families.

Today, PLAN|NJ is still guided by the same mission: to help families answer the question, “Who will care for my loved one when I’m gone?” We understand the complexities of providing person-centered support, and we work with each family to develop a customized solution that meets their individual needs.

We can help you navigate the legal, financial, and healthcare systems whether your loved one has an intellectual, developmental, physical, or mental health challenge, or a combination of several. We can advocate for and coordinate the services and supports they need. We serve a range of individuals - those with significant support needs, and others who are highly independent and benefit from occasional assistance as needed. We can help you learn how best to plan for your loved one’s future, so they can thrive. Our top priority is to ensure that your loved one has a safe, healthy, happy, and fulfilling life. We are here to help you every step of the way.

## PLAN|NJ: A Trusted Friend and Expert

We are more than just a service provider. We are a trusted friend and expert who can help you through the most difficult times. We understand the challenges you face, and we are here to offer support and guidance. We coordinate a wide range of services, including:

- Financial management, including Special Needs Trust administration
- Advocacy and Life Planning
- Home Visit Monitoring with personal care coordination
- Health and wellness care coordination
- Access to housing and community living resources
- Education and legal, estate and independent living planning

We are committed to providing our care and fiduciary coordination services in a compassionate and respectful manner. We believe that everyone deserves to live a full, healthy and independent life, and we are here to help make that happen. If you are looking for ways to secure the future for your loved one with a disability, please contact us today. We are here to help. Learn more at [www.plannj.org](http://www.plannj.org)



**PLAN|NJ family member Sharon enjoys the festivities of a party at her home.**

# Essential Services Build Healthier Communities and Enhance Thriving Lives



**Families of individuals with disabilities** have a lot to manage on behalf of their loved ones. We offer these essential services to help families coordinate the services and supports they need and improve their own peace of mind.

**Special Needs Trust Administration** We serve as Trustee for Special Needs Trusts, which can enable an individual to maintain their eligibility for government benefits while also providing them with additional financial security. We work to create a plan that meets an individual's and family's specific needs and goals. In 2024, we were able to make purchases from our clients' individual and community trusts to maintain and improve their health and quality of life:

- Companion, animal and music therapy services
- Specialized feeding chair, stroller, and accessories plus annual visits to a specialized facility providing feeding therapy
- Modified vans
- Vehicles, gasoline and auto insurance
- Specialized recreation programs
- Bedroom and living room furniture
- Vacation with family to celebrate a wedding anniversary
- Computers, iPads & televisions
- Tuition & books



*In 2024, 643 people with disabilities were served with PLAN|NJ Special Needs Trusts*



Patrice Jetter dines at the White House in celebration of her upcoming marriage. Her story is featured in the documentary film, "Patrice: the Movie," available on Hulu.

**Life Planning** PLAN|NJ guides families through the design of a comprehensive future plan – a LifePLAN – for a relative with mental health challenges or with intellectual, developmental or physical disabilities. This plan encompasses the legal, financial, health, home, and community supports that are required to help their loved one thrive. It tells a holistic story of the individual, their support needs and preferences, housing and employment recommendations, interests, activities, hopes and wishes for the future, and the goals and dreams their families have for them. The document is updated regularly as needs and circumstances change to give future caregivers a full and up-to-date understanding. We consult with siblings and other caregivers to improve their capacity to advocate. We can also create emergency LifePLANs for parents with terminal illnesses to protect the future for children with disabilities. **In 2005, we held 86 life plans** for future social services and **95 future trust services; in 2024, 368 life plans** were on file for future social services, and **382 trust services** were on file for the future.

**Guardianship, Advocacy, Home Visit Monitoring and Care Coordination** If a loved one needs someone to support their decision-making, we can serve as their legal guardian. Monthly advocacy and home visits as described below are a cornerstone of this service. We promote self-determination while also promoting safety and well-being. We'll work with you to create a guardianship plan that ensures an individual's best interests are always being met. We can coordinate in-home care to help a loved one live independently and safely. We visit regularly to assess needs and make sure they're getting the supports they need. We'll also advocate on their behalf to ensure access to the services they deserve.

*PLAN|NJ served 39 individuals under Guardianship in 2024, promoting health and self-determination*







In 2024, we advocated to accomplish many improvements to health and quality of life, including

- Assisted with Medicaid renewals, food stamps and Social Security applications
- Facilitated client's move to a residential placement from hospital
- Located seizure/fall detection devices to assist client experiencing seizures
- Ensured effective follow-up care in rehabilitation centers and at home after serious health events
- Visited and advocated for people in hospitals
- Organized supervised and unsupervised vacations
- Arranged birthday celebrations
- Secured legal representation to assist in navigating domestic violence situation
- Coordinated summer camps and transportation providers for gym visits
- Engaged speech, pet, music and recreation therapists who travel to clients' homes

**Representative Payee for Social Security Benefits** If a family member is already receiving another PLAN|NJ service, you can also have us serve as Representative Payee for Social Security benefits. When your loved one needs assistance with budgeting and bill paying, we can manage Social Security and other income to ensure financial solvency. As a representative payee, PLAN|NJ will monitor expenses, and assist with paying bills; ensure that basic requirements are met for food, clothing, and shelter; assist with budgeting; assist with eligibility and benefits issues, ensuring personal needs and financial obligations are met; and submit required reports to the Social Security Administration and other governmental agencies. Examples of support for our Rep Payee clients this year include:

- Submitted weekly grocery orders to help with budgeting and to ensure clients have enough food to sustain them throughout the week
- Completed housing applications for clients who wish to move to new homes
- Coordinated with clients' residential service providers to correct rent issues
- Held emergency meeting with parent to onboard children into Representative Payee program due to parent's imminent death
- Registered clients for affordable cable/wifi connectivity program
- Changed utility bills to budget plan format to regulate budget
- Processed SNAP (food stamps) applications



**Pro Bono Family Support Services** When an individual living with a disability lacks the means to fund our services, we may still be able to help. We rely on like-minded community partners who provide foundation grants and individual donations to offset the cost of these vital services. This year, their generous contributions allowed us to serve **542 people** with various **pro bono** services.

We conduct outreach efforts to identify underserved communities and people who may require our assistance but do not have the resources to afford them. It is notable that the rates of under-employment and unemployment are significantly higher among people with disabilities than in the general population.

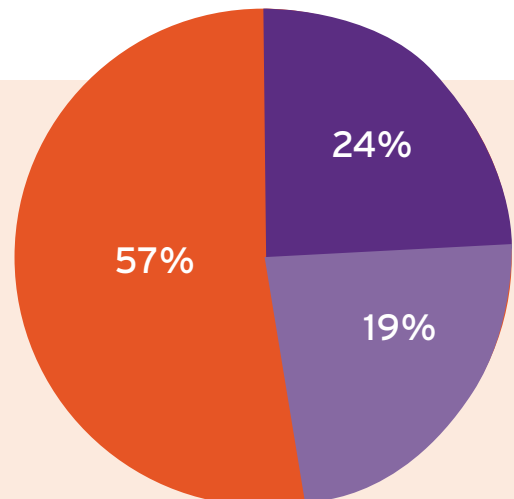
Some of the services available at no cost through this program are advocacy for social service and public benefits, life planning consultation, home visit monitoring, Guardianship, and Representative Payee for Social Security benefits. **In 2024, we:**

- Guided **417 families** with Life Planning consultations
- Supported **72 people** with Guardianship, Home Visits and Advocacy
- Acted as Representative Payee for Social Security Benefits for **50 individuals**
- Acted as Trustee for Qualified Income Trusts (QIT) for **3 people**

PLAN|NJ's Board and staff have a strong commitment to reach underserved communities and to ensuring diversity, equity and inclusion in all of our efforts. We believe the advocacy, fiduciary, and social services we offer should be available to as many people as possible at no cost for those who qualify. To that end, we continuously seek grants and donations to expand and enhance our pro bono Family Support Services. Of all individuals served by this program, 45% are Black, Latino or other underserved communities.

**Funding Sources**  
**FISCAL YEAR 2024:**  
**\$2,521,646**

-  Trust Fees
-  Grants and Donations
-  Service Fees





# Together We PLAN Podcast Series



The **Together We PLAN podcast**, hosted by Ellen Nalven, M.Ed., Executive Director of PLAN|NJ, is dedicated to advocating for and uplifting individuals with disabilities and their families. Episodes featuring disability rights advocates, family members, and legal experts delve into the unique experiences of those living with disabilities.

Our podcast series addresses critical topics like public benefits; supportive housing; guardianship; supported decision-making; and special needs trusts. We aim to illuminate the complex challenges faced by individuals with disabilities and provide families with practical strategies for support and future planning.

Join our meaningful conversations that not only celebrate the achievements of individuals with disabilities but also empower families with essential planning tools. Search for Together We PLAN on Spotify and Apple Podcasts or link to them from our website, <https://plannj.org/together-we-plan/>.

## Episodes:

- Advocacy in Action: Empowering Families and Individuals with Disabilities
- Navigating Special Needs Trusts and ABLE Accounts: A Guide for Families
- Beyond Guardianship: Exploring Supported Decision Making
- Unlocking Supportive Housing: Navigating Resources and Solutions for Individuals with Disabilities
- The Challenge to Change: Learning from Lived Experiences with Disabilities
- One Mother's Journey to Securing Residential Services for Her Daughter
- Toward Better Mental Health Supports and Services
- Available Public Benefits and Services for Comprehensive Supports
- Legal and Financial Estate Planning for Families of People with Disabilities

The podcast is made possible through annual co-sponsorship agreements with the New Jersey State Bar Foundation since 2006. Their partnership allows us to publish our newsletter, PLAN|NJ News, twice per year, and distribute it to more than 2,000 individuals, families, and the professionals who serve them. Their support also ensures that we are able to deliver in-person and online educational seminars. **In 2005**, we did not offer these educational seminars; **in 2024**, we delivered **27** educational events and exhibits that reached **2,447** attendees.



*67% of those listening to our new Together We PLAN podcast are in the targeted age range of 35-44 years old*

# Thanks for Joining Us in Support



## Celebration Of Abilities: 35 Years Of Stewardship, Leadership and Advocacy

On May 24, 2024, PLAN|NJ recognized several individuals in the disability rights community and kicked off a fundraising campaign to benefit PLAN|NJ's pro bono Family Support Services. Several former members of the PLAN|NJ Board of Directors were honored, including Bruce D. Dalziel, Judith A. Giacin, Milton S. Hall, Jr., Herbert D. Hinkle, Esq., L. Randolph Hood, CFA, Sarah Wiggins Mitchell, Esq., Helen Steinberg, and Regina Tegeler.

### Honorees:

- Barbara Coppens, Outstanding Advocate
- LeDerick Horne, Trailblazer
- Bonnie Brien, Fred R. Patterson Parent Advocate
- Harold B. Garwin, Esq., Legal Advocate
- Goldie Ellis, Public Sector Service
- Robert Davis, Tim W. and Samantha Olsen, Life Planning Partners
- Teresa Bierwisch, Outstanding Staff Member of the Year



**Robert receives a Life Planning Partner Award at the 2024 PLAN|NJ Celebration of Abilities.**

### Highlights:

- 224 attendees – sold out: our highest number to date
- 3 collaborating organizations employing people with disabilities
- 14 human services organizations in attendance
- \$100,000 total raised in sponsorships and donations
- On-site auction of artwork by PLAN|NJ family member Tamara Kaplowitz
- Piano performance by PLANNJ family member Lorne D. and jazz vocal performance by PLANNJ family member Chelsea P.



**Tim W., longtime staff member at PLAN|NJ, receives a Life Planning Partner award from Nancy Dilliplane, Director of Trust Services and Ellen Nalven, Executive Director.**

Learn more and see the photo slideshow at <https://plannj.org/2024-celebration-of-abilities/>



**Chelsea P., jazz vocalist, returns to the Celebration of Abilities to perform with the Vincent Troyani Trio.**



## Family Night Out

Hundreds of PLAN|NJ families attended the **4th Annual PLAN|NJ Family Night Out** at the Somerset Patriots on September 12, 2024. Our Service Coordinator staff facilitated attendance for 23 different human services organizations and approximately 300 adults with disabilities. PLAN|NJ family member Richard S. threw out the ceremonial first pitch; Chelsea P. sang the national anthem. Ticket purchases and the 50/50 raffle raised funds to benefit PLAN|NJ's pro bono Family Support Services program. See a slideshow of photos from the evening at <https://plannj.org/events>.



Mark your calendars: the 5th Annual Family Night Out at the Somerset Patriots will take place on **June 25, 2025!**

# Together, We Can Make a Lasting Impact

PLEASE  
DONATE  
TODAY

**People with significant disabilities** face complex decisions and may be vulnerable without support to secure healthcare, manage finances, or organize aspects of daily living. PLAN|NJ provides professional fiduciary and advocacy services and solutions to people with disabilities and their families. We also offer education and consultation. Our services are essential to helping people with disabilities live healthier and more independent lives, and we cannot provide them without your help. Your tax-deductible donation will allow us to:

- Provide advocacy and fiduciary services at no cost for people with significant disabilities in need
- Promote better health and more independent living within communities
- Expand services to meet increasing demand

Your generosity can support a person with a disability to live more independently, receive the services they need to live a full and independent life, and remain safe and healthy in their own home. Your donation may also assist the family of a person who is differently able to gain access to legal and social service guidance, now and in the future.

No matter how much you donate, it will make a difference. One in 4 adults in New Jersey – **23 % of our population** – has a disability. Please make a lasting impact on the lives of people with disabilities. To donate, please visit our website at [www.plannj.org](http://www.plannj.org). **Thank you for your support.**

## PLAN|NJ Staff

**Ellen Ball Nalven**, Executive Director,  
20 years

**Jason Miller**, Associate Executive Director,  
18 years

**Nancy Dilliplane**, Senior Director of Trust  
Services, 24 years

**Melanie Miquel**, Director of Social Services,  
7 years

**Nicola Nero**, Assistant Director of Social  
Services, 6 years

**Kerry Lee**, Director of Operations, 6 years

**Ryan Camales**, Accounting Manager, 7 years

**Roberta Lee**, Office Manager, 23 years

Total number of employees: **20 full time, 10 part time**

Employees with 5-10 years of service: **11**

Employees with 10+ years of service: **10**



## PLAN|NJ Board of Directors

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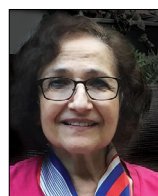
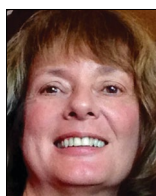
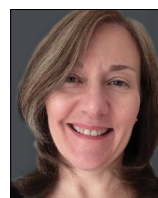
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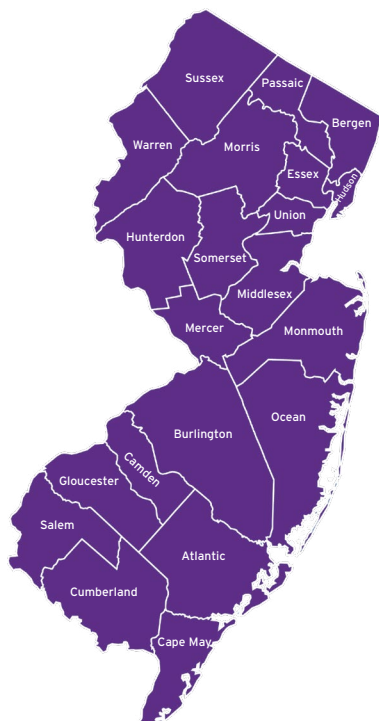
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**Ron enjoys a favorite dessert to celebrate his birthday.**



**PLAN|NJ** serves individuals with disabilities and their families in all 21 counties of New Jersey. We offer fiduciary and social supports to individuals who live with a range of physical, intellectual, developmental, and mental health challenges, helping them live healthier, safer, and more independent lives. No matter where you live, we can visit your loved one, and we can help.

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