Please stand by for realtime captions.

 Hello everyone. My name is Miranda Kennedy and I'm the director of the ABLE national resource Center and I'd like to stick

 are out by thinking you all for joining us today for this month's webinar where we are very excited to be speaking with you about using ABLE accounts to support youth from transition to independent living. I think you will find the presenters are experts on disability benefits and ABLE account owners and parents of ABLE account owners have key strategies to share about the topic of transition age youth and how ABLE accounts can help. For those of you who are new to us this is the ABLE national resource Center and we are collaborative who support and share the goal of accelerating the design and availability of ABLE 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. I would like you to check out our resources available at www.ablenrc.org. Before we go over the agenda and items we will cover over the next 75 minutes related to the topic of transition age youth and ABLE accounts and we will be introducing presenters as well I want to hand it over to my colleague Maggie Redden who will be talking to us for a couple of minutes and walking us through some of the webinar logistics. Maggie, over to you.

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 mredden@mnid-inc.org . Please note the webinar is being recorded and the materials will be placed on the ABLE national resource website along with other webinars at www.ablenrc.org/webinars. With that I turn it back over to Miranda.

Thank you so much, Maggie. My name is Miranda Kennedy. I'm happy to be with you today as director of the ABLE National Resource Center. I will help facilitate and present as well. I'm joined by our presenter , Marlene Uliskey who is a disability benefits expert with our ABLE National Resource Center. She was a 35 year employee of the Social Security Administration who developed expertise and relationships with partners across Florida to help educate them on disabilities programs administered by SSA for mutual benefit. After leaving FSA she worked at the Florida office of vocational rehabilitation to establish the partnership plus program under the Ticket to Work Program and was rehired by SSA to conduct training and assist with managing critical integrity workloads including OIG investigations due to consumer work and medical continuing disability reviews. At NDI, the National Disability Institute she's part of the training and technical assistance team and provide support to her colleagues and beneficiaries and complex SSA issues arise and coordinates with us at the ABLE National Resource Center. We also have in addition to Marlene presenting, we have our 2019 ABLE National Resource Center ambassadors. We have Amy Tessler you will hear from who is the parent of a 23-year-old ABLE account owner. We have Divina Christian was the parent of a 20-year-old ABLE account owner , Denise guarantor was the parent of a 23-year-old ABLE account owner and Taylor Carty who is a transition age youth, 24-year-old ABLE account owner. Let's go to the next slide. This is our agenda for today. We will be covering about five slides on ABLE B6 including touching on the roadmap to enrollment and the roadmap to independence . Also understanding it may be the first introduction to Abel for some of the folks joining today. For those of you who could give that presentation, grab a quick cup of coffee and come right back. We will dive in with Marlene to talk about transition and transition age youth. Then we talk about how ABLE supports transition and transition age youth and hearing from our ABLE ambassadors who are account owners with their examples. We then talk about the next steps and best practices as well as questions. We will have many slides at the very end that have resources that you want to check out. I encourage you to download today's PowerPoint presentation . If you didn't coming in, capturing as you exit today or check back in with us and have it sent to you. There are great resources on there you will want to have including the content of today's PowerPoint presentation. Let's go forward to the next slide. >> Actually the one after that, this is reviewing the basics. The ABLE roadmap to independence as part of this. But first what is an ABLE account? And ABLE account is a section 520 9A tax-free savings account that is owned by a person who has a qualifying disability with onset before age 26. Now 520 9A which is the next line of code before 529 which is college savings plans, so in terms of those having a qualified disability with onset before age 26, the other factors you are looking at for eligibility up and ABLE account are individuals who receive supplementary security income and or Social Security disability benefits or who does not receive SSI or SSDI benefits but has a disability certification from a licensed physician, an M.D. or D.O. that indicates a qualifying physical or mental disability or blindness. Contribution to the ABLE account can be made by any person with post-tax dollars. We have webinars that talk about what is a person. You want to check those out. Any person with post-tax dollars , an ABLE account largely not affect eligibility for FSI , Medicaid and other public benefits. It may be crucial to many individuals in the transition phase or who are awaiting services. This is important to note. We will talk more about that. Let's go to the next slide.

We will see the roadmap to Abel.

 This is where if you are on our website you will see information in these are the two roadmaps we have. The first is the roadmap to employment which we will go into more detail about what is ABLE, who is eligible, how can funds be used, how do I manage my account, and how do I enroll? In each step they have a short video as well as resources . At the end, in the how do I enroll, that takes you to information on an upcoming slide that helps shop the different state ABLE programs that you can look into. Those are the first steps . Map to enrollment. Once you have enrolled, we want to make sure you have a roadmap to independence. These are strategies on setting my financial goals, building a circle of support which we will talk about, making smart financial decisions, monitoring your ABLE account and finally celebrating your financial independence. These resources are also available in Spanish . Let's go ahead and go to the next slide.

In this slide you see a map of the United States and the 41 states plus D.C. that have state ABLE programs. Many of the programs are open to out-of-state residents and we have a tool that helps compare state programs

 and identify different factors. We won't go into those now, but they might help you choose the best program for you. We encourage you to look at your own state program first because there might be benefits for in-state residents in terms of legislation that has passed that might make it more beneficial for you to enroll in your own state. You want to look at your state first. There are other states that have beneficial programs as well. This tool will help you with that. Let's go ahead and go to the next slide. >> Why the need for ABLE accounts? The ABLE Act passed at the end of 2014 is a very bipartisan act and second only to the Americans With Disabilities Act in terms of civil rights legislation for people with disabilities and really helps bring people with disabilities into the economic mainstream and achieve a better life experience that is the title of ABLE. This is Congress recognizing that millions of individuals with disabilities and their families depend on a variety of public benefits for income, healthcare, food and housing assistance. This is the first time in public policy where the ABLE Act recognizes the extra and significant costs of living with a disability.

 Eligible individuals and their families may establish ABLE savings account 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 beneficiaries employment and other sources. Let's talk about why save in an ABLE account?

There is a resource limit of $2000 for most means tested benefits of. 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 above that $100,000 does not affect Medicaid eligibility. There are ABLE account tax advantages . The account income grows tax-free. You may also qualify for tax credits for savings. What ABLE really does and why save and an ABLE account and you will hear this from ABLE account loan -- owners is it helps provide a secure future and peace of mind to you and your family. We are very glad you are here with us. I'm excited to hand things over to Marlene as we change to the next slide to talk to us about transition and transition age youth and how that is tied to an ABLE account. Marlene , the ball is yours. >> Thank you, Miranda. Thank you all for participating in the webinar this afternoon. I keep seeing the numbers growing, and that makes me smile. I know for certain there is a lot of interest in this topic . As we said earlier, the focus of the webinar is transition and transition age youth and how an ABLE account can be beneficial. Let's start out with transition age youth are defined and with transition age youth, you see a variety of age ranges and this moves from childhood to independent adulthood. Sometimes you see it defined as being between the ages of 14 and 24. Sometimes you will see it defined as being between the ages of 14 and 26. If someone is talking about another particular group of transitioning youth or those in foster care or those transitioning to state custody, you may hear different terms like youth aging up or see a different age range like 16 to 24. But no matter how we define youth in these years that they move from childhood to adulthood and independent living there is [ Indiscernible ] in a time where they face a variety of challenges and part of their successful future includes educational and career development intervention that can make a positive difference in their lives. To learn more about successful transitions I encourage you to visit the link shown on your screen. It is www.ncwd-youth.info/publications/guideposts/ . That particular resource is organized into five components. It's a great resource for students and based upon research as I said. We won't have time today to go into that. That would probably be a separate webinar in and of itself. I included it because it's a great resource.

On the next slide how is transition defined? Transition is defined as a process of change which includes a set of coordinated activities to enable you to move from school to post school activities as they moved from youth to adulthood. The goal of transition planning is not just the transition

 into the community but the focus is more or less on helping the individual flourish as an adult with a wide range of skills and activities . It's a time when the student is provided with the skills and services they need to move seamlessly with as little interruption as possible. The activities take into account

 the needs of the youth as well as their strengths, preferences, and includes opportunities to develop skills to work in the community which could include postsecondary education, vocational training, integrated employment including supported employment, and activities could include things like volunteer experiences or apprenticeships as well as paid work experiences and independent living and community participation.

The next slide transitions for an individual with the disability. Federal legislation says specifically IDA which is the individuals with disabilities improvement act recognizes the importance of maintaining a continuum of services from high school and into adulthood and requires a transition plan be included in each child's IEP or individualized education plan , and the IEP is usually prepared by the student of age 16 if not sooner and has to include measurable postsecondary goals and identify appropriate transition services. The transition presents challenges for all youth but more difficult for some individuals including those with a disability. Youth parents and caregivers may be unsure where to get support before or after high school or how to secure needed supports and services. Some students have left high school in May [ Indiscernible ] services similar to those they received while they were in school. For example, a student who uses assistive technology provided as part of his or her IEP can find that here she is unable to purchase the needed device or unsure where to find funding for assistive technology after leaving school. And some circumstances you will see students with disabilities leave school without the community supports they need to achieve successful adult outcomes. Many students will remain at home with nothing to do because they are on a long waiting list for supports or services that they need to move on. That's were ABLE can come in. It's a mechanism for savings. It's a savings vehicle that qualified individuals with a disability can use to fund or supplement services or supports that they need for their health , independence and quality of life. After listening today, if you are a parent and your child is younger than the age range we talked about earlier or is currently not participating in transition planning or the process, you can be proactive and get ideas about starting conversations at the link shown on the screen. That is ruralinstute.umt.edu/transition/Articles/PlanningWorkbrook.pdf .

The next slide is transition planning for an individual with a disability. We know that with transition planning everyone must work together or collaborate. It's not something a student does alone. We know that self-determination is at the heart of transition planning and all students need to understand their specific role in developing their vision and goals. In addition to the student or the youth, it also brings together individuals or agencies directly involved in helping that individual prepare and enter a post school environment. Some of the individuals may include those shown on your screen like parents, family, friends, mentors, special education teachers, guidance counselors, tutors or other educators, and representatives from public agencies who will provide services and supports.

On the next slide transition planning for an individual with a disability is continued. Transition planning involves an understanding of available resources which are received or may be received from agencies which provide services and supports . With transition planning, some of the primary concerns involve benefits, those from Social Security or Medicaid or food stamps or understanding the rules and navigating services particularly when an individual is on the pathway to employment. There are a multitude of agencies other than those shown on your screen and they are not listed but can be part of the transition planning process as well. They can include perhaps an employer or a residential services provider or therapists who provide behavioral support or occupational or speech therapists or even religious community members. When you see the multitude of agencies which may be providing supports or services, I think you are beginning to see what the expression it takes a village means. With that Miranda, I'm going to turn it back over to you to talk about a circle of support and then chat with our first ABLE ambassador who will talk about IEPs and who may benefit from IEPs and we can talk about the circle of support and we have mentioned it in past webinars. It's worth reviewing for folks who may have missed it because it can be a vital part of a transition planning outside of the IEP itself, particularly with many individuals who have greater needs or need more help to understand ABLE. Miranda, back to you.

 Thank you, Marlene . I think you nailed it because the circle of support can be formal or informal a hybrid and I'm really hoping most of the folks who were joining us today have at least an informal circle of support already. Very likely they do. I know especially in terms of parents of transition age youth and parents of younger children with disabilities, being ABLE to resource yourself and get supports is essential. It can be very essential. What we are talking about with the circle of support is the group of people that want to support you , or if you are a transition age youth, or a child if you are a parent of a transition age youth or maybe the youth isn't transition age yet. I know I sent this out to folks who have much younger youth. It's who have this in their future. Their children will eventually be transitioning, and they want to pay attention and look to the future for their children. So who is the group of people and Marlene mentioned a number of them but not all of them that might want to support you or your child in meeting your goals . Or your child or young adult schools. Certainly your you young adult if you are in your early 20s. To help you build a better future and

 a better financial future that ABLE can help bring about. The circle of support can include the same individuals on your transition T like family, close friends, an employer or any others. They could be neighbors or anyone like Marlene just mentioned. These individuals can be contributors to your ABLE account in terms of helping to fund the account. On special occasions, milestones, graduations, birthdays and things like that. Your circle of support can review your transition plan I look for gaps in services or supports that are missing as well as help coach you on what you may need in terms of meeting your goals. Also ABLE accounts can help with that.

Let's go to the next slide. I will introduce to everyone to the first ABLE NRC ambassador we will speak with today, Amy Tessler. You see some great pictures of Amy and her son Scott who is 23. He was diagnosed on the autism spectrum when he was two years old. Amy and her husband at Scott's father Steve set up an ABLE account to complement a special needs account for Scott's future. We have some questions for Amy. Are you there?

I am here.

That's great. So tell us a little bit about the transition planning process for Scott. When did it begin, who was part of it and what were his goals and the goals of your family?

Okay. I started attending transition training sponsored by the local county when Scott was eight years old. We had no idea what the future would hold for Scott, but I was told it was a good idea to start educating ourselves early. That's when I first learned about special needs trust for the first time. We decided to set up a special needs trust for Scott so there would be a funding source for Scott and ASISTA's well-being in case of an unexpected event. Although that gave us some peace of mind, I continue to attend the transition trainings year after year and learned about conservatorships, government benefits, working programs, housing options, and the list goes on and on. I became very involved in our community advisory group for our school district as well as numerous special needs peer groups. My husband and daughter are very involved in planning for Scott's needs. Although Scott is verbal and can express his immediate points of need, he is not ABLE to articulate his goals for the future. I'm not even sure he totally understands that mom and dad won't be around forever. Even though he does not express his goals, we know our son and we know his likes and dislikes. As long as we are around we can provide support he needs for allowing him to be as independent as possible. The challenges finding out who will provide those reports when we are no longer around. We are seeking a case management agency that can get to know Scott while we are still living at be there to support him later on. We want to bring them into the planning process now, not wait until our trust matures. Both -- goals for Scott are identified in his special needs trust include part-time employment which he loves, opportunities for socialization , medical management, exercise, and participation in Special Olympics. We are actually in the process of updating Scott's special needs trust now to incorporate these goals. Although our daughter has the ultimate authority to replace the trustees for any reason, we plan to use a professional fiduciary along with the case management agency to support Scott . It's important for us to allow our daughter to pursue her own life and aspirations. That's why we do not plan to make Jenna the trustee of Scott's special needs trust. >> I'm sure there are other parents in the audience were probably very happy to hear and on the same page with you, Amy. We talked about the special need trust and the importance of the planning and circle of support you have. Can you tell us about how ABLE fits into the picture for you and your family?

 We are using ABLE now to allow Scott to pay his full care of in-kind support and maintenance . He's been eligible for government benefits . Using an ABLE account to allow Scott to pay [ Indiscernible ] gives us the benefit and him the benefit of the full SSI payment every month. And even though he does have a special needs trust, money management is easier with a debit card tied to his ABLE account. The debit card allows him to make purchases along with financial literacy with training. If he only had a special needs trust, a request would have to be made to the trustee whenever he needed cash. And just this past weekend I learned of another ABLE opportunity. I was advised of a lottery for below market rate apartments with a minimum income is $25,000 a year which obviously Scott does not qualify for. But I was told if there is a history of income from a third party under a regular basis that the funds would be included. Therefore if we include $1250 a month to ABLE account he can qualify for this below-market rate apartment lottery which is happening in a few months.

Clearly you are very educated as a parent in many areas. Are you still find you have unanswered questions related to Scott's transition process and can you give us an example are two of what you do or who you reach out to to get answers to make sure he has a smooth transition? I know you work with us at the National Resource Center but if you could talk about that it would be great.

Okay. I'm really good at planning. I have a Masters degree in industrial engineering. There is no way to plan for Scott's future. Right now everything seems like an unanswered question. We are many waiting lists for residential placement and continue to look for others. We what's got to transition to live outside the home and part-time employment is also critical for Scott's quality of life. He loves to work. He would not be happy with just a day program. It is also important for us to understand the implications of working with

 Scott's government benefits. That's why recently attended an in-depth training on benefits and employment. For many years I was under the impression that Scott would receive childhood disability benefits also referred to in disabled adult child benefits when my husband or I retire. I just learned if he makes too much money , over SGA, it's no longer the case. That was an eye-opener for us. And lastly , I am fortunate to work for a law firm as an education and outreach coordinator where I constantly learn about programs to maximize Scott's quality of life.

That's a perfect segue and thank you, Amy, for sharing this. Sharing you and Scott and your family as well as strategies you are using in your experience. You referenced the law firm which is part of the special needs alliance which is comprised of attorneys committed to helping individuals with disabilities , their families and the professionals who serve them in establishing special needs trust you talked about. We have a partnership, the ABLE National Resource Center and special needs alliance and have worked together and hosted a webinar at the end of January this year unable and special needs trust's. We are hot off the presses and next week we will have our ABLE and special needs trust comparison chart tool which is something we developed together which would be a very helpful breakdown. Check back in with us everyone next week for that helpful tool and resource that Amy and her employer helped us develop. And thank you again, Amy, for being with us and sharing your experience. And your experience with Scott. We look forward to staying tuned. With that I will hand it back over to Marlene to talk about ABLE eligible transition age youth and public benefits.

 Thanks Miranda. I want to mention something that Amy said. Amy mentioned that it's difficult planning for the future for her son as a parent because one of the barriers is understanding benefits. I can't tell you how many times Amy and I have gone back and forth with talks on the phone or have written to one another by email discussing benefits. As Miranda said, Amy is a very educated parent and has a wide variety of knowledge on benefits, special needs trusts, and even difficult for her. What Amy is doing is a process where step-by-step she gains knowledge in a variety of areas and trying to plan for the best future she can for her son. I think it's a building process more or less. Talking about ABLE eligible transition age youth and public benefits. I included some information about many transitioning youth with disabilities will meet the criteria for Social Security benefits by their 18th birthday. We know some individuals who have a significant disability may not have qualified for supplemental security income prior to that even though they have the disability which may meet the criteria for benefits . Because it's a needs-based benefit program, mom or dad have income and resources counted and it precludes them from receiving a benefit. Many individuals will become Medicaid [ Indiscernible ] and when they add

 the resources at age 18, the child miraculously is considered an adult at that age. In most states across the country, the Medicaid determination is made by the Social Security Administration, by the SSI program. I believe there are 34 states and the District of Columbia where the SSI program actually makes that determination. Some will before or after age 18 become eligible for Medicaid waiver programs. Medicaid waiver programs are programs where individuals can receive services or supports not ordinarily covered under Medicaid so they can remain in the community versus in a more restrictive type setting. The state Medicaid very very little from state to state and serve different groups of people. Some individuals may be placed on a waiting list. Others may not be eligible for needed services. In my state, I live in Florida, and from what I understand there are about 25,000 individuals on the Medicaid waiver waiting list. When I retired from Social Security which was in 2012, at that time I think there were about 10,000 on the list. So it has grown significantly. In my mind what happens to you on the waiting list if they need the supports and services to move forward? As Miranda said it's an area were ABLE accounts may be ABLE to help . Many individuals receive multiple federal, state and public benefits from a variety of programs which have different rules.

On the next slide we talk about ABLE eligible transition age youth do not receive public benefits . You may be wondering why someone with a significant disability may not qualify or receive a public benefit

 who are ABLE eligible and we talked about that a little bit on the last slide. They may have access resources even if they are over the age of 18. They may have a savings account over $2000 or an inheritance. Perhaps a non-excludable special needs trust . Someone like that may be ABLE to contribute the savings for the inheritance may be placed into the ABLE account and they may become eligible for the public benefit once they do that. Sometimes there is excess parental income which could be deemed income if they are under age 18. But even if there is excess income, they can't open the ABLE account if they don't meet the rules. As Miranda said, disability must have begun before the age of 26 and they must meet the disability requirement, either receiving a benefit from Social Security or have a disability certification from an MD or D.O. which says they have severe functional limitations. There could be countable earnings from working which are above the substantial gainful activity level. Again

 working over the substantial gainful activity level doesn't disqualify someone from being ABLE eligible as long as they meet the ABLE requirements. Disability beginning before 26 and then meets the medical criteria.

On this slide I didn't include anything about SSDI benefits or childhood disability benefits which are informally called [ Indiscernible ] that Amy was talking about because when you are on public benefits because it's entitlement program or someone paid into a trust fund so someone could receive a benefit. ABLE accounts would have absolutely no impact on those benefits because they are not deemed [ Indiscernible ]. If you meet the rules for opening an ABLE account, whether you are receiving a benefit or not receiving a benefit, you are ABLE eligible if you meet those rules. We have covered an awful lot of territory , so I think with that, Miranda, I'm going to turn it over to you to talk to another ABLE ambassador Davinna but before we talk about that there's one slide about what is needed and wanted.

Yes there is, Marlene . We are covering a lot of ground and want to get to Davinna but before we talk to her , what is needed and wanted in terms of transition age youth? Use -- youth with disabilities want a clear understanding of what's possible in the future to enjoy a high quality of life, health, protection, safety and security. As well as having a supportive, meaningful and stimulating educational, employment or activity program with appropriate social opportunities. These are things that anyone would want. And having unique goals taken into account . What are the needs and wants of a transition age youth? Being ABLE to take that into account as I said before, and as Marlene mention and you all know, for some of you out there, maintaining public benefits is critical to a successful transition in future and ABLE can be part of that success . Let's talk to Davinna. I want to introduce Divina on the next slide and share about her story and asked some questions so she can speak to her story and Dushon's story. Davinna is Dushon's mother who just turned 20. At the age of 11 he had multiple strokes that left him with quadriplegia and he is nonverbal. ABLE funds are being saved for a communications device, durable medical equipment, and an accessible vehicle. Let's all congratulate Dushon because he graduated from high school in May and moving forward and taking a life skills program. So Davinna can I get a sound check and make sure you are here with me. Are you here, Davinna?

Yes I'm here.

Wonderful. So Davinna, Dushon has significant ABLE goals for the future. Can you tell us about Dushon's transition process and your goals as a family or Dushon through the process and into the future?

 My main goal is to make sure that Dushon will be ABLE to help provide for himself and is ABLE to receive services that insurance may not cover . The transition process is just that, a process. We had to go to the guardianship process as well as have a redetermination and Social Security information. We had to change credit union account information to reflect Dushon as the owner of these accounts and take my name off of them.

Because he is in the transition period. Can you tell us how ABLE fits into the picture ?

ABLE fits into the picture in a number of ways. With his ABLE account we can as a family contribute money . Family members can contribute money directly and don't have to give it to me. It can be used as savings. ABLE accounts allow you to use the money for just about anything . It can be saved and used as needed.

And to help some of the other parents who are listening to our webinar today, can you provide an example are two that Dushon has needed or will need that could be covered under a qualified disability expense like supports or services or durable equipment that were provided by agencies involved in Dushon's transition process? >> The most important thing that was needed is Dushon as you mentioned suffered multiple strokes at age 11. It left him nonverbal. He is ABLE to communicate with eye blinks . One blink is yes and two blinks is no. One thing we wanted to do is open up his methods of communication. He understands everything that is said to him but is unable to communicate it. So a communication device is what we were after. At the hospital we go to we don't have a speech therapist that is certified to work with medication devices. Therefore insurance will not cover a communication device for us. So we have used his ABLE funds as well as other organizations to help pay for an iPad which has an app that is created by a communication device company. That was our work around. It's something that insurance would not cover. >> I know there is another big ticket item you are also looking into that you need that insurance will not cover as well, right?

[ Laughter ] A wheelchair accessible vehicle. Insurance does not cover those at all. [ Laughter ]

More pricey than an iPad, right Davinna?

Just a little bit. They will cover that at all. With that said, the majority of our funds will be allocated to providing an accessible vehicle for Dushon. >> Many of you might know there might be waivers or other supports that can exist as well to get modifications to those types of vehicles. Davinna, clearly you are resourceful and strategic into what are you looking into but Dushon has significant needs due to the extent of his disability. And you take a minute to tell parents listening about one or two challenges you faced with Dushon and how an ABLE account help from the standpoint as his mother?

 There are many challenges that Dushon faces. Because he had multiple strokes at age 11, this is important because about age 11 is when a boy's body or a male's body have growth spurts. We started having growth spurts every year and as you know insurance covers custom wheelchairs but only covered every five years. It took nine months for us to get the wheelchair after it was ordered and when we got it Dushon had a growth spurt. So the chair has to be adjusted to his new size and the legs had to be reordered because the first ones were too short. Insurance would not cover the cost of this, the legs, because they had already covered legs for the wheelchair. So that was something that we had to cover out-of-pocket. Every time an adjustment has been made to Dushon's chair, insurance will only cover certain items . And then I become responsible for the balance for the items insurance will cover. This is also true of leg and arm braces that we need for both day and night time . I was ABLE to use funds from his ABLE account to cover these costs which means I didn't have to try to figure out how I would pay for these unexpected expensive items out-of-pocket. >> Exactly. I think clearly you have said multiple times

 which is a powerful statement and I have challenge you on a few times and you stuck with it, the ABLE has helped to solve five of the six most pressing problems you face. That's a powerful statement. We are only halfway through the information so I will hand it over to Marlene to see if she can follow that up. Thank you so much, Davinna. There all right.

Thanks Maranda and Davinna you have faced a lot of challenges and come through with flying colors. A lot of challenges that other parents listening today may or may not have faced and you have really broken down some barriers . I congratulate you and what you have done. Moving on , how does ABLE fit in ?

 ABLE savings may be used to fill in gaps which could be gaps like Davinna was talking about such as supports and services provided by a school system, vocational rehabilitation, and postsecondary education, or by other providers like employment networks or American Job Centers. ABLE can fit in also in providing by filling gaps in medical coverage like paying for medical co-pays or dental visits , eyeglasses, insurance premiums, or other supports are services that enhance the quality of life through social growth copy , hobbies or the exploration of new outlets for positive growth. They can support youth and transition to set the tone for their life trajectory toward a good life, success and financial security.

On the next slide , how does ABLE fit in? Eligible, employed youth in transition can use a variety of Social Security work incentives which enhance ABLE savings opportunities. Some of the work incentives are shown on your screen. They involve individuals who are employed to save more money in their ABLE account . The work incentives vary from program to program. There is one which is the same for both programs that is work incentives. And under the Social Security income benefits program there is a work incentive called the student earned income exclusion where up to $7550 per year of earnings is disregarded annually . If you go to the ABLE National Resource Center website we have a wonderful resource or fact sheet on that . The plan to achieve self support under the disability insurance program we have a trial work period and subsidies and special conditions. I'd like to mention something Amy talked about a little bit. Many parents may not be aware of this but she mentioned something about if someone is working at a substantial level their child may not qualify in the future for a benefit [ Indiscernible ] childhood disability benefit and that is true. Social Security uses a number as a guideline when someone is working for substantial gainful activity. The guideline is $1220 if someone is an employee and they are not blind. If they are blind it's a difference which is $2040 per month of gross earnings if they are an employee. So if someone is working, if a child is working, there is a way they can work at that level and reduce their earnings if you use a subsidy or special conditions if they are paid more than the value of their work. However it's difficult to document that. As Amy and I talked about with her son Scott, he may be subsidized now, but maybe in five years from now or longer when she retires or when Scott's dad retires, the subsidy may be less than he may not qualify for that benefit. So they have to consider that. By the way something just popped up in the chat box saying that SDA is different in each state. That's is not correct. The numbers I gave you is across the country.

On the next slide how ABLE can bridge the gaps. Perhaps the individual with a disability doesn't work or cannot say that much. As Miranda said earlier in addition to the account, family, friends, an employer can contribute to the ABLE account and contributions do not count as income by means tested benefit programs. Funds in the ABLE account are not taken into consideration when determining eligibility for most federally means tested benefits and there is one exception. The first $100,000 is disregarded by the SSI program but funds in the ABLE account over that are counted toward the resource limit along with other resources the individual may have. If that account goes over by the amount which is over the resource limit for SSI the SSI is temporarily this suspended . Distributions from an ABLE account can be made for qualified disability expenses which are broadly defined and maybe unique to each individual. I think qualified disability expenses are shown on one of our future slides.

On the next slide a little more a qualified disability expenses. They are expenses for items or services which maintain or improve the health, independence or quality of life. They may be taken from an ABLE account and distributions could be taken from the account to pay for qualified disability expenses. Examples of transition related qualified disability expenses are shown in the third bullet. They could be things like tuition, books and fees, housing, transportation

 or the purchase of a vehicle like Davinna was talking about. Also employment training and support, assistive technology, personal support services, health prevention and wellness. Qualified disability expenses 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. With that one, I think Miranda I will turn it back over to you and I think you are going to talk to another ABLE ambassador.

I am. On the next slide you see qualified disability expense categories and they want everyone to know I just posted in chat our archive qualified disability expenses webinar we did in December. You want to check that out. That includes best practices and strategies. And what makes a qualified and what doesn't. Look at that. I will go ahead and turn things over to the next slide where we have our ABLE NRC ambassador Denise guarantor and her youngest son Jacob is a 23-year-old intern in training as an office assistant at the Monroe Meyer Institute at the University of Nebraska Medical Center. Jacob has down syndrome and is diligent about saving money in his ABLE account and just like all other twentysomethings who live with their parents, Jacob can't wait to move out of mom and dad's house.'s goal is to purchase his own home with the yard for his dog Miller. Denise you and your family have been very active in Nebraska were unable legislation and the implementation of the program and your son was the first in the Nebraska program to open an account there. From a parent's perspective can you tell us why you were so passionate about getting ABLE up and running and getting Jacob an ABLE account?

 Sure, Miranda. Thanks for having me. From the day Jacob was born we were told don't save anything . That was very distressing for my husband and myself because we knew he had needs that needed to be taken care of. That was part of the drive to push for ABLE in our state. Currently , Jake is very employable with employable skills and a lot of ambition. Even with all that he is not ABLE to support himself. He depends on supplemental security income and Medicaid waivers to live as an adult citizen in Nebraska. I wanted to make sure for him and all of our friends with diverse needs that there was a savings tool that was available for them so they could save for the future just like every other citizen and not jeopardize resources of support.

Right. How is ABLE help with Jacob's transition process 04?

 Jacob was fully included in curriculum in high school so in addition to being completely involved in academics he learned basic computer skills and learned work-related soft skills , time management skills etc. He was very engaged in his high schools community, played percussion in the band, elected homecoming King. He graduated and ready to go out in the workforce. He worked for 3 years as a preschool paraprofessional in the school transition program and after that he worked competitively for a short time and for all variety of reasons it didn't work out so he's looking into opportunities as an intern learning office skills in a program you mentioned in the introduction. And in the middle of May he will graduate so we will look for competitive employment again. Is ABLE account has given him hope for the adult life he desires. He is capable of working and wants to have value and meaningful work to do and a taxpaying citizen. And ABLE account gives him the tool to save when he starts to earn again and can save for the future as far as needs an independent living. >> That's great. And speaking of the future, how do you see an ABLE account

 fitting into his future planning and goal setting?

Since his ABLE account was open in June 2015 he made two purchases out of the funds. So if you save for something [ Indiscernible ] try to be careful to make sure he's completely involved in all the decision-making as far as his funds go. He's knows how to use money and have more financial literacy as he continues to explore that piece of being an adult. One of the purchases was a modified bike that he hopes to use and has quickly figured out he needs it to get around which he wants to do independently. The solution was to learn to ride a bike. He always wrote tandem with his dad with a modified bike, but he went and learned how to ride and purchased a bike that was modified so he could get gainful employment and go to see a movie like the Marvel movie that's high on his list. He also used ABLE funds to pay for travel expenses to audition for a fashion show through the global down syndrome foundation fashion show. He was trying to be a model and did some print and video work locally. He needed to try it out as it was important to him. I explained the cost involved and made some choices to use funds from the account to pay for that. Other than those two qualifying expenses he doesn't like to spend money in his ABLE account. He is really saving for a place he can call his own , that is his primary motivation for saving in his ABLE account.

 He needs that yard for Miller.

It's very important. We try to discuss with him that it may be more accessible for him but he told us apartments don't have yards for dogs so that's one of the key factors when he is searching for a place.

Thank you, Denise. Could you tell us what does Jacob having an ABLE account mean for him?

If you talk to Jacob he will tell you he wants to be an independent man. He has three older brothers, so he sees how they have made choices in their lives and he wants to the orchestrator of his life and his choices as we all do. He's aware he needs to have available funds to live on his own and support a service dog and to the activities he likes. He likes to go to hockey games and is a season ticket holder and likes the concessions when he is there. He wants to work to earn and save so he can have a self-directed life. >> That's what ABLE needs for Jacob and that's powerful. You also mentioned his three older brothers and you and your husband as well and your entire family, so what does ABLE mean for your entire family?

 As a parent of an individual with diverse needs and I'm sure I'm not sharing anything not understood by many of the parents on the call , but I wanted to make sure there were resources set aside and available for Jacob so he could live as independent as possible so when the time comes when his siblings become the primary support, when my husband and I cannot take care of him, in addition to the support they give him they won't have additional financial burden. That's important to all of us with families that will step in in our absence. That's very important for our family.

That's right. Thank you so much, Denise, for sharing your story. We will move now

 to next steps in talking about as the perfect segue into financial independence enable. We will be wrapping up in about 15 minutes with Taylor in our final transition age ABLE account honors. So Marlene can you talk about financial independence and ABLE? We have been leading up to this.

Okay. I will make this a little quicker because we still have an ABLE ambassador to talk about . I want to leave enough time for Taylor at the end. So financial independence enable, open and ABLE account early and learn the rules of the program. I say open it early because you want your account to grow . The account grows tax-free . The earnings on that account are not counted, tested benefit programs, that's very much an incentive. It's a building process and not a day goes by that I'm sure many of the parents on this line learn something new about benefits. Not a day goes by I don't learn something new about benefits. I was with the Social Security Administration for several decades. Make contributions and encourage contributions from family, friends and others. Miranda talked about that and I did . Anyone can contribute to an ABLE account . Any person which includes special needs trust which is defined as a person under the law. So a special needs trust can contribute to an ABLE account. Your situation, needs and goals are unique. Make wise decisions about your qualified disability expenses and maintain good records and receipts. With the ABLE ambassadors

 we have talked to so far, the three there are diverse needs. They've use the ABLE accounts for various items or services. It's important to always maintain good records in case they are asked for them and maintain good receipts.

On the next slide if you are working or planning to work learn all you can about your benefits about the Social Security work incentives which can maximize your potential savings. There is a lot of Social Security work incentives you can learn about in a red book which is actually read and is called the red book and you can find that at the Social Security website at SSA.gov. It tells you everything you need to know in more . You can work at whatever level you choose and maintain your benefits or transition off benefits. We have a couple ABLE ambassadors working and I think Amy's son Scott is working now. Jacob is working now. So know that work is an option . Always let Social Security know that you are working to avoid any overpayments so any means tested benefits you receive on Social Security are adjusted accordingly. And there is a program called benefits counseling where you can seek those services so you have all the facts to make the best decisions for yourself. Also what benefits counseling does is provide you a benefits counselor to provide you with information on how to work and it impact all benefits you receive and not just Social Security or Medicaid benefits. You can find the benefits counselor which is also called a certified work incentives coordinator or counselor, you can find them at choosework.ssa.gov/findhelp/result?option=directSearch . The easiest way is to go to choose worked@SSA.gov and look for the find the help tool. Neck and neck slide -- the next slide if you receive assistance for housing or housing related costs, maximize the assistance by asking family or friends to help with housing cost to directly contribute the money into your ABLE account. You can pay those costs for the ABLE account with means-tested public benefit. You can set up automatic withdrawals from your ABLE account to pay for your housing and housing related costs. That is instead of taking a disbursement. If you take a disbursement in one month for housing or housing related costs, but you don't expend or use it until the following month, it will be counted as a resource. Setting up automatic withdrawals from the ABLE account to pay for those things would be a strategy we recommend. Talk to the special needs trust trustee to see if transfers from a special needs job or housing cost into your ABLE account is possible . It will not affect means-tested benefits.

The next slide

 is compare state ABLE programs along with the costs to find a program best suited to you. Know you can change state programs if you find one with options you could use or one would lower costs. And as Miranda said earlier, always look at your state program first when you are enrolling because or maybe benefits you didn't know about before looking at other state programs . Always look at all programs and consider your options. Think about whether you can benefit from a circle of support. Talk with people you trust to gather information and ask questions. Don't be afraid to ask for help when needed. Utilize existing supports and services first before paying for supports and services from your ABLE account. I'd allow York account to grow.

With that I think I will turn it back over to you to talk with Taylor.

That's great. Thank you so much. We want to bring it home with Taylor and share her story with you. Taylor is one of our ABLE NOC ambassadors. She's a 24-year-old graduate of the University of California with a BA in molecular and cell biology. She is applying to medical school. She just tested for the MCAT in the 92nd percentile and congratulations and you worked hard for that. That someone with cerebral palsy she is using her ABLE account for tuition so she doesn't have to take out significant loans once she is accepted into medical school. You have worked hard and achieved significant success both academically and in your planning for your future medical career. Tell us how and ABLE account has made and will continue to make a difference in your life.

 Thanks, Miranda. Hello everyone. Before I get to how ABLE made a difference in my life I want to give some background about resources that helped me growing up as well as my transition from high school to college and to the point and currently at now which is applying to medical school. So growing up like a lot of kids with disabilities I had an individualized educational plan. Throughout primary and secondary school, I had a speech therapist , counselors and my teachers so I made sure I was okay academically and socially. Because I have cerebral palsy live in California, I was part of a program called California children's services. They provide free PT and OT and I had a team of doctors, therapists and a social worker that help me walk and meet the physical goals I set for myself. They also help me with school to give me adaptive PT during school hours to make sure I could get around okay with my ambulatory devices like a walker and eventually my walking cane. Looking back , I was extremely lucky in what I now view as having an army of people making sure I [ Indiscernible ] practically every access in my life and making sure I had a [ Indiscernible ] if I felt. Especially considering because my parents income, a lot of families, I did not qualify for Medicaid or SSI. I didn't know about that until college. During high school I applied to college and one of the colleges I got into was UC Berkeley. I said I will go to UC Berkeley because at the time they had a nationally recognized program for disabilities in the purpose of the program was to help transition of going to college and being independent for the first time and still getting used to being away from home and the process. It was really great and they help me get set up with Berkeley's disabled student program and get the foundation I needed . If you have a physical disability they do a personal intake appointment at the student clinic. We also had to take an independent living class during the first semester and had to attend workshops that range from everything like financial planning to cooking and emergency preparedness. [ Indiscernible - low volume ] They would come if we ever needed help [ Indiscernible ] I was really lucky because they helped me navigate everything, especially SSI and the application process. Something I definitely could not have done by myself.

 Honestly I had my nose buried and studying in the library 24/7. When I went home during the for summer, I continued to have the support of the California children's services and was ABLE to get PT and OT there because you don't age-out until you're 21. That was great for me because it was [ Indiscernible ] stress reliever. [ Indiscernible ] to be in the program I was at in Berkeley [ Indiscernible ] Department of rehabilitation client so I also went through that whole process and that was interesting because in college they help me financially with my tuition and textbooks. After college they have not only been helping me financially with the application process, but they are an amazing group of people that have been helping me learn about ABLE and helping me do random things which are important like tracking down people I need for my recommendation letters which is going above and beyond. In terms of ABLE, the process began during my senior year when I had a pretty severe burn accident. After college I knew I wanted to save for my school because nowadays it can range from $240,000 to $320,000 which is insane. I knew I wanted to save it but I also knew I could risk losing my Medi-Cal benefits. So I started to look into it and decided to open an ABLE account in November 2017 in Pennsylvania. It is mates -- made such a big difference in my life because it not only allows me to not jeopardize my Medi-Cal benefits and took the burden off my parents not having to worry about my medical costs. It also has been a big relief for me because I don't have to worry about my parents having to contribute so much to my future education which is a relief off of me. I want to say I know everyone has a different path and there are so many families with different needs out there. Growing up with a disability and the transition , whatever it may be, going to college or a special program or just into the workforce, it's not easy. If you are a parent with a special needs child especially, and ABLE account is a great resource to have and it's also something that is incredible to use with other programs. I personally [ Indiscernible ] or others similar to them. >> Well Taylor, thank you so much. That was a great way to bring home the information from this presentation. Certainly it's meaningful to hear from yourself as a transition aged youth who is benefiting from ABLE. ABLE isn't the be all and all but can be very helpful component of the more complete picture of all those other services and supports we have discussed throughout today's presentation. Thank you so much for sharing your own story as well as Denise and Davinna and Amy for sharing all of your stories. You helped make it real. That's really important for us at the ABLE National Resource Center in how ABLE impacts different lives. Everyone has their own unique story. All the people listening have your own unique story and might have connected with different parts of our four ABLE NRC ambassador stories. We have other ambassadors and other stories and we want to hear your stories. We definitely want to talk about the other services and supports accessing the circles of support, those who love us and support us in the community.

You are breaking up a little.

Pardon me?

You are breaking up a little bit.

On cutting out. Can you hear me now? >> Did you say something?

Can you hear me now?

A little bit.

Okay. I'm sorry. Let's try this. Is that okay?

That's better. >> I moved a few feet away from my computer. Thanks Maggie for letting me know. I'm sorry if people couldn't make out everything I said. Hopefully you can hear me now. We are wrapping up and I want to thank the ambassadors again. I thank you for joining us. We have a number of sides , four slides following Taylor's that cover different resources. The Rizzo -- there is a wealth of resources and transition age youth and family members will want to check these out. Please to look into those. I won't go through those right now. They are all worth looking into. Including giving the gift of independence for graduations, birthdays and things like that which can help facilitate funding your ABLE account. We also hope you will on slide 44 help spread the word about ABLE . And accessing our center and achievable newsletter. Please do join us on May 22 from 2:00 until 3:15 PM where we will do a spotlight webinar on stable accounts which is a 12 state multistate partnership led by Ohio that we will talk about their ABLE savings and investment plans eligible to individuals nationwide. Please join us then. I would like to thank everyone for joining us today. Our contact information is on the final slide. If you have email inquiries or want to call us or check out our website we encourage you to do so. Please take just a moment to give us any comments or feedback and take our post training survey here at the end of the webinar today. Thank you again everyone. We hope you enjoy the rest of your Thursday. We hope to see you back here at future webinars with us. Take care and goodbye. >> [ Event concluded ]