



10/15/25 Thriving Future TALKS; Planning Ahead: Benefits, Healthcare, and Supports meeting summary

About the Series

Thriving Futures Talks is a monthly education series designed to **support all families of students receiving special education services (all ages)**. Each session introduces transition-related topics and connects families with resources to prepare for their child's future

Jen Rowzee (Service, Inc.) JRowzee@svcincofil.org

[Service, Inc. presentation](#) - PUNS information

Michelle Schwartz (Clearbrook) mschwartz@clearbrook.org

[Clearbrook presentation](#) - financial planning, medicaid SSI, ABLE

[Timeline for Services](#) [SPANISH](#)

[Building Bridges to the Future](#) [SPANISH](#) (a different format of timeline)

PUNS List and Eligibility Management

["What is PUNS?"](#): Click to learn general information about PUNS

The PUNS list prioritizes individuals based on length of waiting time, and maintaining accurate, up-to-date information is key to preserving eligibility and access to services.

- **PUNS selection now depends on cumulative waiting time after turning 18**, with recent years showing select children due to temporary COVID funds, but the current focus remains on adults
 - Families must provide Social Security numbers, proof of disability, and current contact info to enroll or maintain status
 - Annual updates are required to confirm continued interest and correct address, with transfers available if families move counties
 - Staff follow up with both state letters and phone calls to ensure timely renewals and avoid losing spots on the list
 - The shift from lottery to time-based selection reflects a move to fairness and transparency in resource allocation
- **PUNS categories include 'seeking' for active service pursuit and 'planning' for future potential need, where only seeking is considered for selection**
 - Families are encouraged to choose seeking status if services are needed within five years to improve chances of selection (***you have nothing to lose to choose this option regardless of situation***).

- Crisis funding options exist for urgent cases like homelessness or caregiver loss, providing alternative pathways to resources
 - The distinction helps allocate limited funds efficiently while giving families clear guidance on status implications
- **The PUNS program operates under state contracts and is funded primarily through Medicaid waivers, linking service availability closely to Medicaid policy**
 - Cuts to Medicaid directly reduce available funding for home-based and residential services, affecting families' access
 - Eligibility requires Medicaid coverage, typically easier for children under 18 and young adults without assets or income
 - Guardianship, employment, and income documentation are essential parts of eligibility verification and service delivery

Medicaid and Social Security Integration

Understanding Medicaid and Social Security eligibility and coordination is critical for families planning long-term support and financial stability.

- **Medicaid is a prerequisite for accessing most waiver-funded services and is linked to Supplemental Security Income (SSI) eligibility, easing application for families already receiving SSI**
 - Children under 18 may qualify for Medicaid through disability even if insured privately, with special provisions at age 19 for independent application
 - Parental income is waived for Medicaid eligibility once the child is selected off the PUNS list, but household status and tax claims affect application details
 - Online applications as the most efficient method, with ongoing annual renewals requiring updated financial and residency info
- **Work incentives and earnings impact benefits but encourage employment by allowing earnings without immediate loss of all benefits**
- **SSI and Social Security Disability Insurance (SSDI) provide complementary financial support based on disability and work history, with distinct funding sources and eligibility criteria**

Financial Planning Tools and Resources

Tools like ABLE accounts and special needs trusts are vital for families to save money without risking benefit eligibility.

- **ABLE accounts allow saving up to a lifetime maximum of \$100,000 with an annual deposit cap of \$19,000, protected from affecting Medicaid and SSI eligibility**
Administered exclusively online through Fifth Third Bank, the ABLE program offers a secure way to build funds for future needs
 - Early education on these tools helps families prepare financially given the longstanding
- **Clearbrook and ARC of Illinois provide ongoing education through webinars, flyers, and transition timelines to support families' understanding and planning**

Appeals and Eligibility Clarifications

Navigating denials and ensuring understanding of eligibility nuances are essential to maximizing benefits.

- **Families should not be discouraged by initial denials of Social Security benefits since appeal processes exist to provide additional evidence and correct errors**
 - Clearbrook staff assist with appeals, emphasizing the importance of submitting comprehensive documentation to reflect true disability impact
 - Separate eligibility criteria exist for PUNS and Social Security benefits; failing one does not preclude qualifying for the other
- **Medicaid and Medicare are distinct programs with different eligibility rules; Medicaid is income-based and funds services, while Medicare provides health coverage primarily for older adults or after 24 months of SSDI**
 - Assistance is available for complex cases, including those with assets, often requiring legal or specialist support
 - Ongoing support from Clearbrook and affiliated agencies helps families navigate these complexities

Upcoming Engagement and Support Initiatives

Building community and ongoing education remain priorities to empower families and sustain support networks.

- **Upcoming events include a November 12th session on daily living skills and a December 17th kickoff for a parent support group, emphasizing independence and peer support**
 - These sessions aim to equip families with practical tools for advocacy and independence planning
 - The support group will foster relationships that persist beyond school-based planning, enhancing long-term resilience

Parent Support Group- Coming soon!

- Hosted by Huntley 158 Special Services.
- Parent-led, with a focus on support, resources, guidance, and fun.
- Open to all parents raising a student with an IEP.
- Complete this [FORM](#) or use the QR code (shared during presentation).

Upcoming Opportunities

• **SEAC Meeting:** December 3, 2025 ([Zoom](#), 6–7PM). The purpose of SEAC is to create a platform for families to come together, collaborate, learn, and build connections as a dedicated community focused on special education. If your child(ren) has/have an Individualized Education Plan (IEP) this meeting is for you!

• **Upcoming Thriving Futures Talks: 6:30p-7:30pm, District 158 Admin Building**

- **Nov 12, 2025** – Fostering independence at an early age- daily living skills with guest speaker to be announced at a later date

- **Dec. 17, 2025** Winter Mixer / Parent support group Kickoff! Location to be determined

Who to Contact- For questions or more information, contact:

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