

Wilmington Elder Law Attorneys at Brockstedt Mandalas Federico Help Families Navigate Special Needs Planning

Navigating Recent Federal and State Legislation to Secure Your Family's Future

WILMINGTON, DE, UNITED STATES, June 17, 2026 /EINPresswire.com/ -- Due to recent legislation regarding special needs care across the US and in Delaware, many disabled adults are now eligible for additional support. To help families determine their best options, Brockstedt Mandalas Federico (BMF) LLC is highlighting the experience of its special needs planning and long-term care attorneys.

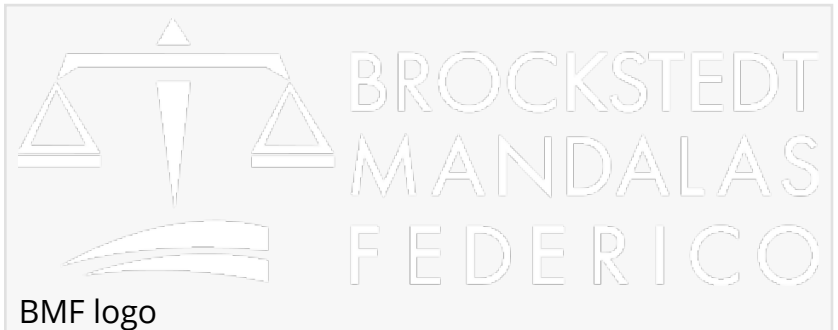
What Special Needs Planning Actually Is

Special needs planning is the process of preparing legal and financial structures that protect individuals living with a disability. This typically involves tools like Special Needs Trusts, ABLE accounts, advance directives, and Medicaid planning.

The goal is to ensure that a disabled person receives financial support from family or other sources without losing eligibility for government benefits like SSI or Medicaid. Done correctly, a plan preserves both a person's quality of life and their access to critical public programs. Done incorrectly, even a well-intentioned inheritance or gift can disqualify someone from benefits



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they depend on. This is typically why individuals or families reach out to a special needs planning attorney for help.

What Has Changed

Several changes to federal and state law are already beginning to affect special needs planning in Delaware. This includes the [ABLE Age Adjustment Act](#), which went into effect on January 1, 2026. This new federal law changes the disability onset age for ABLE account eligibility from before 26 to before 46. In practice, this means that many more disabled adults are able to access tax-advantaged savings.

At the state level, there is even more legislation that has been signed into law. Effective September 30, 2025, Delaware expanded the list of eligible healthcare surrogates to include domestic partners, siblings, and more through the [Uniform Health-Care Decisions Act](#). It also allows disabled adults to create advance directives regarding mental health. Additionally, the Delaware Trust Act, which was signed in August 2025, strengthened creditor protection for discretionary trust beneficiaries.

With these changes come new considerations that individuals and families face when determining special needs care. As a result, the BMF [elder law attorneys in Wilmington, DE](#), are offering support. If you have any questions, learn more at <https://lawbmf.com/>.

How BMF Can Help

BMF has several attorneys with experience helping families with trusts and care planning, as well as one attorney with experience in special needs planning. This includes Partner Attorney Michele Muldoon, who has over 20 years of experience in estate planning, as well as Attorney Shelby Bingaman and Of Counsel Attorney Gerald Street. Shelby is a graduate of the Widener University Delaware Law School and was President of the Food and Drug Law Administration. Additionally, Gerri has over 50 years of experience as an attorney and has concentrated his practice on elder law, long-term care planning, Medicaid planning, and more. Together, these attorneys have the experience necessary to help individuals with disabilities and their families determine the best course of action for their unique needs.

About Brockstedt Mandalas Federico LLC:

Brockstedt Mandalas Federico is a premier, full-service law firm based in Delaware. The firm handles a variety of cases, including elder law, personal injury, criminal defense, business law, medical malpractice, and more. Noted for its philanthropy, BMF has a deep commitment to the people of Delaware, acquiring more than \$1 billion for clients through exceptional advocacy. They have offices throughout Delaware, including Wilmington, Georgetown, Lewes, and Dover.

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