

Request for Bids #2026-AF-9500

Title: Aging Families Future Planning

This is a request for bids to conduct an environmental scan of existing person-centered future planning tools available in Florida and at the national level and make preliminary recommendations for use in Florida. The scope of work also includes creation of toolkits for families/caregivers (e.g., parents, siblings, guardians) that will include brief tip sheets and a navigational map of planning options reflecting the various preferences of individuals with I/DD and their families. Included in this request for bids is information relating to the full Scope of Work of the project and how the bid information is to be submitted.

Date of Release: Tuesday, June 30, 2026

Due Date: Electronic bids will be accepted until 4:00 pm EDT on Thursday, July 30, 2026.

All submissions must be marked with Request for Bids #2026-AF-9500. Please allow enough time to upload your bid into the FDDC's Dropbox. Depending upon the size of the bid, it may take additional time to upload. Any bids received after the date and time set forth above will be considered unresponsive and will not be considered by FDDC.

Bids shall be electronically submitted via FDDC's Dropbox at

<https://www.dropbox.com/request/7d91gyu59xfcljphiisy>

Contact: Questions regarding the requirements of the Request for Bids for the Aging Families Future Planning project may be emailed to proposal@fddc.org and must be received by 4:00 pm EDT on Friday, July 10, 2026.

QUESTIONS ARE TO BE SUBMITTED IN WRITTEN FORMAT ONLY. THIS IS A LEGAL PROCESS AND WE CANNOT ANSWER QUESTIONS VERBALLY.

Answers to the questions received will be posted on the Council's website (www.fddc.org) by Thursday, July 16, 2026.

Bid results will be posted on the FDDC website on Monday, August 10, 2026.

Protest Period: Any bidder who desires to protest either the content of this bid or the proposed ranking must do so in writing to at proposal@fddc.org within the 72-hour protest period. FDDC Protest Procedures will be made available upon written request. The protest period is within 72 hours of the posting of the Request for Bids or the posting of the selected bidder.

Cone of Silence: For purposes of this solicitation, FDDC has established a solicitation silence policy (Cone of Silence) that prohibits oral and written communication regarding all formal solicitations for goods or services (formal proposals, Request for Proposals, Invitation for Proposals, Request for Bids) issued by the FDDC with the exception of the formal written questions that may be submitted as described above. The period commences from the date of advertisement until award of contract.

Applicable Laws and Regulations: All applicable Federal and State laws, county and municipal ordinances, orders, rules and regulations of all authorities having jurisdiction over the services to be provided shall apply to the bid/proposal throughout, and they will be deemed to be included in the contract the same as though they were written in full therein.

Funds Available: The Florida Developmental Disabilities Council, Inc. (FDDC) has set aside a maximum of **\$200,000** federal funds for a period not to exceed 12 months for fiscal support of this bid request. The award will remain firm for the contract period unless addendums to the scope of work are required by the funder. It is anticipated that additional funding will be available beginning October 1, 2027, and ending September 30, 2028, for annual continuation to convene the Stakeholder Workgroup, conduct pilot testing, and further develop and/or update tools and toolkits to incorporate pilot findings.

Funding Source: 100% federal funds, CFDA #93.630 from the U.S. Department of Health & Human Services, Administration for Community Living, through FDDC.

Ineligible Entities: Federal regulations limit and restrict the ability of individuals or entities debarred or suspended by a Federal Agency from doing business with, or contracting for the use of federal funds with, the Council. See 29 CFR, Part 98; 45 CFR, Part 76.

Background

A. Statement of Need

Florida has a growing population of aging family caregivers and aging adults with intellectual and developmental disabilities (I/DD) living in their family homes. Many family caregivers desire to remain in their family homes with continuity of care and services for the person with I/DD while facing their own health challenges. Florida has a need to identify and/or develop person-centered future planning tools for families that address long-term care planning in the domains of housing; legal; identification of primary caregiver(s); financial, including insurance options; day-to-day care, including daily activities and social connections, as well as employment; medical management, including medication; transportation; and technology solutions. This environmental scan and the resulting tools and toolkits identified and developed may improve the ability of families/caregivers to better plan for and attain services and supports that assist this population in maintaining quality lives in their communities.

In future years of the 2027-31 State Plan, it is anticipated that the future planning tools and toolkit will be used for a Future Planning Educational Retreat or Conference for Aging Families.

Background on the Issue:

The Florida Developmental Disabilities Council (FDDC) contracted with the North Central Florida Health Planning Council dba WellFlorida Council in 2024 to conduct a Comprehensive Review and Analysis (CRA) of statewide and national data regarding issues facing individuals with I/DD and their families/caregivers. Primary sources that were used to gather information included focus groups, surveys, and key stakeholder interviews. Government reports, agency websites, and research articles served as secondary sources. FDDC members used the CRA findings to identify priority areas. The area of “Aging Families” was selected as a major priority area for the FDDC 2027–2031 State Plan.

About 21.6 percent of Florida’s population is 65 years of age or older (United States Census Bureau. *American Community Survey 1-Year Survey*, Table DP05, 2019, 2021, 2022), with 18.8 percent of those aged 65 to 84 years of age and about 2.7 percent in the super senior age category of 85 years and older (Florida Department of Health, 2025).

About 75.0 percent of persons with I/DD in Florida (385,100 individuals) live with a family caregiver. In 2023 in Florida, there were more than 385,000 caregiving families with only about 5.0 percent receiving support from the state I/DD agency, that is, Florida’s Agency for Persons with Disabilities (APD) (Tanis, E.S., et al., 2025).

The documented prevalence of I/DD in Florida is conservative and likely underestimated. Prevalence grows as Florida’s population expands. In Florida, at the highest percentage in the U.S., about 33.0 percent of those living with family caregivers live with aging caregivers aged 60 years and older (Perkins, End the Wait! Developmental Disability

Policy Brief, 2021). As of 2023, 29.0 percent were living with aging caregivers 60 and older (State of the States in I/DD, 2025).

National Residential Information Systems Project (RISP) data indicated that in Florida from 2018 through 2022, most individuals with I/DD who received long-term supports and services (LTSS) resided in a family home. About 65.5 percent of persons with I/DD (41,333 persons) benefiting from LTSS in Florida in 2022 lived in a family home. [University of Minnesota, Residential Information Systems Project (RISP), Research and Training Center on Community Living, Institute on Community Integration, 2024].

Families with aging caregivers and aging persons with I/DD were also identified as being notably unserved or underserved through the CRA. Public input data clearly pointed to aging caregivers, aging persons with I/DD, and aging family groups as a population of special interest. Of the 461 caregivers and family members who completed the CRA survey, 21.4 percent were aged 70 and older with about 14.1 percent aged 65 to 69 years of age. More than half of family member/caregiver survey respondents (54.2 percent) said a critical issue they faced was worry about the future and nearly half (49.0 percent) cited fatigue, stress, and/or burnout among those critical issues. Nearly one-third (31.0 percent) were concerned about financial issues. Resource needs for aging caregivers were also reported by these survey respondents. Among the top service and resource needs of caregivers/family members as reported in the survey were qualified providers (32.3 percent), respite care (27.1 percent), local community-based services (22.8 percent), and assistance with daily caregiving tasks (21.9 percent). Focus groups articulated numerous concerns for aging persons with I/DD as well as the family members who care for them. These included continuity of care and services for the person with I/DD as the caregiver/family member faces their own physical health challenges, availability of ongoing program funding, and the service quality (FDDC Caregiver/Family Survey, 2024).

Florida participants in the National Core Indicators – Intellectual and Developmental Disabilities (NCI-IDDD) survey point to inadequacies and challenges with current resources. Only 2.0 percent of Florida respondents reported having 24-hour remote supports (i.e., combined technology and direct care such as sensors, cameras, and other devices). One-quarter (25.0 percent) reported having daily on-site support, another 43.0 percent had 24-hour on-site support or supervision, 21.0 percent said they had scheduled but less frequent than daily support, while 8.0 percent indicated they had none of those options. About 37.0 percent of Florida NCI-IDDD participants do not have paid community jobs and want those jobs, 22.0 percent report participating in no community activities while 38.0 percent do participate (both with paid support). While about two-thirds (66.0 percent) of Florida NCI-IDDD participants said the services and supports they want to self-direct are always available, another third said this was only sometimes the case (23.0 percent) or not the case (11.0 percent). A little more than half (51.0 percent) said the information they get about budget and services from their benefits financial management services is easy to understand on their own and close behind, another 43.0 percent reported that some of this financial information is easy to understand or they understand with help from other; 6.0 percent find it not easy and do not get help to understand it. Only 27.0 percent of Floridians with I/DD who responded to the NCI-IDDD survey reported having attended a self-advocacy meeting or event or had the opportunity to and chose not to, and about 54.0 percent report

having voted in a local or national election (National Core Indicators - Intellectual and Developmental Disabilities, 2023).

Aging families was rated as a priority key issue or theme by five of the seven CRA information sources, with only self-advocate focus group and survey respondents not prioritizing this issue. In further prioritizing key issues for goal areas, “Aging Families” was ranked by Council members in the top three priority issue areas for developing key goals for the 2027–2031 state plan.

In developing priorities for goals, objectives, and activities in 2025 for the FDDC 2027–31 State Plan, FDDC members’ priority issues within the realm of “Aging Families” included the need to consider the following pertaining to future planning: transition support for the family; burden and challenges of planning; advance care planning; financial planning; preparing and educating siblings who will have decision-making responsibilities; and creating a navigation map of planning options and checklist or “to do” list for advance planning.

The concerns and needs identified for the priority area of “Aging Families” through the CRA led the FDDC to develop the following goal, objective, and activity for the 2027–31 State Plan, which support work to be conducted under this request for bids:

Goal 3: Aging Families

By September 30, 2031, aging individuals with I/DD and their families will have increased availability of services and supports needed by an aging population that allows them to maintain quality lives in their communities.

Objective 3.1: By September 30, 2031, aging individuals with I/DD and their family members will have increased access to future planning resources and tools designed to improve attainment and delivery of services and supports that meet the needs of an aging population.

Key Activity 3.1.1: Identify, adapt with consent, and/or develop person-centered future planning tools for families to minimally address long-term care planning in the domains of housing; legal; identification of primary caregiver(s); financial, including insurance options; day-to-day care, including daily activities and social connections, as well as employment; medical management, including medication; transportation; and technology solutions.

B. Project Description

This project seeks to identify, adapt with consent, and/or develop person-centered future planning tools for families to minimally address long-term care planning in the domains of housing; legal; identification of primary caregiver(s); financial, including insurance options; day-to-day care, including daily activities and social connections, as well as employment; medical management, including medication; transportation; and technology solutions. The scope of work will include 1) convening and facilitating a stakeholder workgroup, 2) conducting an environmental scan of existing person-centered future planning tools available in Florida (e.g., the Council’s Planning Ahead aging component)

and at the national level (e.g., The Arc's Center for Future Planning tools) and making recommendations for Florida, 3) identifying, adapting with consent, and/or developing new person-centered future planning tool(s) specifically for Florida, and 4) creating toolkits for families/caregivers with brief tip sheets and a navigational map of planning options utilizing the FDDC's Access to Services through Knowledge (ASK) resources and services/resources available from Florida's Aging Network.

Sample content from the Council's Planning Ahead guide* and existing ASK resources have been included in Appendix A on Pages 10–23 Full content will be shared with the lowest and most responsive bidder selected upon successful contract execution.

*While the Council's Planning Ahead guide is dated, it has been the Council's most requested product over time. Some content may be relevant and adapted by this project.

Scope of Work to Be Provided

1. Convene and facilitate a Stakeholder Workgroup for a minimum of four (4) meetings to provide input into all planned activities.
 - a. Select Stakeholder Workgroup with input from Council staff to minimally include people with I/DD, family members (i.e., parents, siblings, guardians) and selected local and state agency representatives. **(Within 45 days of contract execution)**
 - b. Provide a list of Stakeholder Workgroup members to be approved by Council staff that includes name, contact information, affiliation/role on the Stakeholder Workgroup, and demographic information for all members. **(Within 45 days of contract execution)**
 - c. Facilitate four (4) virtual Stakeholder Workgroup meetings with at least one held each reporting period. **(Quarters 1, 2, 3, 4)**
 - d. Submit agendas, PowerPoints, and minutes or reports with attendance to include name, role/affiliation, and member input and recommendations from each virtual Stakeholder Workgroup meeting. **(Quarters 1, 2, 3, 4)**
 - e. Conduct the FDDC social validity survey with the Stakeholder Workgroup members at the last virtual meeting. **(Quarter 4)**
2. Conduct an environmental scan of existing person-centered future planning tools available in Florida (e.g., the Council's Planning Ahead aging component) and at the national level (e.g., The Arc's Center for Future Planning tools) and make preliminary recommendations for Florida.
 - a. Identify Florida-based tools and initiatives including FDDC, Agency for Persons with Disabilities (APD) resources, Florida Department of Elder Affairs caregiver programs, University-based tools or extension programs, Local nonprofit and advocacy organization planning tools. **(Quarter 1)**
 - b. Identify national models and best practices such as The Arc's Center for Future Planning tools, Administration for Community Living (ACL) caregiver planning resources, State DD councils, American Association of Retired Persons (AARP) caregiving and long-term care planning tools. **(Quarter 1)**
 - c. Submit final environmental scan report. **(Quarter 1)**

3. Determine in conjunction with the Stakeholder Workgroup which person-centered future planning tool(s) will be used, adapted with consent, or if new tool(s) will be developed specifically for Florida.
 - a. Create a structured comparison tool to evaluate each resource across consistent domains (i.e., target population, planning domain, ease of use, accessibility, integration with state systems or pathways, evidence base). **(Quarter 2)**
 - b. Conduct an analysis of the missing elements in existing person-centered future planning tool(s) available and define the rationale for decision-making regarding new or existing tools recommended for Florida. **(Quarter 2)**
 - c. Review tools and gaps with Stakeholder Workgroup members to determine which person-centered future planning tool(s) to use and/or if a tool(s) needs to be developed specifically for Florida. **(Quarter 2)**
 - d. Finalize and submit a summary report of person-centered future planning tool(s) that have been selected to be used, adapted, or developed for Florida. **(Quarter 2)**
4. Create toolkits for families/caregivers (e.g., parents, siblings, guardians) that minimally include brief tip sheets and a navigational map of planning options that reflect various preferences of individuals with I/DD and their families.
 - a. Utilize the Council's existing ASK resources in the areas of housing; legal; identification of primary caregiver(s); financial, including insurance options; day-to-day care, including daily activities and social connections, as well as employment; medical management, including medication; transportation; and technology solutions to create the tipsheets and navigational map. **(Quarters 2, 3, 4)**
 - b. Assure the tip sheets include services/resources available from Florida's Aging Network. **(Quarters 2, 3, 4)**
5. Fulfill Council programmatic requirements as follows:
 - a. Complete and submit quarterly deliverables along with supporting documentation to also include an updated work plan each deliverable period. **(Quarters 1, 2, 3, 4)**
 - b. Participate in regularly scheduled meetings with program staff. **(Quarters 1, 2, 3, 4)**
 - c. Complete and submit an Executive Summary that provides all components set forth in the contract (e.g., overview of major activities, outputs, outcomes, summary and analysis of data, recommendations for future action). **(Quarter 4)**

Time frame

The time frame for the work for the Aging Families Future Planning project is October 1, 2026, through September 30, 2027. Quarters are defined by the following dates: Quarter 1: October 1, 2026-December 31, 2026; Quarter 2: January 1, 2027-March 31, 2027; Quarter 3: April 1, 2027-June 30, 2027; and Quarter 4: July 1, 2027-September 30, 2027. Anticipated continuation October 1, 2027 – September 30, 2028, *contingent* upon availability of funding.

Bid Submission Instructions

Interested individuals must submit the following Bid Information by 4:00 pm EDT on Thursday, July 30, 2026

- **The bid must include the following:**

- A signed Letter of Transmittal confirming that you understand the Scope of Work required; confirming that you will be able to perform all the work specified in the Scope of Work within the specified time frame; and providing your name, the name of your organization (if applicable), your address, phone number, email address, SAM Unique Entity ID (if available), and SAM.GOV registration status including expiration date or date registration was submitted.
- A completed Budget Request Form, which must include the requested FDDC budget funds, including FTE and/or hourly rate information for all personnel and/or consultants.
- A narrative description of your experience in future planning tools and work with stakeholder workgroups to create toolkits that meet the needs of families and individuals with I/DD. Include information about the personnel and/or consultants who will be engaged in implementing all facets of the Aging Families Future Planning project.
- A completed Aging Families Future Planning Bid Work Plan Template to include Person(s) Responsible and Bidder's Qualifications to Deliver Planned Scope of Work and Services.
- A sample of toolkit and/or research reports you have developed or revised, preferably on this or a related topic.

Bid Selection

The lowest and most responsive bid will be selected contingent upon a Letter of Transmittal confirming that the bidder can (1) perform all the work outlined in the Scope of Work within the specified time frame, and (2) demonstrate responsiveness in meeting the minimum requirements described within this bid request as indicated through the narrative description, Aging Families Future Planning Bid Work Plan Template, and sample toolkit and/or research reports. The Council reserves the right to select the next lowest bid if the lowest bid is not found responsive in meeting the minimum requirements. The FDDC reserves the right to reject any or all bids. Verification of mandatory terms and conditions must be met prior to contract execution. No work shall begin until a contract is executed by the FDDC.

Minimum Requirements to Determine Responsiveness

- **Budget narrative:** Sufficiently supports reasonable, allowable, and necessary use of FDDC funds.
- **Collaboration with diverse participants:** Identifies experience in collaborating with and facilitating diverse groups, including families/caregivers (e.g., parents, siblings, guardians) of individuals with I/DD.
- **Research experience:** Identifies experience conducting literature reviews and/or environmental scans.
- **Educational/Training resource development:** Identifies experience in developing educational/training resources, curriculum, and/or training materials.

- **Evaluation experience:** Provides evidence of experience in data analysis and presentation of results and findings.
- **Organizational capacity:** Identifies sufficient and qualified staff and resources to fulfill the Scope of Work as prescribed in the work plan and/or narrative.
- **Product review:** Submits professionally written work product (e.g., PowerPoint presentation, research report, educational/training resources, toolkit, roadmap) that is related to the Scope of Work for this activity.

Appendix A

Planning Ahead

Planning Ahead: A Guide for Parents, Family Members, and Legal Representative of Individuals with Developmental Disabilities can be accessed via the Florida Developmental Disabilities Council's website as follows:

[Planning-Ahead -2017.pdf](https://www.fddc.org/download/planning-ahead-pdf-english-version/)

Available at <https://www.fddc.org/download/planning-ahead-pdf-english-version/>

Access to Services through Knowledge (ASK) Sample Resources

It is anticipated that by October 1, 2026, ASK content modules will be available that include roadmaps, activity/worksheets, mind maps, explainers, decision aids, FAQs, and/or glossaries for aging in multiple domains such as legal, social, employment, living arrangements, education and training, medical, and financial.

Additionally, avatar case studies will be available that reflect interaction across domains and key decisions within domains.

Sample ASK resources representative of full content that will be shared with the lowest and most responsive bidder selected upon successful contract execution are described below and included on Pages 11–23.

- ASK Avatar Juanita: Page 11
- ASK Guardianship Roadmap: Pages 12–19
- ASK Beneficiary Designations explainer: Page 20
- ASK Long-Term Financial Planning Decision Aid: Pages 21–22
- ASK Wills explainer: Page 23

Juanita, a 70-year-old mom

She cares for her 40-year-old daughter, Gabi

Life Stages

Adult (26–50 years)

Story

Juanita is Gabi’s primary caregiver, and she’s getting older. To ensure continued care for Gabi, she needs to transition guardianship. She also needs help with coordinating Medicaid waiver support for Gabi.

Insurance

Gabi is eligible for Medicare and Medicaid and is on a Medicaid waiver.

Related Road Maps and Goals

Legal

Guardianship

Transfer guardianship

Living Arrangements

Independent and group living

Access supportive housing or group home

Financial

Medicaid waiver

Medicaid waiver support coordination

Estate planning

Estate planning



Roadmap for Guardianship

Goals

Name a guardian for the individual with I/DD in your will

Establish a plan for guardianship as the individual with I/DD becomes an adult

Appoint a new guardian or co-guardian for the individual with I/DD

Name a guardian for the individual with I/DD in your will

All Ages

Identify your preferred guardian and prepare documentation to include in your will

- ☐ Identify a **guardian** for the individual if you pass away or become incapacitated.
- ☐ Write a **letter of intent** within your will outlining your wishes for guardianship and the person's care, education, and well-being under the guardianship.
- ☐ As needed, consult an **attorney** to ensure the letter of intent for guardianship is sound.

 Explore legal aid options in your area to see if you qualify for free legal assistance.
- ☐ Every few years, review the plan you outlined for guardianship in your will and **update** it as needed.

 Set a calendar reminder or attach the review to important milestones (e.g., leap years, every fifth birthday).

Establish a plan for guardianship when the individual with I/DD is an adult

Teenage/Transition Age (14–25 years)

Adult (26–50 years)

Older Adult (51+ years)

Determine the type of guardianship the individual will need as an adult

- Research **guardianship types**, such as limited guardianship, full (plenary) guardianship, and guardian advocate, and what they entail.
- Determine the **type of guardianship** the individual will need as an adult. When possible, discuss this with the individual with I/DD.

File a petition to apply for guardianship or to be a guardian advocate and complete the guardianship training

- Determine the **type of petition** to file through your county circuit court website or by calling the court. Examples include a petition to determine incapacity; a petition and order of guardian; a petition, notice, and order for appointment of guardian advocate; or another type of petition.



The names of petitions may vary across courts. Confirm the type of petition to file with your circuit court.

- As needed, **hire an attorney** to represent you or guide you through the legal process to establish guardianship.



Explore legal aid options in your area to see if you qualify for free assistance.

- Gather **documentation** to support your petition, such as medical records, psychological evaluations, and evidence of the individual's level of decision making.



Consider requesting documentation from professionals who know the individual well, such as therapists, doctors, social workers, or others.

- File the petition(s) with your **county circuit court**.
- Ensure the individual attends the **court-ordered evaluation** with the examining committee.
- Attend the **court hearing** where the petition, evidence, and examining committee's report are reviewed.
- Obtain the **court order** appointing a guardian and outlining the guardian's authority and responsibilities and sign the **letter(s) of guardianship**.
- Within 4 months of being appointed guardian, complete the **required guardianship training**

Complete the Initial Guardianship Plan and/or the Initial Inventory

- Research your county circuit court website or call the court to determine for **templates or instructions** on how to file the appropriate document(s).
- As guardian of the individual, complete the **Initial Guardianship Plan** outlining the medical, dental, and personal care services the individual will receive in the upcoming year. As guardian of the property, complete an **Initial Inventory** with all known assets and property belonging to the individual, their location, and sources of income.



If you do not have internet access or need help researching the internet, a local library can offer assistance.

- Submit the initial guardianship plan within **60 days** of being appointed guardian.

Each year, complete an Annual Guardianship Plan and/or an Annual Accounting

- Each year, assess whether the guardian can continue to **fulfill guardianship duties**.



If the guardian is unable to fulfill the needs of the individual, see “Appoint a new guardian.”

- Research your county circuit court website or call the court for **templates or instructions** on how to file the appropriate document(s) and the deadline to file.
- As guardian of the individual, complete an **Annual Guardianship Plan**. As guardian of the property, complete an **Annual Accounting**.
- Each year, file the Annual Guardianship Plan and/or Annual Accounting by your **county circuit court’s deadline**.



The deadline for filing may be different across counties or courts. Contact your county circuit court to determine the deadline and put it on your calendar for future years.

Appoint a new guardian or co-guardian for the individual with I/DD

All Ages

File a petition to appoint a new guardian or co-guardian

- Determine whether to **appoint a new guardian** or a **co-guardian** to ensure the individual's needs are met.



Your ability to perform the required duties of guardian may change as the individual ages and their needs change or as you age and your health needs change. When possible, identify a new guardian in advance and involve them in the individual's care to ensure a smooth transition in guardianship.

- Determine **who to appoint** as the new guardian or as a co-guardian

- Research your county circuit court website or call the court to determine the process to file a **petition for appointment of successor/co-guardian**.



The name of the petition may vary. Confirm with the type of petition to file with the court.

- As needed, **hire an attorney** to file the petition or represent you.



Explore legal aid options in your area to see if you qualify for free assistance.

- File a **petition for appointment of successor/co-guardian** with the county circuit court.

- Attend scheduled **court hearings**.



The court may not agree with appointing a guardian and instead recommend a less restrictive option. Research the different guardianship types to ensure you understand the ruling.

- Obtain the **court order** appointing the new guardian or co-guardian.

Support guardian or co-guardian as they learn to care for the individual with I/DD

- Share **key documents and contacts** with the new guardian. Examples include birth certificate, health insurance, benefits, financial accounts, medical and educational records, contact information for health providers and the support team, daily routine, behavioral insights, and their social network.
- Consider creating a **photo album, video, or other resource** to tell the story of the individual, including their interests, accomplishments, preferences, and needs.
- Work with the new guardian to **create a plan** for communication; your involvement with the individual; and if desired, your involvement in the individual's care.

Guardianship Resources

Disability Rights Florida

The disability resources page has information on the various types of guardianship and links to related topics on guardianship.

https://disabilityrightsflorida.org/disability-topics/disability_topic_info/types_of_guardianship

Florida Courts – Guardianship

The guardianship page provides an overview of the different types of guardianship and downloadable forms to file a petition, create, a guardianship plan, and more.

<https://www.flcourts.gov/Resources-Services/Office-of-Family-Courts/Family-Court-in-Florida/Guardianship>

Florida Courts – Legal Aid

This page provides links to national, state-wide, and local legal aid websites.

<https://www.flcourts.gov/Resources-Services/Office-of-Family-Courts/Self-Help-Information/Legal-Aid>

Florida State Guardianship Association

This page provides information on family guardian training. Approved courses may differ in each district, confirm with your district court.

<https://www.floridaguardians.com/education/guardianship-training/>

Florida State Guardianship Association

This page provides information on family guardian training. Approved courses may differ in each district, confirm with your district court.

<https://www.floridaguardians.com/education/guardianship-training/>

Stetson Law

This page provides information on Florida Law related to guardianship and resources, including online guardianship courses, toolkits, and other resources.

<https://www.stetson.edu/law/wings/resources.php>



Beneficiary Designation

What is beneficiary designation?

Beneficiary designation means choosing who will receive your money or property after you die. You name this person (or people) on a form so the money goes directly to them.

Common accounts that use beneficiary designations include:

- Life insurance policies
- Retirement accounts like IRAs or 401(k)s
- Bank accounts with a "Payable on Death" (POD) option
- Investment accounts with a "Transfer on Death" (TOD) option

How does a beneficiary designation work?

When you set up a life insurance policy, retirement account, or bank account, you usually get to name a **beneficiary**. That's the person who will get the money from the account after you pass away. One reason beneficiary designations are so important is that they let money pass directly to the person or trust you name—without going through the court process (probate). That's why it's essential to get them right.

But if your family member with I/DD gets government benefits like **SSI (Supplemental Security Income)** or **Medicaid**, naming them directly as a beneficiary could cause problems. These programs have strict income and asset limits. If your family member inherits too much money all at once, they could lose their benefits.

To protect your family member's benefits, do not name them directly as the beneficiary.

Instead, you have safer options:

- If they have an **ABLE account**, you can name the ABLE account as the beneficiary.
- If you've set up a **Special Needs Trust (SNT)**, you can name the trust as the beneficiary.

This way, the money can still help your family member—but without putting their benefits at risk. Remember, who you name as a beneficiary usually **overrides what your will says**. That means even if you write or update your will to protect benefits, the money could still go straight to your family member if you don't update your beneficiary forms too. **Always check and update the beneficiary information on each account or policy.**

How do I update beneficiary designations?

You can usually change a beneficiary by contacting your insurance company, bank, or account provider and filling out a new form. This is often free and doesn't require a lawyer—but it's still a good idea to talk to one if you're planning for a loved one with a disability.



Quick Checklist for Beneficiary Designation

- Review all your life insurance, retirement, and bank accounts
- Make sure your beneficiary forms are up to date
- Don't name your loved one with a disability directly if they receive SSI or Medicaid; use an ABLE account or SNT if one is set up
- Make sure to review your beneficiary designations anytime you have a major life change—like a birth, death, divorce, or if your loved one's needs or services change.

For more information

To learn more about estate planning, including wills, special needs trusts, and beneficiary designation, you should talk with a Florida lawyer with the right experience. Check out [this guidance from the Arc Center for Future Planning](#) on choosing the right lawyer, and make sure your lawyer specializes in **special needs law, disability law, or elder law**. You can search for Florida lawyers on the [Special Needs Alliance's list of Florida lawyers](#), the [Florida Bar's Elder Law Section](#), or the [Arc Center for Future Planning's resource directory](#).

Financial and Estate Planning



A Guide for Families of People with I/DD in Florida

Why planning matters

If your family plans to leave money or property to a loved one with a disability, it's important to plan carefully. Many people with intellectual or developmental disabilities (I/DD) need lifelong support for health care, housing, and daily living. A good financial plan helps make sure your loved one continues to get the care they need—even after you're no longer able to help.

Without the right protections, giving your loved one money through an inheritance, life insurance, or a financial gift could accidentally cause them to lose important benefits like SSI (Supplemental Security Income) or Medicaid. These programs have strict limits on how much money or property a person can have.

Planning tools that can help

There are a number of financial or estate planning tools that you can use to transfer money or assets while protecting the person's eligibility for benefits like SSI or Medicaid. Use the chart below to explore what may be right for you and your family.

Click an option below to see more details.

COLLAPSE ALL

Special Needs Trust (SNT)

A legal arrangement that holds money for your family member without affecting their eligibility for government benefits. The trust can pay for things your loved one needs, like medical expenses, education, or recreation.

ABLE account

A special savings account for people with disabilities. Money in an ABLE account can be used for qualified expenses like housing, health care, or transportation. It doesn't count against SSI or Medicaid asset limits (up to a certain amount).

Wills

Your will explains how you want your property or money to be handled after your death. It's an important part of any estate plan.

Beneficiary designations

When you open a life insurance policy, retirement account, or bank account, you can name who should receive the money after you pass away.

Tips for transferring assets



- Use a combination of financial tools: Many families use both a Special Needs Trust and an ABLE account to meet different needs.
- Don't name your loved one directly as a beneficiary unless it's through an ABLE account or a trust.
- Work with a lawyer or financial planner who has experience with disability-related planning.
- Review your will and accounts regularly to make sure they still meet your family's needs.

When to create or update your financial or estate plan

Life changes—and your financial plan should change with it. Here are some important times to review or update your documents:

- When your loved one is diagnosed with a disability
- When your family goes through a major change (such as a move, divorce, marriage, or new diagnosis)
- When your loved one turns 18 and becomes a legal adult
- When your family gains or loses assets (such as inheriting property or selling a home)

Even if you already have a plan, review it every few years to make sure it still fits your wishes and your family's needs.

For more information

If you're thinking about long-term planning and aren't sure whether a **Special Needs Trust**, **ABLE account**, or other financial planning tool is the right fit, it's worth speaking with a **lawyer** or a **financial planner** who has experience with financial and estate planning for people with disabilities and their families. They can help you understand how specific policies, like Florida's Medicaid recovery system, can affect money put into the trust.

Check out [this guidance](#) from the Arc Center for Future Planning on choosing the right lawyer or [this guidance](#) from Arc Minnesota on choosing a financial planner. You can search for Florida lawyers and financial planners on the Arc Center for Future Planning's resource directory, or you can find more options on the [Special Needs Alliance's list of Florida lawyers](#) or the [Florida Bar's Elder Law Section](#).

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How it works

A legal trust holds assets for the person's benefit without counting against SSI/Medicaid limits. Managed by a trustee.

Pros

- Can hold unlimited assets
- Doesn't affect benefits
- Funds can be used for many disability-related expenses

Things to watch out for

- Must follow strict legal rules
- Can be expensive to set up and manage
- Requires choosing a reliable trustee

LEARN MORE

ABLE account

A special savings account for people with disabilities. Money in an ABLE account can be used for qualified expenses like housing, health care, or transportation. It doesn't count against SSI or Medicaid asset limits (up to a certain amount).

How it works

Tax-advantaged savings account for people whose disability began before age 26 (or 46 if federal law changes). Doesn't count toward SSI/Medicaid limits (up to \$100K).

Pros

- Easy to open and use
- Allows individual control (with support)
- Doesn't require a lawyer

Things to watch out for

- Total contribution limits
- Must be used for "qualified disability expenses"
- May not fully protect large gifts or inheritances

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Wills

Your will explains how you want your property or money to be handled after your death. It's an important part of any estate plan.

How it works

A will explains who receives your assets, including your loved one.

Pros

- Simple to create
- Ensures your wishes are known

Things to watch out for

- Money left directly to a person with a disability **can cause loss of SSI/Medicaid**
- **Beneficiary designations override your will**, so you must update both.
- Should combine with a **SNT** or **ABLE account** for protection

LEARN MORE

Beneficiary designations

When you open a life insurance policy, retirement account, or bank account, you can name who should receive the money after you pass away.

How it works

Naming someone as a direct beneficiary of an account.

Pros

- Avoids court proceedings
- Quickly transfers funds

Things to watch out for

- Naming the person with a disability **directly** as a beneficiary can cause loss of benefits
- Consider naming an **ABLE account** or **SNT** as the beneficiary instead

LEARN MORE

Tips for transferring assets



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Wills

What is a will?

A **will** is a legal document that explains what should happen to your belongings and who should take care of your family member after you pass away. It allows you to decide who will receive your property and money and how your family member with a disability will be supported. You might hear making a will discussed as part of **estate planning**, which is a bigger process that includes wills, plus other tools like trusts and legal documents to help manage your money and choices while you're alive and after you pass away.

A will helps avoid disagreements and confusion. Your family will know your wishes, and there will be a clear plan to follow. **Without a will, the state of Florida will decide how to divide your assets and who will take care of your family member.** This process may not match your wishes and could create confusion or stress for your family.

How do wills work?

To create a will in Florida, you should start out by talking with a lawyer who understands Florida's disability laws and government benefit programs. They will help you write a will that says how you want your money and property to be used. If your family member is still a minor or needs someone to help make decisions as an adult, your will lets you choose who their guardian will be if you pass away. **Without a will, a judge may appoint someone who doesn't know your family member well.**

Florida law requires you to sign your will in front of two witnesses. These witnesses must also sign the will. You don't need to have it notarized, but doing so can make it easier to process later. **Keep your will in a safe place** and tell a trusted person where to find it. You can also give a copy to your lawyer or the person you name as guardian or trustee.

A will **doesn't cover everything**. For example, it doesn't:

- Avoid probate (a legal process that happens after someone dies)
- Control property that is owned jointly with someone else
- Change who gets money from life insurance or retirement accounts—those follow **beneficiary designation** forms, not your will

How to leave money to a family member with a disability—without risking their benefits

If your family member receives government benefits like **Medicaid** or **SSI**, inheriting money directly could make them lose those benefits. These programs only allow people to have a small amount of money or property in their name.

But there are ways to leave money for your loved one **without affecting their benefits**. Instead of naming your family member directly in your will or on life insurance or retirement accounts, you can name their **ABLE account** (if they have one), or a **Special Needs Trust (SNT)** that's set up for them, to make sure the money goes towards their needs without hurting their access to important services.

If you want to leave a large sum to your loved one, you'll need a **Special Needs Trust**. ABLE accounts can only receive **up to \$18,000 each year** (as of 2025). If you plan to leave more than that, an SNT is the better option.

You can set up a **Special Needs Trust** that starts after you pass away. There are two common ways to do this:

- 1. Testamentary SNT**
 - Created inside your **will**
 - Becomes active **only after you die**
 - Funded with money or property from your estate
- 2. Standby or "Empty" Trust**
 - Created **while you're still alive**, but **left empty** for now
 - Your will or trust sends money into it after you pass away

Always work with an attorney who specializes in estate planning for people with disabilities if setting up one of these SNTs.



Tips for writing a will

- Review your will every few years or after major life changes—like a move, divorce, or change in your loved one's needs—to make sure it still reflects your wishes.
- If your loved one is an adult who needs help making decisions, make sure your will identifies who will become their legal guardian. It's helpful to choose someone who understands your family member's needs, values, and preferences.
- If your loved one has a **Special Needs Trust**, your will should be written in a way that directs money or property into that trust, not to your family member directly.
- You can also write a **Letter of Intent** to go along with your will to help future caregivers, guardians, or trustees understand the person's needs, preferences, and routines to ensure continuity of care and quality of life. You can find a fillable template for a Letter of Intent on the [Arc Center for Future Planning's website](#).

For more information

Using these tools helps you care for your family member without putting their benefits at risk. If you're not sure which option is best, talk to a lawyer who understands special needs planning. Check out [this guidance from the Arc Center for Future Planning](#) on choosing the right lawyer, and make sure your lawyer specializes in **special needs law, disability law, or elder law**. You can search for Florida lawyers on the [Special Needs Alliance's list of Florida lawyers](#), the [Florida Bar's Elder Law Section](#), or the [Arc Center for Future Planning's resource directory](#).