



DECISION-MAKING

RELATIONSHIPS:

Personal Contract/Agency Agreement:

An agency agreement is a legal contract creating a fiduciary relationship whereby one party (the “principal”) agrees that the actions of another party (“the agent”) binds the principal to agreements made by the agent as if the principal had himself personally made the agreement. A formal agreement is usually signed setting out the commission/pay the agent will receive, the duration, and other terms on which the principal and agent will do business together.

Power of Attorney:

Power of Attorney is a written legal document that lets a competent individual designate another person to act on his/her behalf, as stated in the document. Often, this is used to give authority to act for another person in specified or all legal or financial matters. Power of Attorney can be given to more than one person, and a succession can be designated, in the event that one person is no longer willing or able, or if the power is revoked, the next designated person will assume the authority to act on the other person’s behalf.

Durable Power of Attorney for Health Care:

A health care power of attorney (HCPOA) is a legally enforceable document in which you authorize another person to make health care decisions when you cannot do so. The document must be prepared and signed while you are competent, and is not affected by your later disability or incapacity. The document can give your attorney-in-fact authority to make specific health care decisions or the authority to make any and all health-care decisions you could make, if you were able. However, as long as you can make your own decisions, you, and not your attorney-in-fact, have the authority to make your own treatment decisions.



COMMUNITY:

Living Will:

A living will (treatment directive) is a written declaration directing your doctor to withhold or withdraw death prolonging procedures should you lack the capacity to make the decisions. It does not apply to any other health-care decisions. A living will directs your doctor’s actions when the use of death-prolonging procedures would serve only to postpone the moment of death, but would not provide a cure for the condition.

Medical, Financial, or Educational Advisors:

Doctors, nurses, teachers, coaches, clergy and others in the community can give advice and guidance when a person needs to make a decision in their particular field or specialty.

TECHNOLOGY:

Smart phone, iPad, or Computer:

Smart devices can be used for safety reminders, lists or steps in everyday or special activities. Using Facetime, Skype or similar applications can be used to check in with family, friends or others for safety or when needing assistance with decision making.

PERSONAL ASSETS AND STRENGTHS:

Ability to Communicate:

Ability to communicate wants, needs, choices and preferences to others, either by verbal speech, sign, gesture or communication device.

ELIGIBILITY SPECIFIC:

Support Coordinator/Case Manager:

When a person is eligible for paid services or supports, they are often assigned a worker who assists them with planning and coordination of identifying and meeting support needs.





MONEY MANAGEMENT

RELATIONSHIPS:

- **Representative Payee:**

A representative payee is an individual or organization designated by you, a government agency, or the court to receive your money to use on your behalf. A Representative Payee is available for Supplemental Security Income (SSI), Social Security Disability Insurance (SSDI), Veteran's Affairs (VA) benefits, Railroad Retirement Benefits, and Black Lung benefits.

- **Joint Bank Account:**

Joint bank accounts enable a trusted friend or family member to monitor account activity and transfer funds as needed.

COMMUNITY:

- **Limited Bank Account, Direct Deposit, and Automatic Bill Pay:**

Bank account spending limits can be set so that in a specified period of time (day, week, month) no more than the set amount will be authorized for purchases. Direct Deposit and automatic bill pay are common features available at most banks and are generally free to set up so that bills are paid on time and funds can be deposited without paper copies of checks, etc.

- **Living Trust:**

A living trust is a trust created while you are still alive. If you establish a trust, you are a grantor or trustor. If you are managing a trust, you are a trustee. You can be both a grantor and a trustee. If another individual established a trust for you, you are the beneficiary. A living trust will continue after the death of the grantor, and does not require involvement of the Probate Court. Because the trust is recognized as a separate entity, the trustee can continue to make distributions to the beneficiary without any involvement from the court.

TECHNOLOGY:

- **Online Banking/Debit Card:**

Accessing bank account(s) online to pay bills, manage money, or balance spending with incoming funds. Using a debit card to make purchases when handling paper money or checks is difficult.

PERSONAL ASSETS AND STRENGTHS:

- **Knowledge of Money:**

A person's ability to understand the value of money, and/or make purchases using currency or debit/credit card.

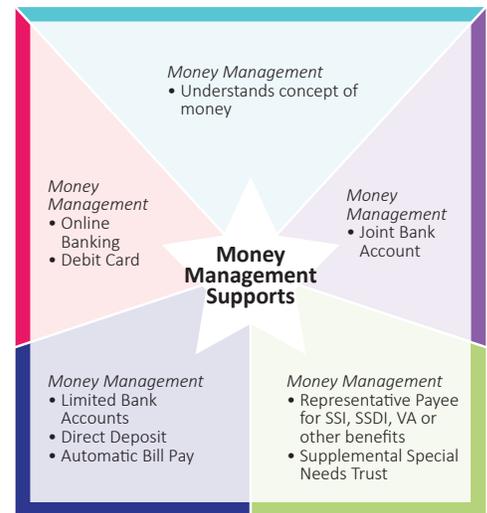
ELIGIBILITY SPECIFIC:

- **Special Needs Trust:**

A special needs trust or supplemental benefits trust is a trust established to provide supports for a beneficiary without causing the beneficiary to lose public benefits such as Supplemental Security Income (SSI) and Medicaid. A special needs trust can be established by a grandparent, parent, sibling, son or daughter, or a friend. Additionally, the court can establish a special needs trust. However, the special needs trust cannot be established by the intended beneficiary, the individual with special needs. A special needs trust can be used for such things as purchasing, renting or repairing a home; paying utilities and taxes; vacations; recreation or entertainment; personal items; medical costs not covered by Medicaid; or attorney fees.

- **Conservatorship:**

Appointed by a judge to have the authority to make financial decisions on behalf of an incapacitated person. A conservator will typically manage another person's bank accounts, investments, and other such assets. A conservator will also manage that person's finances by paying bills, collecting debts, and managing cash flow in and out of his or her estate.





PERSONAL SAFETY

RELATIONSHIPS:

- **Family and Friends:**

Friends and family can provide direct oversight as well as checking in from time to time with the person.

COMMUNITY:

- **Emergency Responders:**

Making police, fire department personnel, and emergency medical responders knowledgeable about a person and their needs enables them to respond appropriately when there is an emergency, and to be additional eyes and ears for safety at home and in the community.

TECHNOLOGY:

- **GPS enabled devices:**

Wearable devices to enable locating a person who has wandered or is lost. Some devices also enable listening as well as tracking.

- **Medical or Safety ID Services:**

A medical or safety ID can take a variety of forms, including bracelets, necklaces, dog tags, shoe tags, sports bands, or watches. A medical or safety ID typically displays critical information about the wearer's medical conditions, allergies, medical devices, or medications, address, or emergency contacts, and may be connected to an emergency information service that first responders can communicate with in the event of an emergency to obtain more information about the ID wearer.

PERSONAL ASSETS AND STRENGTHS:

- **Able to Share Demographic Information:**

Carries identification on person; knows address, phone number and emergency contacts and able to communicate this information to others.

- **Emergency Preparedness:**

The person knows and practices disaster or emergency plan; has a "ready bag" for emergencies.

ELIGIBILITY SPECIFIC:

- **Adult Protective Services:**

The Missouri Department of Health & Senior Services investigates abuse, neglect and exploitation, and provides protective services to vulnerable persons living in the community or in a long-term care facility, who are unable to protect their own interests. The Hotline number is 1-800-392-0210.





GUARDIANSHIP

You do not automatically require a guardian because you have a mental or physical disability. Since guardianship involves the loss of fundamental rights, it should be considered only when a person cannot make informed decisions on their own or when accommodated or supported in their decision making. All adults are presumed competent to make choices about their lives. Sometimes, because of limited cognitive or communication skills, a person may need help making decisions, and an advocate or guardian may be beneficial.

If you do not have the capacity to make decisions for yourself, and are adjudged to be incapacitated, a guardian will be appointed to make decisions for you. The court must be satisfied that your disability will result in serious physical injury, illness, or disease if guardianship is not granted.

LIMITED GUARDIANSHIP:*

If you are incompetent in a limited area, you will be placed under a limited guardianship.

For instance, if you do not have the capacity to understand the implications of your health care decisions, the court may appoint a guardian for medical purposes only. The guardian would then make all of your health care decisions, including which doctor to see, which treatments to follow, and whether or not to accept life-sustaining treatment.

Limited guardianships may also be appointed for: placement, medication, behavior plans, and paying bills

PLENARY OR FULL GUARDIANSHIP:*

If you are under a full guardianship, your guardian will make all of your personal and financial decisions for you. A Plenary or “Full” Guardianship creates a substitute decision-maker who makes decisions for you which may include, but is not limited to, the following:

- where to live
- whether or not to marry
- whether or not to work
- how to spend income
- who to associate with
- whether or not to seek medical care
- whether or not to vote
- whether or not to enter into a contract

**For more detailed information, see Missouri Revised Statutes, Chapter 475, Probate Code –Guardianship
<http://www.moga.mo.gov/STATUTES/C475.HTM>*





PERSONAL STRENGTHS AND ASSETS

DECISION-MAKING:

- **Ability to Communicate**

Ability to communicate wants, needs, choices and preferences to others, either by traditional speech, sign, gesture or communication device.

MONEY MANAGEMENT:

- **Knowledge of Money**

Ability to understand the value of money, and/or spend money using currency or debit/credit card.

PERSONAL SAFETY:

- **Able to Share Demographic Information**

Carries identification on person; knows address, phone number and emergency contacts and able to communicate this information to others.

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Knows and practices disaster or emergency plan; Has a “ready bag” for emergencies.



TECHNOLOGY

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ELIGIBILITY-SPECIFIC

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- **Limited Guardianship***

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