



Community Fund Management Foundation

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Where Quality of Life Matters

The following information may be helpful in answering questions about the trust account at time of application for means-tested benefits or for benefit re-determination interviews.

About CFMF Trust Accounts

Trust accounts established with Community Fund Management Foundation (CFMF) are designed to safeguard eligibility for means-tested government benefits, such as Medicaid and perhaps Supplemental Security Income (SSI). CFMF serves as the Trust Advisor and Equity Trust Company serves as the Trustee of the trust accounts.

Money held in the trust account should not be counted as an available resource for the Beneficiary (Ohio resident with a disability who benefits from the trust account).

Because the trust accounts (both the Pooled Medicaid Payback Trust and Master Trust) are “pooled,” there is no account statement generated. Rather, a separate ledger is maintained for each Beneficiary of a trust account.

Pooled Medicaid Payback Trust accounts created with CFMF are irrevocable. The **Pooled Medicaid Payback Trust** is designed to comply with:

- 42 U.S.C. 1396p(d)(4)(C)
- 42 U.S.C. 1382b(e)
- R.C. 5163.21(F)(3)(a)
- Ohio Adm. Code 5160:1-3-05.2(C)(3)(c)
- POMS SI 01120.203

A **Master Trust** may be revocable or irrevocable at the time it is established; it becomes irrevocable at the death of the grantor(s). The **Master Trust** is designed to comply with:

- R.C. 5163.21(G)
- Ohio Adm. Code 5160:1-3-05.2(C)(4)
- POMS SI 01120.200

(Neither trust is designed to comply with Supplemental Services Trust O.R.C. 5815.28.)