

**ABLE Accounts Slow To Catch On**  
By Michelle Diamant | June 18, 2019

<https://www.disabilityscoop.com/2019/06/18/able-accounts-slow-catch-on/26803/>

**Highlight Sheet:**

- Last Year 35,000 ABLE accounts were open nationwide, but, 450,000 ABLE accounts will need to be funded by June 2021 “for self-sustainability”
- According to Heather Sachs, co-chair of the financial security task force at the Consortium for Citizens with Disabilities. “I don’t believe that the ABLE program as a whole is in jeopardy, but there may be some state ABLE programs that have to increase their fees or fold.”

(Thus undercutting one of the main reasons ABLE Legislation was drafted)

- States are actively working to address concerns about ABLE accounts. At least nine states — Pennsylvania, Kansas, Illinois, Oregon, Maryland, California, West Virginia, Arkansas and Florida— passed legislation eliminating the ability of their Medicaid Programs to claim funds remaining in ABLE accounts.

**On-going Pushes:**

- The National Association of State Treasurers (NAOST) is seeking to allow more than one ABLE account to be open for a single beneficiary and permitting larger lump sum contributions in certain circumstances such as an insurance settlement or an inheritance.
- Social Security Administration now has information about ABLE accounts appearing on monitors
- Guidance from the U.S. Department of Housing and Urban Development about how funds in ABLE accounts affect access
- currently, individuals must have a disability that onset prior to age 26 in order to qualify for an ABLE account, but proposed legislation would increase that limit to age 46, creating 6.1 million more eligible account holders.

**Concerns**

- According to Heather Sachs: “People don’t know what ABLE is,”

“There’s a lot of fear of the government and a lot of distrust of losing government benefits. What happens is one person has a bad experience at their local Social Security office and that fear spreads like wildfire.”

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**Observation: While I don’t believe the facts in this article are wrong, I assert that with the Headline I see an overall negative tone that will unintentionally further dissuade potential account holders from seeking out resources. This is highly frustrating. Much like services here or anywhere, there will always be an uphill battle for hearts and minds, a mix of the disconnected (Those with no access or ignorance of technology) and misinformed.**