



NATIONAL RESOURCE CENTER
ACHIEVING A BETTER LIFE EXPERIENCE ACT



Using ABLE Accounts to Support Youth from Transition to Independent Living

April 25, 2019

2:00 pm - 3:15 pm ET

The ABLE National Resource Center is funded through a grant from Prudential.

The ABLÉ National Resource Center

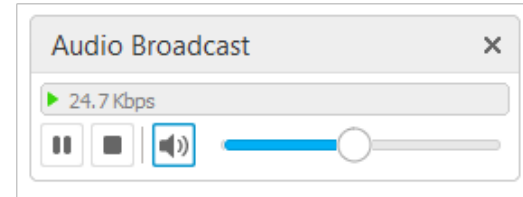
The **ABLE National Resource Center (ANRC)** is a collaborative whose supporters share the goal of accelerating the design and availability of ABLÉ accounts for the benefit of individuals with disabilities and their families. We bring together the investment, support and resources of the country's largest and most influential national disability organizations.

www.ablenrc.org



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Please note: This webinar is being recorded and the materials will be placed on the ABLE National Resource Center website, along with all of our other ABLE webinars, at ablenrc.org/webinars.

Facilitator and Presenters

Facilitator

- Miranda Kennedy, Director, ABLE National Resource Center

Presenters

- Marlene Ulisky, Disability Benefits Expert, ABLE National Resource Center
- 2019 ABLE National Resource Center Ambassadors:
 - Amy Tessler, parent of a 23-year-old ABLE account owner
 - Davinna Christian, parent of a 20-year-old ABLE account owner
 - Denise Gehringer, parent of a 23-year-old ABLE account owner
 - Taylor Carty, a 24-year-old ABLE account owner



Agenda

- ABLE Basics: The Road Map to Enrollment and Road Map to Independence
- Transition and Transition Age Youth
- How Does ABLE Support Transition and Transition Age Youth?
- ABLE Ambassador Examples
- Next Steps
- Best Practices
- Questions

REVIEWING THE BASICS:
ABLE Road Map to Enrollment
ABLE Road Map to Independence



What Is an ABLE Account?

- An ABLE account is a Section 529A tax-free savings account owned by a person who has a qualifying disability with an onset before age 26 **and**:
 - Receives Supplemental Security Income (SSI) and/or Social Security Disability Insurance (SSDI) benefits *or*
 - Does not receive SSI or SSDI benefits but has a disability certification from a licensed physician (MD or DO) that indicates a qualifying physical/mental disability or blindness.
- Contributions to the account can be made by any person with post-tax dollars.
- An ABLE account will largely not affect eligibility for SSI, Medicaid and other public benefits. This may be crucial to many individuals in the transition phase or awaiting services.



Road Map to ABLE



Roadmap to ABLE

#ABLEtoSave



For more information on the ABLE Act and ABLE accounts, visit www.ablenrc.org. Managed by National Disability Institute.

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The Road Map to Enrollment

1. What Is ABLE?
2. Who Is Eligible?
3. How Can Funds Be Used?
4. How Do I Manage My Account?
5. How Do I Enroll?

Road Map to Independence

1. Setting My Financial Goals
2. Building a Circle of Support
3. Making Smart Financial Decisions
4. Monitoring My ABLE Account
5. Celebrating My Financial Independence

**Note: Resources also available in Spanish*

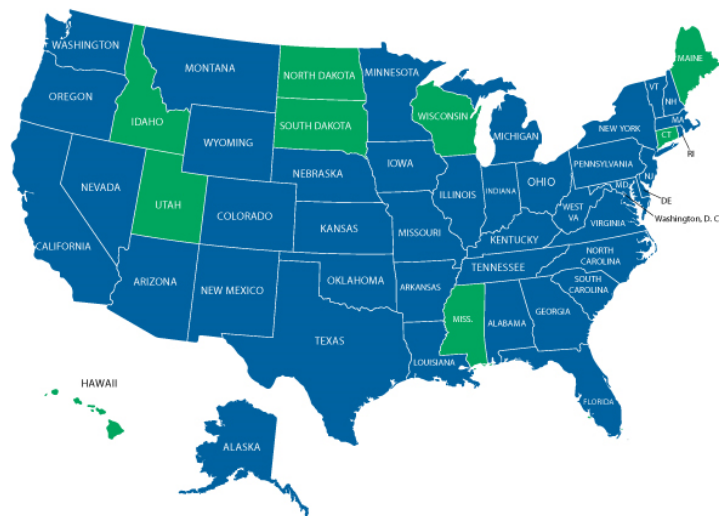
ABLE Programs

ABLE National Resource Center

The ABLE National Resource Center (ANRC) is a collaborative that brings together the investment, support and resources of some of the country's largest and most influential national disability organizations in an effort to accelerate the design and availability of ABLE accounts to meet the needs of individuals with disabilities and their families. Founded and managed by [National Disability Institute \(NDI\)](#), the ANRC's goal is to provide consistent, reliable information concerning the benefits of an ABLE account. In addition, the ANRC aims to educate individuals with disabilities and their families, state government and legislatures, financial service companies and financial planners and attorneys - who focus on trust and estate planning - about ABLE's potential positive impact on the lives of millions of Americans with disabilities.

Choose the ABLE program that's right for you!

Click on one of these states to get their program details. You can also use our [tool that compares state programs](#)



Why the Need for ABLE Accounts?

- Millions of individuals with disabilities and their families depend on a variety of public benefits for income, health care, food and housing assistance.
- For the first time in public policy:
 - The ABLE Act recognizes the extra and significant costs of living with a disability.
 - Eligible individuals and their families may establish ABLE savings accounts that will largely not affect their eligibility for federally-funded, means-tested benefits.
- The funds in an ABLE account will supplement, and are not meant to replace, benefits provided by private insurance, Medicaid, SSI, the beneficiary's employment and other sources.

Why Save in an ABLE Account?

- There is a resource limit of \$2,000 for most means-tested benefits. But with an ABLE account, you can maintain eligibility for SSI, Medicaid and other public benefits.
 - ABLE savings of up to \$100,000 does not impact SSI eligibility or monthly payments.
 - ABLE savings of any amount does not affect Medicaid eligibility.
- There are ABLE account tax advantages:
 - The account income grows tax-free.
 - You may qualify for tax credits for saving.
- ABLE provides a secure future and provides peace of mind to you and your family.



Transition and Transition Age Youth: Tying it to an ABLÉ Account



How Are Transition Age Youth Defined?

- Transition age youth are defined as young people, generally between the ages of 14 to 24, who go through a variety of changes as they move from childhood to independent adulthood.
- In crucial transition-age years, a young person's future can be determined. Part of a successful future includes educational and career development interventions that can make a positive difference. To learn more about how to transition successfully, the National Collaborative on Workforce and Disability for Youth (NCWD/Youth) has identified *Guideposts for Success* based upon research: www.ncwd-youth.info/publications/guideposts/.



How Is Transition Defined?

- Transition is a process of change which includes a set of coordinated activities to enable youth to move from school to post-school activities as they move from youth to adulthood.
- It is designed to ensure that the student will be provided with the skills and services needed to move smoothly from school to adult life with as little interruption as possible.
- The activities, which take into account the youth's needs, preferences and interests, may include post-secondary education, vocational training, integrated employment (including supported employment, independent living and community participation).

Transition for an Individual with a Disability

- The Individuals with Disabilities Education Improvement Act of 2004 (IDEA) requires the inclusion of transition planning for all students who have an Individualized Education Plan (IEP). The transition planning must start before age 16.
- The transition presents challenges for all youth but is more difficult for some individuals including those who have a disability.
- A better understanding of ABLE accounts and how they can be used to supplement services and supports will enhance the health, independence and quality of life of youth in transition.
- If the student is not currently participating in a transition planning process, you can get ideas about starting the conversation at:
ruralinstitute.umt.edu/transition/Articles/PlanningWorkbook.pdf.

Transition Planning for an Individual with a Disability

- Transition planning is not something a student does alone. It brings together the student **and** those individuals directly involved in helping them prepare to enter a post-school environment.
- Examples may include:
 - Parents, friends and family
 - Mentors
 - Special education teachers, guidance counselors, tutors and other educators
 - Representatives from public agencies who will provide services or supports



Transition Planning for an Individual with a Disability (continued)

Examples of agencies that provide services and supports may include:

- School System and IEP Transition Planning
- Social Security Administration
- Vocational Rehabilitation Transition Counselor (Special Employment Programs e.g. Project Search)
- American Job Centers (Workforce Youth Services)
- Medicaid and Medicaid Waiver Services
- Centers for Independent Living
- Mental Health Providers
- Foster Care System
- Juvenile Justice System
- Job Accommodation Network
- Local Housing Authority
- State Protection and Advocacy Agencies

Transition Planning and Building a Circle of Support

- A “Circle of Support” is a group of people that want to support you in meeting your goals to help you to build a better future.
- Your Circle of Support can include some of the same individuals on your transition team -- family, close friends, an employer or others.
- They may be contributors to your ABLE account.
- Your Circle of Support can review your transition plan and look for gaps, services or supports which are missing, and they can coach you on what may be needed to meet your goals. ABLE accounts can help!



ABLE NRC Ambassador: Amy Tessler



Amy is the mother of Scott, 23, who was diagnosed on the autism spectrum when he was two years old. Amy and her husband/Scott's father, Steve, set up an ABLE account to complement a Special Needs Trust (SNT) which will provide for Scott's future.

“Scott will always need help managing money and paying his bills. It would not be prudent to give him access to a large amount of money, but having the ABLE account will allow him to gain some basic financial skills. In our situation, having both the SNT and an ABLE account is ideal for maximizing his benefits and helping him achieve some financial independence.” - Amy

ABLE-Eligible Transition Age Youth and Public Benefits

- Many will meet the SSI criteria by their 18th birthday.
- Many will become Medicaid eligible by age 18.
- Some will, before or after age 18, become eligible for Medicaid waiver programs. Some may be placed on waiting lists while others may not be eligible for needed services.
- Many will receive multiple federal, state and/or public benefits from a variety of programs which have different rules.



ABLE-Eligible Transition Age Youth Do Not Receive Public Benefits

Some who are ABLE-eligible may not receive a public benefit due to a variety of reasons which may include:

- Excess resources such as savings, an inheritance, a non-excluded special needs trust.
- Excess parental income (i.e., deemed income), if they are under age 18.
- Countable earnings from working which are above the substantial gainful activity level.



What Is Needed and Wanted

- Transition age youth with disabilities and their families want and need:
 - A clear understanding of what is possible in the future to enjoy a high quality of life, health protection, and safety and security.
 - A supportive, meaningful and stimulating educational, employment, and activity program with appropriate social opportunities.
 - Goals which take into account needs and wants.
- For some, maintaining public benefits is critical to a successful transition and future, and ABLE may be a part of their success.

ABLE NRC Ambassador: Davinna Christian

Davinna is 20-year-old Dushon's mother. At age 11, Dushon had multiple strokes that left him with quadriplegia and nonverbal. ABLE funds are being saved for a communications device, durable medical equipment and an accessible vehicle. Dushon is graduating from high school in May and taking a life skills program.

“ABLE helped solve 5 of the 6 most pressing problems we faced.” - Davinna



How Does ABLE Fit In? (continued)

- ABLE savings may be used to fill in gaps of:
 - Supports and services provided by the school system, vocational rehabilitation, in post-secondary education or by other providers such as American Job Centers or Employment Networks
 - Medical coverage
 - Other services or supports which enhance the quality of life through social growth, hobbies or the exploration of new outlets for positive growth
- How we support youth in transition sets the tone for their life trajectory toward the good life, success and their financial security.

How Does ABLE Fit In?

Eligible, employed youth in transition can utilize a variety of SSA work incentives which enhance ABLE account saving opportunities:

Supplemental Security Income

- Student Earned Income Exclusion – up to \$7,550 of earnings disregarded annually
- Plan to Achieve Self Support
- Impairment Related Work Expenses

Disability Insurance Benefits

- Trial Work Period
- Subsidy and Special Conditions
- Impairment Related Work Expenses

How ABLE Can Bridge the Gaps

- The account owner, family, friends and others can contribute up to \$15,000 per year in an ABLE account. An employed account owner may be able to contribute even more!
 - Contributions do not count as income by means-tested benefit programs.
- Funds in an ABLE account are not taken into consideration when determining eligibility for *most* federally-funded, means-tested benefits.
 - One exception: ABLE savings of *up to \$100,000* is disregarded by the SSI benefits program.
 - Medicaid benefits are NOT suspended if the ABLE account balance exceeds \$100,000.
- Distributions may be made for “Qualified Disability Expenses” (QDEs) which are broadly defined and may be unique to each individual.



Qualified Disability Expense Distributions

- Qualified Disability Expenses (QDEs) are expenses for items or services which maintain or improve health, independence or quality of life.
- Distributions may be taken from an ABLE account to pay for QDEs.
- Examples of *transition-related* QDEs are tuition, books and fees, housing, transportation or vehicle purchase, employment training and support, assistive technology, personal support services, health prevention and wellness.
- QDEs should be broadly understood and should not be limited to expenses for which there is a medical necessity or expenses that provide no benefits to others (outside of the benefit to the beneficiary).

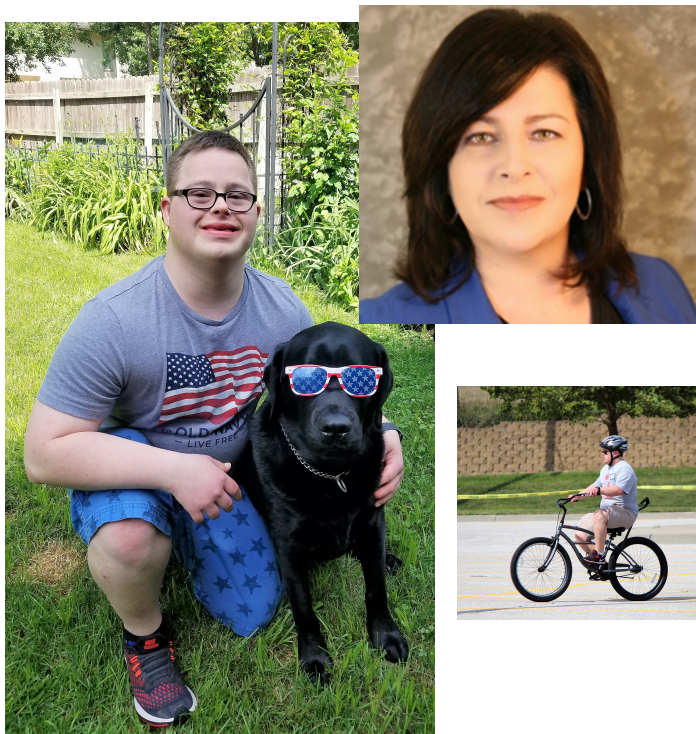


Qualified Disability Expense Categories

- Education
- Housing
- Transportation
- Employment training and support
- Assistive technology and personal support services
- Health prevention and wellness
- Financial management and administrative services
- Legal fees
- Expenses for oversight and monitoring
- Funeral and burial expenses
- Other expenses which the IRS may identify in regulation or policy



ABLE NRC Ambassador Denise Gehringer



Denise's youngest son, Jacob, is a 23-year-old intern training as an office assistance at the Munroe-Meyer Institute at the University of Nebraska Medical Center. Jacob, who has Down syndrome, is diligent about saving money in his ABLE account because, just like other 20-somethings who live with their parents, Jacob can't wait to move out of mom and dad's house! His goal is to purchase his own home with a yard for his dog Miller.

Denise opened and also contributes to Jacob's ABLE account. *"As a parent, I want to make sure that the resources are available for Jacob to live as independently as possible. When the time comes for his siblings to become his primary support, when my husband and I are no longer able, we want to make sure their lives will not be burdened financially."* - Denise

Next Steps

Financial Independence and ABLÉ

- Open an ABLÉ account early and learn the rules of the program!
- Know and learn about all public benefits that **YOU** receive!
- Make contributions and encourage contributions from family, friends and others.
- Your situation, needs and goals are unique. Make wise decisions about QDEs and maintain good records and receipts.



Financial Independence and ABLE (continued)

- If you are working or planning to work, learn all you can about your benefits and the Social Security work incentives which can maximize your potential savings.
- Know that you can work at which ever level you choose and maintain benefits or transition off benefits!
- Always let SSA know that you are working to avoid overpayments.
- Seek benefits counseling so that you have all the facts to make the best decisions for yourself.
- Visit: choosework.ssa.gov/findhelp/result?option=directSearch



ABLE Keys to Successful Transition

- If you receive assistance for housing or housing-related costs, maximize the assistance by:
 - Asking family or friends who help with housing costs to directly contribute the money into your ABLE account.
 - Setting up automatic withdrawals from your ABLE account to pay for your housing and housing-related costs vs. taking a disbursement.
 - Talk to the Special Needs Trust Trustee to see if transfers for housing costs into your ABLE account are possible. They will not affect means-tested benefits.



ABLE Keys to Successful Transition (continued)

- Compare state ABLE programs, along with costs, to find the program best suited to you. Know that you can change state programs if you find one with options you would use or one with lower costs.
- Think about whether you can benefit from a Circle of Support. Talk with people you trust to gather information and ask questions. Do not be afraid to ask for help when needed.
- Utilize existing supports and services first before paying for supports and services from your ABLE account.
- Allow your ABLE account to grow!

ABLE Ambassador – Beyond Transition: Taylor Carty

Taylor is a 24-year-old graduate of the University of California with a B.A. in Molecular and Cell Biology. She is applying to medical school. As someone with cerebral palsy, Taylor is using her ABLE account for tuition so that she doesn't have to take out significant loans once she is accepted into medical school.

“I was ecstatic when I first learned about the ABLE Act and the financial freedom it offered. It was an immense relief knowing that I can save for medical school while not having to worry about losing my Medi-Cal coverage or having to take out astronomical school loans. Because of my ABLE account, I will have a better and more financially secure future. After medical school, I plan to continue to use my ABLE account to save for a house, emergencies and retirement.”



Connect to Resources

- ABLE Case Summary Series “Using ABLE Accounts to Support the Transition from School to Adult Training, Higher Education, Work and Independent Living”:
ablenrc.org/resources/able-case-summary-series
- ABLE and the Student Earned Income Exclusion-Work Support for Transition Age Youth: ablenrc.org/resources/able-and-student-earned-income-exclusion-work-support-transition-age-youth
- What Can Funds Be Used For? ablenrc.org/step-3-what-can-funds-be-used
- Building a Circle of Support: ablenrc.org/step-2-building-circle-support
- National Parent Center on Transition and Employment: pacer.org/transition

Connect to Resources (continued)

- What You Need to Know When You Turn 18: ssa.gov/pubs/EN-05-11005.pdf
- This toolkit will explain SSI policies that allow youth to save money to support a range of goals related to future employment and independence. The focus is on the Plan to Achieve Self Support and ABLE accounts: [Supporting Asset Development and Accumulation](#)
- Find a Certified Benefits Counselor called a “Community Work Incentives Coordinator” (CWIC) by visiting: choosework.ssa.gov/findhelp/result?option=directSearch
- LEAD Center: Using an ABLE Account for Employment Support: leadcenter.org/blog/using-able-account-employment-support
- Explore Work: explore-work.com/
- IEP Transition Planning YouTube Video: youtube.com/watch?v=Sf3R3iGi4FY



Connect to Resources (cont'd)

- From NCWD/Youth:
 - Guideposts for Success: ncwd-youth.info/publications/guideposts/
 - Hitting the Open Road After High School: flfcic.fmhi.usf.edu/docs/Hitting-the-Open-Road-After-High-School.pdf
- National Technical Assistance Center on Transition: <https://www.transitionta.org/>
- Planning for Your Transition from High School to Adult Life: ruralinstitute.umt.edu/transition/Articles/PlanningWorkbook.pdf
- Youth Transition Funders Group resources for youth in foster care or in the juvenile justice system: ytfg.org/2016/03/aypf-blog-post-explores-ways-essa-promotes-diversity-in-pursuit-of-educational-equity/

Give the Gift of Independence



- Ask family or friends to make a gift contribution through the Gift of Independence
 - The Gift of Independence allows family, friends or others to contribute \$25-\$200 to an ABLE account through the purchase of an eGift card at:
<http://ablenrc.org/thegiftofindependence>
 - To redeem the card for deposit into the ABLE account, visit:
<https://www.giftofcollege.com>
 - For support, please contact Gift of Independence:
 - By phone Monday-Friday at (877) 244-6630 between 8:00 a.m. to 6:00 p.m. Mountain Standard Time (MST) or
 - By email us at customerservice@giftofcollege.com

Help Spread the Word!

- Help spread the word! Please share information about ABLÉ accounts with friends, family and community groups!
- To receive up-to-date information on ABLÉ, please subscribe to our [AchievABLE](#) newsletter.
- Connect with us on social media: [Facebook](#) and [Twitter](#).
- Participate in our [ABLE National Resource Center webinars](#) to stay informed.



Join Us on May 22nd from 2pm-3:15pm ET

Throughout 2019, the ABLE National Resource Center will be showcasing various ABLE programs. In May, we will showcase the **STABLE Account Plans** which are comprised of a 12-state partnership* led by Ohio. They offer high-quality, low-cost ABLE savings and investment plans which are **available to eligible individuals nationwide**.

This presentation will include:

- Structure and features of the STABLE Account Plans
- Options and details of the STABLE investment portfolio
- Best practices to get the most out of your STABLE account
- Testimony from STABLE account owners

To register for this webinar, please visit bit.ly/May22SpotlightWebinar

*STABLE partner states include: Kentucky, Vermont, Missouri, Georgia, South Carolina, New Hampshire, New Mexico, West Virginia, Wyoming, Arizona, Oklahoma. They are led by Ohio.



Contact Us!

If your question was not answered during the webinar, or you need more ABLE-related information, contact us!

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