

ABLE AGE ADJUSTMENT

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BACKGROUND

In 2014, the Stephen J. Beck, Jr. Achieving a Better Life Experience (ABLE) Act was passed and added Section 529A to the US Tax Code which allowed states to create ABLE accounts. ABLE accounts are tax-advantaged savings accounts for people with disabilities. People with disabilities can use the savings in ABLE Accounts to pay for disability-related expenses. ABLE accounts allow more individual choice and control over money, while protecting eligibility for Medicaid, Supplemental Security Income, and other important federal benefits for people with disabilities.

Eligible disability-related expenses include:

- Education
- Housing
- Transportation
- Employment training and support
- Assistive technology and related services
- Personal support services
- Health, prevention, and wellness
- Financial management and administrative services
- Legal fees; expenses for oversight and monitoring
- Funeral and burial expenses
- Basic living expenses
- Other expenses that enhance quality of life

To open an ABLE Account, a person must meet two criteria:

First, a person must be eligible for disability benefits of the Supplemental Security Income (SSI) program OR Social Security disability benefits programs OR must submit a certification that they meet the Social Security Act's criteria for disability and have a physician's diagnosis and signature.

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FOR MORE INFORMATION PLEASE CONTACT

American Association on Intellectual and Developmental Disabilities at (202) 387-1968
 Association of University Centers on Disabilities at (301) 588-8252 • Autism Society at (301) 657-0881
 National Association of Councils on Developmental Disabilities at (202) 506-5813
 National Down Syndrome Congress at (770) 604-9500 • Self Advocates Becoming Empowered at SABEnation@gmail.com
 TASH at (202) 817-3264 • The Arc at (800) 433-5255 • United Cerebral Palsy at 800-872-5827

Second, a person must have become disabled before age 26.

ISSUES

While the disability community supported the original ABLE Act without an age limit, the age limit (onset of disability by age 26) was added before passage to reduce the cost of the bill. As a result, many advocates with disabilities who fought for passage of the ABLE Act are not eligible for ABLE Accounts. The ABLE Age Adjustment Act, co-sponsored by Senators Bob Casey (D-PA) and Jerry Moran (R-KS) and by Representatives Cardenas (D-CA), Judy Chu (D-CA), and Cathy McMorris Rodgers (R-WA), would make ABLE accounts available to people who become disabled before their 46th birthday. The ABLE Age Adjustment Act would make 6 million more people with disabilities eligible for ABLE Accounts and help states keep administrative costs for the state ABLE programs low.

WHAT SHOULD CONGRESS DO?

- Members of Congress should co-sponsor the ABLE Age Adjustment Act (S. 331 / H.R. 1219).
- Congress should pass the ABLE Age Adjustment Act to ensure that more people with disabilities can have ABLE Accounts.