OASIS · AT A GLANCE

Divorce, Remarriage, and Blended-Family Planning

How household changes ripple through three planning systems at once: federal benefits, the caregiving plan, and the estate. A guide for separating, remarrying, and blended-family parents who do not have time to rebuild every plan from scratch.

BY JIM PALASTY · OASIS FOR AUTISM · 9 MIN READ

3

IMPACT ZONES

Benefits. Caregiving plan. Estate. One household change touches all three. Update them in order or one of them will surprise you.

How it works

THREE STEPS

Recheck eligibility

SSI, Medicaid, HCBS waivers, and SSDI rules all read household composition. Recheck within thirty days of any change.

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Rewrite the plan

Custody, shared schedule, transportation, school/work routine. Both households need the same letter of intent.

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Update the documents

Wills, beneficiary lines, trustees, healthcare proxies, POAs. The order names someone you may no longer trust.

What changes at the household level

SSI / SSDI	Household composition, deemed income (for minor recipients), address
Medicaid	Eligibility recheck, asset assignment, address, HCBS slot
Tax dependent	Who claims the adult as a dependent if applicable
Custody / visit	Court order specifying time, transportation, decision authority
Wills	Executor, residual beneficiary, trust language, guardianship nomination
Beneficiaries	Retirement, life insurance, payable-on-death lines
Proxies / POA	Healthcare proxy, durable POA, named agents and backups

WHAT IT LOOKS LIKE

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My ex-husband and I split when our son was nineteen. We sat down with a mediator and the same disability attorney we had hired six years earlier. By the end of the second session we had a shared custody calendar, two synchronized letters of intent, a new co-trustee arrangement, and updated healthcare proxies that named each other as primary backup. We will never be married again. We are still on the same team for our son. The paperwork is what makes that possible.

RACHEL, HOLLAND

What matters, at a glance

The ex-spouse on the proxy

Healthcare proxies, durable POAs, and beneficiary designations executed during the marriage frequently still name the ex-spouse. The order activates whoever the document names, regardless of who divorced whom.

Household composition matters

SSI considers parental income for adults still in the parental household. Divorce changes the household. Recheck SSI calculation within thirty days. Adult-aged child cases differ from minor-aged child cases.

Two letters of intent

If the adult splits time between two homes, both homes need their own letter of intent. The routines differ. The community connections differ. The successors may differ too.

Benefits notification window

SSA and Medicaid require reporting of household composition changes within roughly ten to thirty days, depending on program. Late reports drive overpayments and clawbacks.

Coordination, not duplication

The caregiving plan should be shared, not copied. One transportation script. One school contact list. One medical history. Disagreement on edits is the work the meeting solves.

Remarriage triggers a fresh review

New spouse, new step-parent, new beneficiary lines. The new spouse rarely belongs in the legal stack on day one. Earn the spot. Document it deliberately.

BRING THESE · CHECK AS YOU GO

- [ ] Change inventory complete
- [ ] Joint attorney session scheduled
- [ ] Wills updated
- [ ] Proxies and POAs reissued
- [ ] SSA / Medicaid notification filed
- [ ] Letters of intent updated (both households)
- [ ] Beneficiary lines updated
- [ ] Annual review on shared calendar

YOUR MOVE

When the household is changing

1. Make the change inventory. Three columns: benefits, caregiving, estate.
2. Notify SSA and Medicaid of the household change within their reporting windows.
3. Schedule a joint session with the disability attorney, ideally with both parents present.
4. Rewrite the letters of intent for each household. Share both. Mark differences.
5. Update every beneficiary designation, healthcare proxy, and durable POA on the inventory.

Coordinated parents protect the child more than aligned parents. Aligned is rare. Coordinated is achievable.

RESOURCES NAMED IN THIS POST

oasisforautism.com · https://oasisforautism.com

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ABOUT THE AUTHOR

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Jim Palasty is the founder of OASIS for Autism and a single father of an adult autistic daughter in Michigan.