



Hi {Firstname},

October is here bringing with it cooler temps, fall leaves , and all things pumpkin! One other thing we proudly recognize in the month of October is **National Disability Employment Awareness Month (NDEAM)**. This yearly event began in 1945 as a weeklong national observance and in 1988 Congress designated the Commemoration as NDEAM. October 2025 makes this the 80th anniversary of National Disability Employment Awareness Month (NDEAM)! This important observance is dedicated to promoting the inclusion of people with disabilities in the workforce and highlighting the vital contributions they make to our communities and organizations. Throughout October, we encourage everyone to reflect on the value of a diverse and inclusive workplace—one that embraces the talents and strengths of all individuals.



This month's feature article on our website is:

[Understanding Virginia's Medicaid Waivers for Individuals with Disabilities](#)

We understand that navigating the world of disability services can be overwhelming, especially when trying to understand what support is available and how to access it. Medicaid waiver are programs under Virginia's Medicaid system (via DMAS and DBHDS) that allow individuals who would otherwise need care in an institution to receive long-term services and supports in their home or community. [READ MORE](#)



30 Questions to Ask When Looking for a Group Home

The following questions can help guide people with disabilities and their loved ones in deciding if a group home is right for them. [READ MORE](#)



Special Needs Planning for Blended Families

For blended families that include a child with special needs, financial and legal planning extends well beyond the usual parental concerns. But as with all family matters, proactive planning can help. [READ MORE](#)



Legal Guardianship for Children With Special Needs: 3 Steps

Out of all of the decisions that parents of children with special needs have to confront, the choice of a guardian stands out as one of the most difficult. But parents don't have to dread this decision, especially if they follow these steps. [READ MORE](#)



Fighting Health Insurance Claim Denials

Insurance companies deny a significant number of health insurance claims for millions of people each year, including individuals with disabilities, but many denials can be successfully appealed. [READ MORE](#)



Courtney Heykoop

courtney@cloverleafwealth.com
[7033950860](tel:7033950860)

Clover Leaf Wealth Strategies
Financial Advisor

<http://www.cloverleafwealth.com>



Courtney Heykoop

Financial Advisor

Clover Leaf Wealth Strategies, LLC

703-395-0860

courtney@cloverleafwealth.com

Branch Address: 43177 Nikos St Leesburg, Virginia 20176

Securities and investment advisory services offered through **Osaic Wealth, Inc.** (**Osaic Wealth**), member FINRA/SIPC. **Osaic Wealth** is separately owned and other entities and/or marketing, names, products or services referenced here are independent of **Osaic Wealth**.

"Confidentiality Notice: This email transmission and its attachments, if any, are confidential and intended only for the use of particular persons and entities. They may also be work product and/or protected by the attorney-client privilege or other privileges. Delivery to someone other than the intended recipient(s) shall not be deemed to waive any privilege. Review, distribution, storage, transmittal or other use of the email and any attachment by an unintended recipient is expressly prohibited. If you are not the named addressee (or its agent) or this email has been addressed to you in error, please immediately notify the sender by reply email and permanently delete the email and its attachments."

If you do not wish to receive marketing emails from this sender, please reply to this email with the word REMOVE in the subject line.

This informational email is an advertisement and you may opt out of receiving future emails. To opt out, please click the "Unsubscribe" link below.

This message was sent by
Clover Leaf Wealth Strategies
7033950860
43177 Nikos St
Leesburg, VA 20176

[Unsubscribe](#)