ABLE | NATIONAL RESOURCE CENTER
CELEBRATING 10 YEARS

JUSTICE IN AGING
FIGHTING SENIOR POVERTY THROUGH LAW

How ABLE Accounts Work with Supplemental Security Income (SSI)

July 29, 2026

Webinar Logistics

- All on mute. Use Questions function for substantive questions and for technical concerns.
- Problems with getting on to the webinar? Send an email to trainings@justiceinaging.org.
- Find the recording, slides, and other materials for this training and past trainings by searching the Justice in Aging Resource Library, JusticeInAging.org/Resource-Library.
- Enable closed captioning by selecting “CC” from the Zoom control panel.
- Sign up for Justice in Aging's Network to receive emails about upcoming trainings and other resources.

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Agenda

Learn

Common Barriers
The ABLE Solution
Getting Started
Using the Account
ABLE Resources

Justice in Aging

Justice in Aging is a national organization that uses the power of law to fight senior poverty by securing access to affordable health care, economic security, and the courts for older adults with limited resources.

Since 1972, we've focused our efforts primarily on fighting for people who have been marginalized and excluded from justice, such as women, people of color, LGBTQ+ individuals, and people with limited English proficiency.

ABLE National Resource Center

ABLE NRC, owned and managed by National Disability Institute, provides all the ABLE information you need in one place. ABLE NRC shares reliable, objective information about ABLE, including plan comparisons, best practices, and strategies to increase savings for now and into the future.

Our mission is to educate, promote and support the positive impact ABLE can make on the lives of millions of Americans with disabilities and their families.

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Common Barriers

- People on Supplemental Security Income (SSI), Medicaid, federal nutrition and housing assistance programs cannot save money, or they may lose benefits.
- Medicaid waivers do not provide everything needed.
- SSI beneficiaries do not have sufficient money to save.
- A person may need more supports than Medicaid will authorize.
- Special needs trusts cannot directly pay for housing expenses.

SSI Resource Limit

$2,000 individual / $3,000 married couple

Some things do not count, such as your home, one vehicle, and **up to $100,000 in an ABLE account.**

The SSI Resource Limit and Common Solutions – Justice in Aging and ABLE National Resource Center

SSI Practice Tips

1. Educate in advance.
2. ABLE is an option you can use for whatever purpose serves you best.
3. Consider who can open an ABLE account.

Limited Choices to Solve SSI Resource Problems

- Receives a small inheritance
- Receives retroactive payments (back pay) and the 9-month resource exclusion period is ending
- Individual cannot be approved for SSI or Medicaid because they are over the resource limit
- Needs to save money for one-time or recurring bills

Limited Savings Equals Limited Options

- **Transportation**: A worker resigns from a job due to lack of transportation or the belief that they cannot save more than $2,000.
- **Socialization**: A person cannot afford outings or social activities.
- **Communication**: A person cannot afford internet, cellular or phone service to talk with friends and family regularly.
- **Health**: An individual forgoes treatment/better health care options due to lack of savings.
- **Living Arrangement**: A person cannot afford to move to a safer community.

The ABLE Solution

The Solution: An ABLE Account

1) ABLE is an acronym for Achieving a Better Life Experience.

2) The ABLE Act, signed into law in December 2014, is in the 529 section of the Internal Revenue Service (IRS) code. An ABLE account is also known as a 529A account.

3) ABLE is a savings and/or investment account designed exclusively for people with disabilities.

4) ABLE allows millions of people with disabilities the opportunity to save, invest money and grow wealth.

Why ABLE Matters

ABLE funds can help cover the extra costs associated with living with a disability and provide a solution to save above asset limits.

Examples:

- A modified vehicle can cost $120,000+.
- Assistive technology can be costly.
- Support services can easily cost $20 or more an hour.
- Food for special diets is costly.

Source: Morris, McGarity, & Goodman published work: The Extra Costs of Living with a Disability in the United States

The ABLE Advantage

- ❖ Account owners control their funds even if they need others to help manage their account.
- ❖ ABLE savings can pay for a variety of things that help the account owner stay healthy, independent, and have a good quality of life.
- ❖ ABLE investment growth is tax-free.
- ❖ ABLE can serve as a retirement account.
- ❖ Save and invest while keeping eligibility for federally funded, means-tested benefits.

ABLE Asset Protection

- Up to **$100,000** in an ABLE account is disregarded as a resource and will **NOT** affect Supplemental Security Income (SSI).
- **Any amount** of ABLE savings up to the plan's limit, will **NOT** affect eligibility for:
  - Free Application for Federal Student Aid (FAFSA)
  - Housing and Urban Development programs (HUD)
  - Supplemental Nutrition Assistance Program (SNAP)
  - Social Security Disability Insurance (SSDI)
  - Medicare and Medicare Savings Programs
  - Medicaid including Medicaid Waiver Services

Additional SSI & Medicaid Safeguards

- If an SSI beneficiary has ABLE savings over $100,000, their SSI payment is suspended until the balance is below the limit. There is no time limitation on this rule, which means suspension status is indefinite and an SSI beneficiary is not terminated for being over ABLE resource limits.
- SSI payments can resume the month following ABLE savings being below the resource limit.
- When SSI is suspended for being over ABLE resource limits, Medicaid continues.

Getting Started

ABLE Eligibility Factors

✓ Disability began before age 46

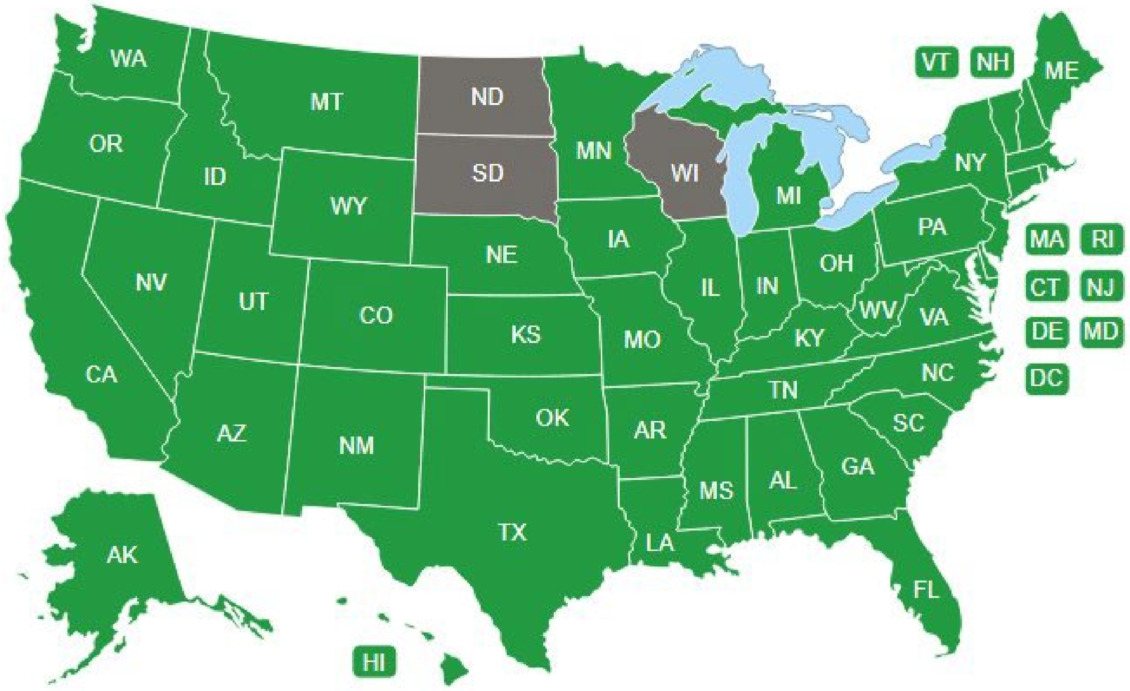
and

✓ The disability is based on Social Security Administration's criteria and must cause severe functional limitations that have lasted or be expected to last at least 12 months.

- Maintain a record of the qualified disability with documentation of Social Security Disability Benefits **OR** a signed physician statement such as a Disability Certificate.

The ABLE Landscape*

- There are 51 active ABLE plans, including D.C. and Guam.
- 32 states allow enrollment for out-of-state residents.
- Visit ABLE Program Comparison Tool and Interactive State Map to find the plan that would be best for the account owner.



* As of March 2026

ABLE Account Features

Same Across ABLE Plans	Varies Between ABLE Plans
Eligibility Criteria	Investment Options
Annual Contribution Limit	Plan Balance Limits
Qualified Disability Expenses	Incentives, State Tax Credits and Tax Deductions for residents
Opened and Managed Online (except Maine)	Checks, Debit Cards, Pre-Paid Spending Cards
Allowance of only one (1) ABLE account	State Residency Requirement
--	Fees

Now is a Good Time to Open an ABLE Account

- It’s never too early or too late to get started on your ABLE path.
- You don't need to know everything about ABLE to get started; it is easy to learn as you go!
- Most ABLE plans have a minimal contribution requirement to open an account ($0-$50; most often $25).
- You can open an account online at any time.
- If you are unsure about investing, you can open an ABLE account and choose to use the savings or checking option. You do not have to select an investment option.

Who Can Open an Account

An eligible individual can open and manage the account if they have the capacity and choose to do so. If not, it can be opened **in this order** by:

- Individual selected by the eligible individual or the agent under a Power of Attorney, conservator or legal guardian
- Spouse
- Parent
- Sibling
- Grandparent
- Social Security Administration (SSA) Representative Payee (individual or organization)

ABLE & the SSA Representative Payee (RP)

- SSA allows benefits to be deposited into an ABLE account. RPs who choose this option must follow the general rules for payees and are required to manage those benefits and conserve any unused benefits.
  - The ABLE account owner must not have access to the SSA benefit portion deposited into the ABLE account.
- The account owner can be provided with their special needs allowance or can practice money management skills by using a prepaid debit card with limited access to ABLE funds to choose and pay for QDEs.

ABLE SAFEGUARDS

- Designations in RP can change as needed.
- More than one person can serve in some supporting roles.
- Some plans allow setting instant alerts when purchases are made (TrueLink) or tools that can be used to establish spending levels in various categories for the account owner.
- Account dashboard will display transactions and statements.
- ABLE honors the account owner’s right to make choices.

ABLE Account Use

Contributions into an ABLE Account

The ABLE Account Contribution Limit for current year is $20,000.
Contributions can be made by:

  - Account Owner
  - Family
  - Friends or Relatives
  - Special Needs / Pooled Trust
  - 529 Qualified Tuition Plan
  - 530A/Trump Account when account owner turns age 17
  - Employer
- Direct contributions from family, friends, trusts and 529 accounts do not count as income for public benefits programs.

ABLE to Work Act

An ABLE account owner who

a) works and b) does NOT have deposits made to an employer sponsored retirement plan within the calendar year may deposit additional contributions into their ABLE account.

The amount is subject to change annually and cannot exceed the employment earnings.

As an example, in 2026, an employed account owner could deposit $20,000 and up to an additional **$15,650** (totaling $35,650). Amount is higher for residents of Alaska and Hawaii.

ABLE and Trusts

- Trust and/or Pooled Trust funds may be deposited into ABLE;
  - ABLE funds may be used to pay for food, housing and QDEs;
  - ABLE funds may pay for expanded services that Medicaid or Medicaid Waiver programs may not authorize but would improve quality of life.
- A Trust may own a home, or an SSI beneficiary may purchase a home, or rent an apartment with ABLE funds;
- An ABLE account is an opportunity for a person to practice and show their ability to manage their money.

ABLE Accounts, Special Needs Trust and Pooled Trusts Comparison Chart

ABLE Funds Can Support Your Needs and Help Plan for the Future

- Education
- Basic living expenses
- Food
- Housing
- Transportation
- Legal fees

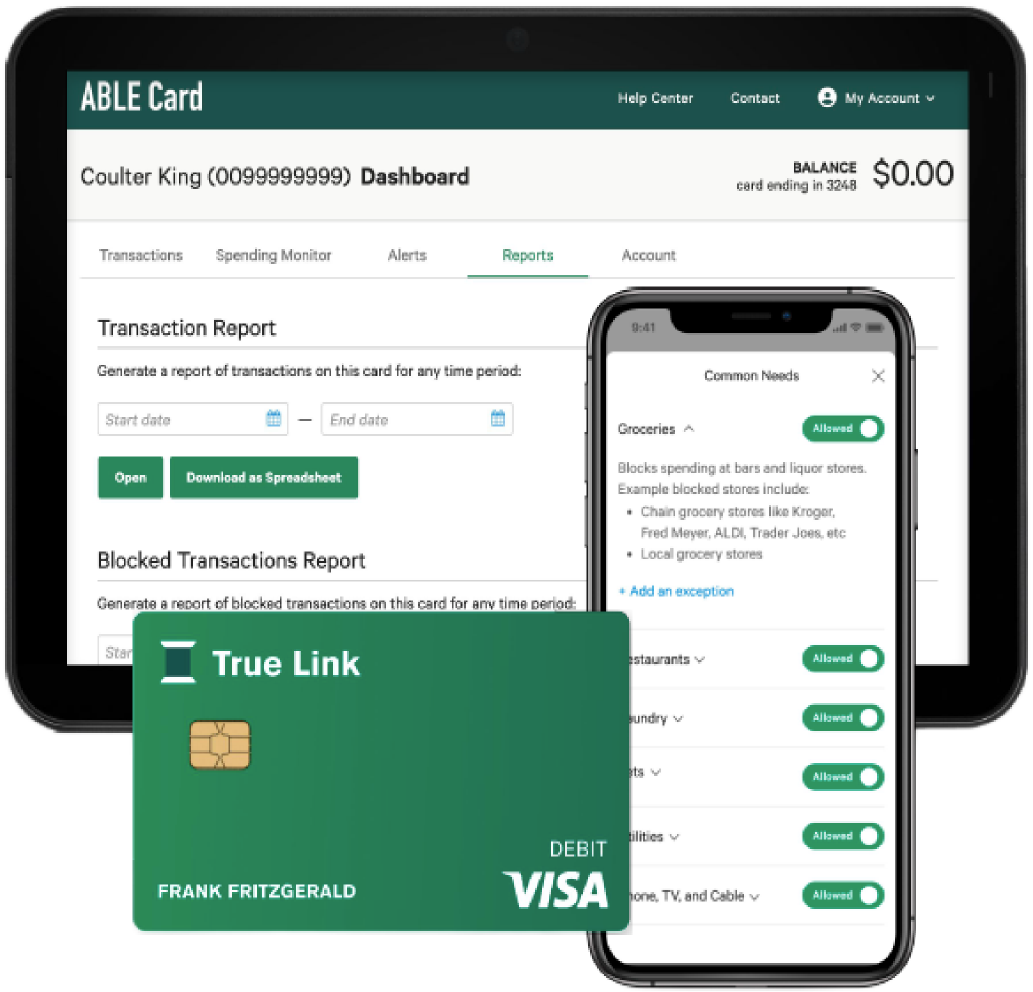
- Employment & training
- Assistive technology
- Personal support services
- Healthcare, wellness & prevention
- Funeral & burial expenses

ABLE Decision Guide: Determining Whether Something is a QDE

Flexibility of ABLE Qualified Disability Expenses (QDEs)

- QDEs are broadly defined. An ABLE account owner evaluates how the expense enhances their independence, health, and quality of life.
- A QDE must benefit the ABLE account owner directly but does not have to be exclusively used by the ABLE account owner.
- QDEs do not need to be disability-related.
- Funds can be withdrawn from account when needed to pay for QDEs.
  - Before using ABLE funds, seek cost-free programs for items/services.
- When in doubt, ask for a prescription for an expense or use other funds.

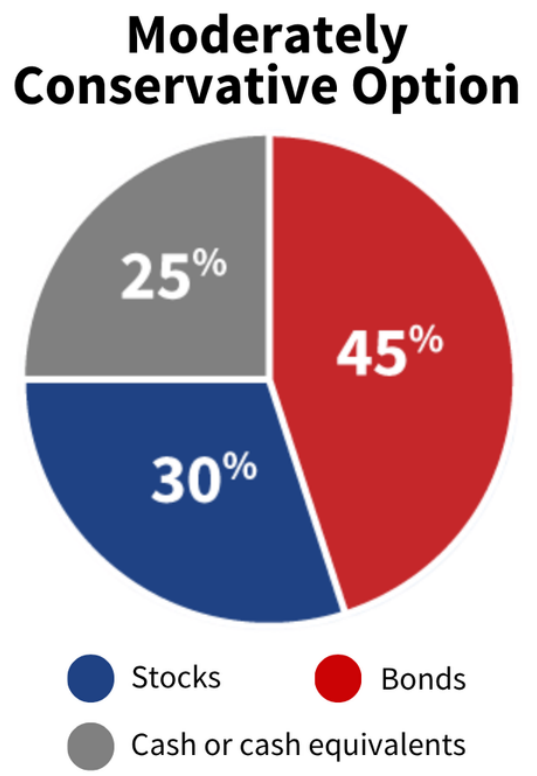
Manage an ABLE Account



- Once the account is open, the account owner – the person with a severe disability – can choose to allow others to access various levels of information about the account and/or to take specified actions on the account.
- Transactions are made through the plan's online portal.
- Consider features you want to use (ACH, Checks, Debit Cards, Pre-Paid Spending Cards)

ABLE Decision Guide: [Managing Your ABLE Account]

Saving and Investment Options



- ABLE plans may have an FDIC-insured account option. There is one advisor sold plan.
- ABLE plans may have several investment options. Some include a money market or an interest-bearing account.
- The account owner or authorized representative can choose where they want ABLE contributions to be saved.
- Change of investment elections can be made twice every 12 months.
- The ABLE Plan's Disclosure Document provides details.

Best Practice Tips

1) Deposit benefits and earned income into a checking account. Pay for housing, food, and monthly expenses from the checking account. Regularly deposit unused funds into the ABLE account at the end of each month.

2) Automate. Select a portion of earnings/income to be directly deposited by employer or automatically transferred into the ABLE account for ease, and to maximize your savings goals.

3) Save receipts for QDE purchases for the calendar year for at least 7 years.

The Power of ABLE

The Power of ABLE for an SSI Beneficiary

- Individuals can save rather than spend their resources.
- Employed account owners may deposit higher amounts (up to $35,650 in 2026).
- Family, friends and others can help by depositing funds directly into ABLE.
- A parent who relies on their child's SSI and Medicaid can save for a home or vehicle in the child's ABLE account.
- Rent may be paid from the ABLE account by the SSI beneficiary. The parent or a trust may deposit funds into ABLE without a reduction in SSI payment.

ABLE At-a-Glance 3/31/26

- 246,000+ accounts opened
- $3.2 billion invested
- $13,200+ average account balance

ABLE account owners have:

- Purchased a home
- Paid for assistive technology
- Completed college
- Started a business
- Modified their home
- Purchased a vehicle
- Paid for extra medical services
- Saved for retirement

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ABLE Success – Learn from Others

Meet ABLE Ambassadors who are ABLE account owners and family members who share their success stories to encourage others to open and maximize the benefits of an ABLE account.


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ABOUT LEARN SAVE GROW RESOURCES SUPPORT PROFESSIONALS
CONNECTING PEOPLE WITH DISABILITIES
their families and those who support them to information about the Achieving a Better Life Experience (ABLE) Act and ABLE accounts.
Our mission is to educate, promote and support the positive impact ABLE can make on the lives of millions of Americans with disabilities and their families.

Resources

Resource Library: ABLEnrc.org/Resources

Meeting people where they are.
Providing trusted resources for every stage of the ABLE journey.

Toolkits

- Service Providers
- Employers
- Veterans
- Youth

Planning

- Decision Guides
- Comparison Tools: ABLE Plan Comparison Tools and Special Needs Trusts and ABLE comparison tool

Guides

- Home Ownership
- Home Inheritance

Education

- Webinars & Podcasts
- Newsletters
- ABLE Case Summary Series

Connect

Please share information about ABLE accounts with your friends, family and community groups!

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Thank You for Joining!