

ST. CLAIR COUNTY COMMUNITY MENTAL HEALTH
3111 Electric Avenue, Port Huron, Michigan 48060

GROUP MEETING: Advisory Council
PLACE: St. Clair County CMH – Room 204
DATE: December 4, 2025
TIME: 12:00 p.m.
PRESIDING: Nancy Thomson, Chairman

PRESENT: Dr. K. Albrecht, T. Hudson, D. Johnson, J. McCabe, R. Mirabelli, J. Parker, M. Partipilo, C. Randall, C. Raymo, N. Thomson, K. Thompson, and J. Totty.
ABSENT: S. Chase, N. Condland, H. Fogarty, K. Gallagher, S. Herrle, J. Marocco, and T. Pierce.
GUEST: I. Schuck, L. Cimino

- I. Call to Order/Agenda Changes
The meeting was called to order by N. Thomson at 12:09 pm. Adjustments were approved by J. Totty and seconded by M. Partipilo.
- II. Review/Accept Minutes
R. Mirabelli moved to approve the October meeting minutes, and J. Totty seconded the motion.
- III. Finance
 - A. Personal Fund Limits:
I. Schuck reported that effective November 10, 2025, each resident residing in a Residential Home is now able to have \$400 in personal allowance, which was previously limited to \$200.
 - B. Medicaid Asset Limit:
I. Schuck reported that effective February 1, 2025, the dollar amount of assets that individuals may have and not lose their Medicaid changed to \$9,660 in total assets (checking, savings, cash on hand, cash held at the group home, etc.). The previous asset limit was \$2,000. This rule does not apply to residents who receive Supplemental Security Income (SSI). Their asset limit remains at \$2,000 to maintain their SSI.
 - C. Personal Allowance and Asset Information for Specialized Residential Individuals:
I. Schuck provided an overview of Personal Allowance and Asset Trusts that individuals residing in Residential Homes may utilize.

1. First Party Special Needs Trust:
A First Party Special Needs Trust, often called “Medicaid Payback Trust,” is used if an individual has built up their own assets, inherited assets, or received assets from a court settlement. This Trust must specify that after an individual passes away, any

money left in the Trust will be used to pay back the state for money spent on Medicaid after the Trust was set-up.

2. Pooled Special Needs Trust:

A Pooled Special Needs Trust pools assets from different people and puts them into a large investment fund. All individuals with this Trust must have a disability that meets Social Security's standards. This Trust is set-up by a nonprofit organization that will administer the Pooled Special Needs Trust, take care of all the tax preparation, make investment decisions, and act as the Trustee. Family members must explain what the Trust can pay for and who should be consulted about these matters. Anyone can put money into the Pooled Special Needs Trust for the individual. Any money left in this Trust after an individual's passing will be used to pay back the state for the amount of Medicaid funds that were used.

3. Third-Party Special Needs Trust:

A Third-Party Special Needs Trust is not as well-known, but the advantage of this type of Trust is that the individual does not need to repay the government for any Medicaid expenses. Only parents, grandparents, legal guardians, or the Court are allowed to set-up this type of Trust. Parents usually set-up and supply the funds, often through their wills or purchasing life insurance payable to the Trust. The individual is the only person who cannot put money into this Trust. If the individual receives SSI, the money from a Third-Party Special Needs Trust should not be used for housing, as it is considered a basic need under Social Security laws. If a person receives free housing, then SSI benefits go down or stop. Whoever sets up this specific Trust must decide who will receive the assets that are left in the Trust after the individual passes away.

D. Irrevocable Funeral Agreement:

I. Schuck reported that Michigan's current limit is \$15,870 as of June 1, 2025. The contract must be irrevocable to be excluded as an asset for Medicaid purposes. All funds must be designated for funerals, burials, or cremation costs.

E. MiAble Accounts:

I. Schuck reported that a MiAble account can be set-up if a disability is diagnosed before the age of 26 and meets the Social Security Administration (SSA) standards. Funds from a MiAble account used for housing do not reduce SSI benefits. A MiAble account can be used in combination with a Special Needs Trust.

F. Gifting others from Retirement, Survivors, and Disability Insurance benefits:

Social Security typically does not count one-time gifts of non-cash items like groceries, clothing, or medical supplies. Gift cards are acceptable as they are not the same as cash.

IV. Chief Executive Officer Updates

A. MDHHS Competitive Procurement/Litigation Update:

D. Johnson reported a hearing is scheduled for December 8th and 9th. This is the second hearing to take place related to the MDHHS Competitive Procurement Requests for Proposals.

B. Property Management Updates:

An update was provided on the property located at 3001 Electric Avenue. This property is going to be the location of the St. Clair County CMH Children's Therapeutic Group Home.

Discussions are taking place with the Community Foundation of St. Clair County regarding potential property utilization and development.

C. 2026 CMH Annual Awards Meeting:

Save the date! On May 14, 2026, the CMH Annual Award's Meeting will take place at the Blue Water Convention Center. CMH will present awards in the following categories: Community Service, Media, and Organization.

D. PBIP Funding Requests:

Upcoming projects that D. Johnson presented for Performance-Based Inventive Payment (PBIP) funding include: A Beautiful Me, Mental Health First Aid, and Children's Therapeutic Group Home.

1. A Beautiful Me: This is a school-based, self-worth and resilience program. This program provides confidence-building workshops for female youth.
2. Mental Health First Aid – Community Training Materials: Mental Health First Aid equips community members, educators, and public-sector partners with the skills to recognize and respond to mental health or substance use crises.
3. Children's Therapeutic Group Home – Pre-Development Support: St. Clair County CMH will build a new Children's Therapeutic Group Home to expand residential treatment capacity in St. Clair County. The project includes a 3,200-3,800 square foot licensed therapeutic group home meeting all state requirements.

E. SCCCMH FY25 Sponsorship Overview:

St. Clair County CMH remains committed to supporting a diverse range of events throughout St. Clair County that promote access to services. St. Clair County CMH's support of events through sponsorship opportunities offers a chance to reach a broad range of individuals and families. D. Johnson provided an overview of the handout provided, reporting sponsorships ensure alignment with our organization's mission, demonstrating intentional outreach and support for initiatives that reflect our values of inclusion, health equity, and social connection. These sponsorship initiatives also support our staff as we build partnerships and connections that help strengthen our community outreach efforts so we can best support the individuals we serve.

V. CMH Updates

A. Trauma Informed Care Trainings:

This topic was tabled for February's meeting.

VI. Program Operations Update

A. Certified Community Health Worker Training:

This topic was tabled for February's meeting.

VII. Community Relations Update

A. Pop-Up Pantries:

St. Clair County CMH committed to hosting three (3) mobile food pantries in December to help people struggling with food insecurity. The first mobile food pantry was held on Monday, December 1st, in Marine City. The second pop-up pantry will be held today, Thursday, December 4th, in Capac from 2:30 pm – 4:30 pm. The third pop-up pantry will be held on Wednesday, December 10th, at the Electric Avenue Service location from 2:30 pm –

4:30 pm. D. Johnson informed the Committee that they are trying to move locations for the food pantry on December 10th due to a parking concern. The new location will be posted and shared as soon as possible.

VIII. Policy Review

There were no substantive changes; the documents were updated to reflect the new template.

IX. Council Roundtable

A gesture of sincere appreciation was extended to the staff at Abbotsford Group Home; the care and support provided to their residents is greatly appreciated.

X. Next Meeting

The next Advisory Council Meeting will take place on Thursday, February 5, 2026.

XI. Adjournment

The meeting was adjourned at 1:05 pm by chairperson, N. Thomson.

Respectfully Submitted,

Jordan McCabe
Recording Secretary

Reviewed and Approved,

Kristen Thompson
Adult Services Director