



# *Representative Payee Handbook*

Logan K. Philipps, Esq. & Derek Graham, Esq.



**Presented  
by:**

**Ohio  
Developmental  
Disabilities  
Council**

# *About the Ohio DD Council*

The Ohio Developmental Disabilities Council (ODDC) is a planning and advocacy group of over 30 members appointed by the Governor. The ODDC receives and disseminates federal funds in the form of grant projects in order to create new ideas, pilot new approaches, empower individuals and families, and advocate for systems change to more fully include people with disabilities in their communities.



**Ohio  
Developmental  
Disabilities  
Council**

# Foreword

*We are pleased to offer this handbook to the community. Serving as a Representative Payee has caused tremendous anxiety over the years for many of our clients. It is our hope that this handbook provides needed information that is hard to find elsewhere. To write this handbook, we gathered information from resources offered by the Social Security Administration, other professionals, and our experience working with clients.*

*This book is not legal advice but instead offers information that may or may not be applicable to any one situation. This book contains questions we have been asked over the years and the answers we give.*

*Best,*

*Logan Philipps, Esq. and Derek Graham, Esq.*

*Resch, Root, Philipps & Graham, LLC*

# Table of Contents

<b>Introduction .....</b>	<b>4</b>
<b>Getting Started: How to Become a Representative Payee .....</b>	<b>5</b>
What is a Representative Payee? .....	5
When is a Representative Payee necessary? .....	5
How does a person become a Representative Payee? .....	6
How is a Representative Payee selected for beneficiary's living in the community? .....	6
What information does a Representative Payee applicant need to provide? .....	6
How does the SSA notify a beneficiary of a Proposed Payee Selection? .....	7
Can the beneficiary object to the proposed decisions? .....	7
What happens if there is an objection? .....	7
What happens if there is no objection? .....	7
Can a beneficiary object after the decision is made? .....	8
When does the SSA select a new Representative Payee? ....	8
What can a beneficiary do if the Representative Payee is not doing their job, etc.? .....	8
Can a Representative Payeeship be terminated? .....	9
<b>So, you're the Representative Payee. Now what? .....</b>	<b>10</b>
How do I open a Representative Payee account? .....	10
What should I bring to open the account? .....	10
How do I title the account? .....	10
What is the difference between SSI and SSDI? .....	11
How does a beneficiary or Representative Payee know if the beneficiary is receiving SSI or SSDI? .....	12
Why is Knowing if a Beneficiary is Receiving SSI and/or SSDI important? .....	12
What are the responsibilities of a Representative Payee? ....	13
What should a Representative Payee do with the funds? ....	14
What are current needs? .....	14
What is Misuse of Funds? .....	15
What happens if a Representative Payee misuses a beneficiary's benefit? .....	15



<b>Saving Funds .....</b>	<b>16</b>
How should I handle funds not required for current needs? ..	16
How do I handle large sums of money like a retroactive payment because I am concerned about the \$2,000.00 resource limit for Medicaid and SSI? .....	16
May I invest funds that are saved? .....	17
How should I invest funds? .....	17
Does the SSA have restrictions on investing funds? .....	18
How must I title an investment? .....	18
Using an ABLE Account or a Special Needs Trust for Saving Benefits .....	19
<b>Debts of Beneficiaries .....</b>	<b>20</b>
Can creditors seize funds? .....	20
Can a Representative Payee pay bills of the beneficiary incurred before the payee began receiving the payments? ...	20
<b>Accounting for Use of Funds .....</b>	<b>21</b>
How do I account for the use of the beneficiary's funds? .....	21
What information does a Representative Payee have to report back to the SSA? .....	22
<b>About the Authors .....</b>	<b>23</b>

*Please note: Throughout this booklet, the acronym "SSA" is used which means the Social Security Administration. This acronym is also commonly known to mean Services and Support Administrator (SSA) which is a case manager for a county board of developmental disabilities. When you see SSA in this booklet, remember that it means Social Security Administration.*

# *Introduction*

Benefits from the Social Security Administration are important considerations for an individual with special needs. These benefits can take the form of Supplemental Security Income (SSI) and/or Social Security Disability Insurance Benefits (SSDI). SSDI includes traditional disability payments for an individual, Childhood Disability Benefits (CDB) also known as Disabled Adult Child Benefits, and Disabled Widow/Widower Benefits (DWB).



This guide is intended to provide information to beneficiaries of either SSI, SSDI, or the individual assisting the beneficiary as a Representative Payee but does not discuss the application process for any type of Social Security benefits. You should look elsewhere for that information. We drafted this guide in hopes that it will provide information not easily found elsewhere.

For more information about Social Security Benefits, Medicaid, and Medicaid Waivers please see the book *Planning for Bright Tomorrows* also published by the Ohio Developmental Disabilities Council.

# *Getting Started: How to Become a Representative Payee*

## **What is a Representative Payee?**

A Representative Payee is a person or organization the Social Security Administration (SSA) approves to receive and manage benefits on behalf of an incapable or legally incompetent beneficiary. Those benefits can be either Social Security Retirement Funds, Supplemental Security Income (SSI), or Social Security Disability Insurance (SSDI). Social Security Disability Insurance includes traditional disability payments for an individual, Childhood Disability Benefits (CDB) also known as Disabled Adult Child Benefits, and Disabled Widow/Widower Benefits (DWB).

## **When is a Representative Payee necessary?**

The Social Security Administration (SSA) presumes that all legally competent adult beneficiaries are capable of managing or directing the management of their funds. The Social Security Administration's policy is that a legally competent adult beneficiary has the right to manage their own funds. However, if the Social Security Administration makes the determination that a person is not capable of managing his/her benefits, then the SSA will pay benefits through a Representative Payee.

---

**A person does not need to be found “incompetent” for a Representative Payee to be appointed.**

---

In Ohio, guardianship is not necessary to have a Representative Payee, but if a person is under guardianship, SSA policy requires that the beneficiary have a payee. A beneficiary under the age of 18 is considered by the SSA to be incapable of managing their funds and in need of a payee.

## **How does a person become a Representative Payee?**

An individual must apply through a local Social Security office to become a Representative Payee. A form called SSA-11 is necessary. This form is often completed while the beneficiary is applying for benefits, so the beneficiary begins with a Representative Payee. If this does not happen at the beginning of the application for benefits, an individual receiving benefits must request that a Representative Payee be appointed or the individual who wishes to become a payee may apply.

## **How is a Representative Payee selected for beneficiaries living in the community?**

The usual order of preference in selecting a payee for a beneficiary who is 18 years old or older is:

- A. Spouse, parent, or another relative who has custody or demonstrates strong concern for the beneficiary's well-being; or
- B. A legal guardian/conservator who has custody or demonstrates strong concern for the beneficiary's well-being; or
- C. A friend who has custody or demonstrates strong concern for the beneficiary's well-being; or
- D. A voluntary conservator; or
- E. Any person or organization, other than an organization that charges a fee for service (described below), who shows strong concern for the beneficiary's well-being, is suitable, able, and willing to act as payee; or
- F. An organization that charges a fee for its service.

## **What information does a Representative Payee applicant need to provide?**

A payee applicant must produce evidence of his or her:

- Identity; and
- Relationship to the beneficiary; and

- Concern and responsibility for the care of the beneficiary; and
- Social Security Number.

### **How does the SSA notify a beneficiary of a Proposed Payee Selection?**

When the SSA decides to pay benefits through a Representative Payee, they will send the beneficiary (or an individual acting on their behalf) a letter with the following:

- A notice of intent to make payment to a Representative Payee; and
- The name of the person/company/institution that will serve as the Representative Payee.
- A notice of the beneficiary's appeal rights regarding the appointment of the Representative Payee.

### **Can the beneficiary object to the proposed decisions?**

The notice advises the beneficiary (or the individual acting on their behalf) that they have the right to object to either decision or both.



Yes

### **What happens if there is an objection?**

If the beneficiary (or an individual acting on their behalf) objects to either decision, they may review the evidence and submit any additional evidence. When there is an objection, the SSA will review all evidence again along with any new evidence or information, and then a determination will be issued. If the beneficiary (or an individual acting on their behalf) still objects to either decision again, they may appeal the decision(s).

### **What happens if there is no objection?**

If the beneficiary (or the individual acting on their behalf) does not object to the proposed actions, SSA will begin making payments through a Representative Payee.





# Yes

## **Can a beneficiary object after the decision is made?**

If the beneficiary (or the individual acting on their behalf) is dissatisfied, they have 60 days from the date of the decision to appeal.

## **When does the SSA select a new Representative Payee?**

The SSA will select a new Representative Payee if the current payee:

- Dies; or
- Has misused the beneficiary's benefits as determined by the SSA or a court of competent jurisdiction; or
- Is unable to manage the benefit payments; or
- No longer wishes to serve as payee; or
- Fails to use and account for the payments properly; or
- Is no longer responsible for the care or welfare of the beneficiary; or
- Is otherwise no longer suitable to serve as the payee.

## **What can a beneficiary do if the Representative Payee is not doing their job correctly?**

A beneficiary has the right to a responsible, responsive Representative Payee. If there are any issues, the beneficiary, or someone on the beneficiary's behalf, should

contact Disability Rights Ohio. Disability Rights Ohio provides oversight for all Representative Payees in Ohio.

### **Can a Representative Payeeship be terminated?**

Yes, if the beneficiary is capable of managing their benefits, the Representative Payeeship can be terminated.

Whenever an adult beneficiary has been receiving payments through a payee and believes he/she is now able to manage benefit payments, they should contact the SSA and submit evidence of capability. That evidence should include:

---

**A signed statement from a physician or from a medical officer of the institution where they are or were residing, which shows the beneficiary's present capability to manage benefits; or**

**Any other evidence that establishes the beneficiary's ability to manage or direct the management of benefits; or**

**A certified copy of a court order restoring the beneficiary's rights in a case in which they were previously judged legally incompetent.**

---

# So, you're the Representative Payee. Now what?

## How do I open a Representative Payee account?

A Representative Payee account can be opened at any financial institution. The account can be a checking or savings account but for a variety of reasons, a checking account is preferred. You should contact the financial institution before traveling there to open the account because many times a manager is required. You should consider scheduling an appointment with the manager or assistant manager.

## What should I bring to open the account?

- Representative Payee Account Application
- SSA Representative Payee designation letter
- Social Security number for the beneficiary and the Representative Payee

## How do I title the account?

An acceptable title is (Name of Payee), Representative Payee for (Name of Beneficiary).

*CAUTION: This account should only hold the beneficiary's SSA funds. It should not be commingled with other funds belonging to the beneficiary and it should not be commingled with funds belonging to the Representative Payee.*



## **What is the difference between SSI and SSDI?**

Supplemental Security Income (SSI) and Social Security Disability Insurance (SSDI) are two different monthly payments that can be made to a beneficiary.

---

**Supplemental Security Income (SSI) is a monthly payment from taxpayer funds that is used to provide food, shelter, and other necessities for those who are eligible.**

---

The maximum payment in 2022 for SSI is \$841. This amount can change yearly. The current amount can be obtained from the SSA or can be found on their website. The amount may be reduced based on income (earned or unearned), gifts, and in-kind support provided to the beneficiary. To receive SSI, a beneficiary must meet income and resource eligibility requirements.

---

**Social Security Disability Insurance (SSDI) is a monthly payment based on the work record of either the beneficiary or, if they are a dependent and are eligible, a parent.**

---

The amount of the beneficiary's monthly payment will be based on the amount of earnings of the beneficiary or the parent. A person with a disability who worked and paid into the system may be able to draw SSDI. A person with a disability who is the dependent, or survivor of a parent with work history, may also be eligible for Childhood Disability Benefits under SSDI. Unlike SSI, SSDI does not have asset limits. However, SSDI may be eliminated if the beneficiary's income exceeds a certain level called Substantial Gainful Employment. More information about this can be found through the SSA and other resources.

Sometimes a beneficiary may receive both SSI and SSDI. This is known as concurrent benefits.

## **How does a beneficiary or Representative Payee know if the beneficiary is receiving SSI or SSDI?**

A beneficiary who is receiving SSDI payments will have a letter titled Retirement, Survivors, and Disability Insurance Notice of Award. Beneficiaries who are receiving SSI payments will have a letter titled Supplemental Security Income Notice of Award. The day of the month the funds are deposited in the account is different for SSDI and SSI.

SSDI benefits are deposited on Wednesdays during the month:

- If the beneficiary's birthday is between the 1st – 10th of a month, the SSDI checks or direct deposit will arrive on the second Wednesday of every month.
- If the beneficiary's birthday is between the 11th – 20th of a month, the SSDI checks or direct deposit will arrive on the third Wednesday of every month.
- If the beneficiary's birthday is between the 21st – 31st of a month the SSDI checks or direct deposit will arrive on the fourth Wednesday of every month.

SSI benefits are paid on the first day of each month.

- If the first is on a Saturday, Sunday, or legal holiday, the beneficiary's benefits will be paid on the banking day before.
- Concurrent SSI and SSDI benefits are paid on the third day of the month, with the exception of weekends and legal holidays.
- If you would like to change the payment date, you may be able to change it to one based on the beneficiary's birthday (see SSDI above).

## **Why is Knowing if a Beneficiary is Receiving SSI and/or SSDI important?**

This distinction is important for the Representative Payee to know because SSI eligibility is dependent upon the





beneficiary having less than \$2,000 in countable resources. Supplemental Security Income (SSI) payments saved from one month to the next month are considered a resource. Social Security Disability Insurance (SSDI) does not have a resource limit.

### **What are the responsibilities of a Representative Payee?**

The responsibilities of a Representative Payee are to:

1. Determine the beneficiary's current and future needs and use the funds in the best interests of the beneficiary, conforming to SSA regulations and policies.
2. Apply the benefit payments only for the beneficiary's use and welfare.
3. Maintain a continuing awareness of the beneficiary's needs and condition. If the beneficiary does not live with the Representative Payee, the Representative Payee should keep in contact with the beneficiary by visiting and consulting with the individual and his/her support team.
4. Keep written records of all payments received from the SSA and how the payments were spent and/or saved along with receipts for shelter expenses and major purchases to prove how funds were spent and/or saved on behalf of the beneficiary.

5. Report to the SSA any event that will affect the amount of payments the beneficiary receives or the right of the beneficiary to Social Security (Retirement, SSDI, or Survivor Benefits) or SSI payments.
6. Provide the SSA with written reports accounting for the use of the funds, when requested to do so.
7. Notify the SSA of any change in circumstances that would indicate they are no longer suitable to serve as payee or would affect the payee's performance.
8. Return conserved funds to the SSA when no longer serving as the beneficiary's Representative Payee and return any payments not due when a beneficiary has died;
9. Furnish information upon request showing a continuing relationship to the beneficiary and a continuing responsibility for the care of the beneficiary.
10. Report all beneficiary changes to the SSA including change of address, phone number, work status, and other life changes.

### **What should a Representative Payee do with the funds?**

A Representative Payee must use the funds to make sure the beneficiary's current needs are being met. If the current needs are being met, any remaining funds can be saved for future needs.

### **What are current needs?**

---

**Current needs are the immediate and reasonably foreseeable essentials for housing, food, clothing, utilities, medical care and insurance, dental care, personal hygiene, education, daily living expenses and the rehabilitation expenses of the beneficiary.**

---

The Representative Payee is responsible for knowing and providing for the needs of the beneficiary. Current needs should never be sacrificed to pay other expenses, to pay a

fee to the representative payee for service, to conserve or invest funds, or to accumulate funds for a future purpose.

### **What is Misuse of Funds?**

“Misuse” occurs when a Representative Payee improperly uses Social Security (Retirement, SSDI, or Survivor Benefits) and/or SSI payments for purposes other than the “use and benefit” of the beneficiary or for certain legal dependents of the beneficiary after the beneficiary’s current and reasonably foreseeable needs.

### **What happens if a Representative Payee misuses a beneficiary’s benefit?**

When the SSA determines that a Representative Payee has misused a beneficiary’s Social Security (Retirement, SSDI, or Survivor Benefits) and/or SSI payments, the payee owes the beneficiary the full amount of the misused funds. It may be possible for the SSA to reissue misused funds to the beneficiary, but only if the Representative Payee is serving 14 or fewer beneficiaries and the SSA was negligent in following procedures to investigate or monitor the Representative Payee’s actions. If this happens, the SSA will seek restitution of the misused benefits from the Representative Payee by treating the misused amounts as an overpayment to the Representative Payee. (This process is only for Payees who receive a fee for service.)

A Representative Payee can be charged criminally for misusing funds.

---

**The penalty upon conviction for a payee’s misuse of funds may be a fine of up to \$250,000, imprisonment for up to 10 years, or both.**

---

Even if the payee is not charged criminally, the SSA may impose a fine.

# Saving Funds

## How should I handle funds not required for current needs?

You must conserve or invest any funds not required for the beneficiary's current or reasonably foreseeable needs, or for the support of legal dependents. You can set aside part of the funds for definite foreseeable needs such as the beneficiary's education or rehabilitation if disabled.

The SSA's preferred investments include:

- A. U.S. Savings Bonds; or
- B. Deposits in an interest or dividend-paying account in a bank, trust company, savings and loan association, or credit union that is insured under either federal or state law.

Even though the above is preferred, you may invest funds according to state laws governing the investment of trust estates by trustees.

*CAUTION: Beneficiaries who are recipients of SSI and Medicaid are subject to a \$2,000 asset limit. Accordingly, if the individual's collective assets are going to exceed \$2,000, the Payee should make arrangements to save the funds in either a STABLE account and/or a Special Needs Trust to preserve eligibility for Medicaid and/or SSI. (Discussed in more detail below.)*



## **How do I handle large sums of money like a retroactive payment because I am concerned about the \$2,000.00 resource limit for Medicaid and SSI?**

First and foremost, you must use the funds in the best interests of the beneficiary. Your priority is to make sure you meet the beneficiary's current needs (food, shelter, medical care, and other comfort items). After you provide for those needs, you can spend the money on things that would improve his or her daily living conditions or provide better medical care.

Retroactive payments (back pay) are not included in countable resources for nine months for both Medicaid and SSI. So, there is no immediate concern about the \$2,000 resource limit for back pay. If you cannot use the funds in the nine-month period, you must save the money but should consider an STABLE account or Special Needs Trust to protect benefits eligibility.

## **May I invest funds that are saved?**

Yes. However, while representative payees do have the authority to invest excess funds, the remainder of this section will rarely be relevant to recipients of SSI because of resource limitations.

## **How should I invest funds?**

After determining that investment of funds will not result in an eligible beneficiary's loss of Medicaid or Social Security, accumulated funds of more than \$500 in an interest-yielding account or investment on behalf of the beneficiary. Any interest and dividend payments that result from checking accounts, savings, or investments are the property of the beneficiary and not your property. See above for preferred investment options.



## **Does the SSA have restrictions on investing funds?**

Guidelines for managing the beneficiary's money are as follows:

- A. You may not invest funds in any company, corporation, or association when such an investment will involve a conflict of interest; and
- B. You should not keep money at home, commingle it with your own money or with other funds; and
- C. You must keep accurate records to account for the use of funds.

## **How must I title a payee account?**

You must title conserved and invested funds in a form that shows you hold the property in trust for the beneficiary. The preferred forms of titling are as follows:

- A. U.S. Savings Bonds bought for a beneficiary under age 18 - (Name of Beneficiary), (Social Security Number), a minor, for whom (Name of Payee) is Representative Payee for Social Security funds.
- B. U.S. Savings Bonds bought for a beneficiary age 18 or older - (Name of Beneficiary), (Social Security Number), for whom (Name of Payee) is Representative Payee for Social Security funds.
- C. Various forms of accounts recognized by banks, trust companies, savings and loan associations, or credit unions as establishing the trust relationship between the beneficiary and the Representative Payee are acceptable as long as they clearly establish that relationship under the applicable state law.
- D. For a savings or checking account, an acceptable title is (Name of Payee), Representative Payee for (Name of Beneficiary). A statement such as (Name of Payee) in trust for (Name of Beneficiary) should not be used because some states treat the funds in this type of account as belonging to the Representative Payee.

Note: The examples listed above are not all-inclusive. You should always consult with the bank to verify that, under state law, the titling of an account:

- A. Shows you only have a fiduciary interest; and
- B. Permits you ready access to the funds when needed for the beneficiary's current maintenance; and
- C. Does not permit the beneficiary to have direct access to the funds.

### **Using an STABLE Account or a Special Needs Trust for Saving Benefits**

The issue for many Representative Payees is that those “preferred” investments still count as a countable resource towards the beneficiary's \$2,000 resource limit.

---

**A STABLE Account or First Party Special Needs Trust can be used to invest assets so as not to count toward the resource limit.**

---

It is important to know that the SSA disregards the first \$100,000 in an ABLE account. Only assets above \$100,000.00 count as a resource. If an STABLE account balance exceeds \$100,000 by an amount that causes you to exceed the SSI resource limit -- whether alone or with other resources, the SSI payment will be suspended until the countable resources are below the allowable limit.

Additionally, it is important to note that an STABLE Account and First Party Special Needs Trust are not investments themselves. They can be thought of as “containers” that hold investments. A First Party Special Needs Trust can hold savings accounts so the accounts are not included in the countable resources. Similarly, an STABLE Account can hold funds in a bank account or in mutual funds.



## *Debts of Beneficiaries*

### **Can creditors seize funds?**

To assure an income for a beneficiary's current needs, funds cannot be seized by creditors except in cases of garnishment for the legal enforcement of providing child support and alimony, and the IRS may levy for taxes owed. Also, importantly, the SSA may seek a refund of a Social Security or SSI overpayment.

### **Can a Representative Payee pay bills of the beneficiary incurred before the payee began receiving the payments?**

If a beneficiary's current and reasonably foreseeable needs are met, a Representative Payee may use funds to pay bills incurred by a beneficiary before the first month the SSA began to pay benefits to the Representative Payee. Note: If the payee is a fee for service Representative Payee they cannot be a creditor to the beneficiary. A Representative Payee who is not taking a fee for service may be a creditor. However, if a debt is owed to the Representative Payee, the payee must obtain approval from the SSA prior to using funds for self-reimbursement. A Representative Payee should contact a local Social Security office.

# *Accounting for Use of Funds*

## **How do I account for the use of the beneficiary's funds?**

The SSA requires the Representative Payee to use funds only for the beneficiary and may require verifying documentation. You are required to keep records of how the funds were spent or saved (More on this below.) At one time, the SSA required every Representative Payee to file a Representative Payee Report each year to explain how the Representative Payee used the funds for the prior 12 months. However, not all Representative Payees are required to file a Payee Report. Currently, the following Representative Payees do not need to file a Payee Report:

- Natural or adoptive parents of a minor child beneficiary who primarily reside in the same household as the child; or
- Legal guardians of a minor child beneficiary who primarily reside in the same household as the child; or
- Natural or adoptive parents of a disabled adult beneficiary who primarily reside in the same household as the beneficiary; or
- Spouse of a beneficiary.

Even if you are not required to complete a Payee Report, you may be selected for a Representative Payee review. An SSA-approved partner organization may conduct a review to determine if you have performed the following duties:

- Managed payments so the beneficiary(ies) have no unmet current needs; and
- Accounted for all payments received and spent; and
- Conserved any unspent payments in an appropriate manner; and
- Complied with Representative Payee accounting and reporting responsibilities.

For this reason and for your own peace of mind, you should keep receipts for all expenses paid. Keeping a spreadsheet is generally not necessary but an envelope with receipts for the year is advisable in case you do need to perform an accounting.

### **What information does a Representative Payee have to report back to the SSA?**

A Representative Payee has a duty to report certain information to the SSA. Information that a Representative Payee needs to report includes, but is not limited to, the following:

- The beneficiary's income if the beneficiary is working
- Any money/financial assistance received by the beneficiary from any source
- The beneficiary moves
- The beneficiary's resources change in a way that would impact the beneficiary's eligibility
- The beneficiary is admitted to the hospital for more than a month
- The Representative Payee moves

For a complete list of changes that need to be reported, see page 23 of Form SSA-8000-BK found at <https://ddc.ohio.gov/static/ssa-changes-to-report-form.pdf>.

*This project was supported, in part by the Ohio Developmental Disabilities Council, under grant number 2201OHSCDD from the U.S. Administration for Community Living, Department of Health and Human Services, Washington, D.C. 20201. Grantees undertaking projects with government sponsorship are encouraged to express freely their findings and conclusions. Points of view or opinions do not, therefore, necessarily represent official ACL policy.*



# About the Authors



**Logan Philipps**

[logan@rrpg-law.com](mailto:logan@rrpg-law.com)

Logan is an estate planning attorney and partner at Resch, Root, Philipps & Graham, LLC in Dublin, Ohio.

Logan has been an attorney since 2006. As an estate planning attorney, Logan helps people plan for bright tomorrows for themselves and their loved ones. An area of concentration for Logan's practice is planning for families with children with special needs. Before becoming a lawyer, Logan taught elementary school in Cincinnati, Ohio. He utilizes his teaching background to educate individuals, parents, grandparents and loved ones about the strategies available to protect family members. His experience with special needs started as a teenager when his father remarried, and Logan gained a stepbrother who has special needs.

Logan lives in Grandview Heights, Ohio with his wife and three sons.



**Derek Graham**

[derek@rrpg-law.com](mailto:derek@rrpg-law.com)

Derek is an estate planning attorney and partner at Resch, Root, Philipps & Graham, LLC in Dublin, Ohio.

Derek's practice focuses on developmental disability law, special needs planning, guardianship, and probate. Derek's practice in developmental disability law started in 2009 when his oldest daughter was born with Down syndrome. Derek and his wife know first-

hand how confusing and complicated it can be when trying to navigate all the medical, legal, social, and benefit-related issues that families face. Derek enjoys helping to simplify the process and teach families about the legal topics that really matter to individuals with developmental disabilities.

Derek lives in Dublin, Ohio with his wife and their three daughters.

**For more information about the authors or Resch, Root, Philipps & Graham, LLC, please visit [www.rrpg-law.com](http://www.rrpg-law.com).**



## Notes

[illegible]

This image shows a full page of blank, lined paper. It features approximately 20 evenly spaced horizontal blue lines across its entire width, providing a guide for handwriting or typing. The paper itself is a clean, off-white color.



# **Ohio Developmental Disabilities Council**

1810 Sullivant Avenue  
Columbus, Ohio 43222

Phone: 614-466-5205 or 800-766-7426

Fax: 614-466-0298

Email: [ddcinfo@dodd.ohio.gov](mailto:ddcinfo@dodd.ohio.gov)

[www.ddc.ohio.gov](http://www.ddc.ohio.gov)