



Self Determination and CalABLE

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Anne Osborne>> Good afternoon, and welcome to CalABLE's webinar series discussing Self-Determination and CalABLE. My name is Anne Osborne, the program manager with CalABLE. Before we begin the presentation today, go over a couple of housekeeping items to help with the broadcast. First, we recommend that you close any apps or browser windows that you will not need during the webinar. Having too many apps open can take up the internet that you need to participate in the webinar and can result in problems with the audio or video feed. Please consider closing those that you don't need to have open at the moment.

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We also have two ASL interpreters available. You should be able to see their video feed on your gallery of presenters. If you're joining on computer, can adjust the format of your screen to increase or decrease the size of the presenter video feeds by hovering your mouse over the edges of the slide until a bar appears.

Click and hold your mouse button to the side, the bar, to the sidebar, and adjust the size. If doing this causes some of the slides to be cut off, go to view options in the webinar controls and change the Zoom ratio to fit window. You can also use the video view options to increase the size of the slides if you need to.

We also have live captioning provided. To turn that option on, look for the CC icon in the webinar controls. You may adjust the settings if you need larger captions and there should also be a transcript option available for you which is longer running text if you prefer that option.



We also have in the question and answer a site that you can visit which is <https://www.streamtext.net/player?event=CalAble>. That was posted in the question and answer so we have that available to you as well.

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Next presentation slides are available to you. The reminder email that you received about an hour ago has a link to the slides at the bottom of it. You may have to scroll to find it. If you do not have that reminder email, the slides are also available on the treasurer's website at www.treasurer.ca.gov/able/events/webinars/2021/index.asp. At the top of that web page you will see a tab called Webinars and under that tab you can find links to all the webinars in the series as well as presentation slides and transcripts of past broadcasts.

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There are 2 audio options for the webinar today. You can listen through computer speakers or telephone. Don't forget to adjust the volume on your computer if you need to.

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To use the telephone option, dial 1-669-900-6833. And when prompted, enter the webinar I.D. number which is 83981793485.

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We will be taking questions at the end of the presentation, please submit your questions using the Q and A box. You can submit those questions at any time during the presentation and we will answer them at the end of the presentation. If we have time, we may open up the lines to allow those who would like to ask their questions verbally to do that.



A replay of this webinar will be available on your You Tube channel in about 2 weeks. Also available on your You Tube channel is a selection of other webinars that we have done in this webinar series. There is information on special needs trust, rollovers, investments and other topics please check out our You Tube channel for more detailed information about these topics.

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And finally, I would like to introduce California State Treasurer Fiona Ma. She has prepared opening remarks would like to share with you.

Treasurer Ma>> Good afternoon, everyone. I'm California State Treasurer Fiona Ma and would like to welcome you to CalABLE working together. Deputy director and federal program of departmental services. Allows participants the opportunity to have more control in developing their service plans and selecting service providers to better meet their needs. All regional consumers interested in the CalABLE program. Using it with the Self-Determination Program. CalABLE is a important tool designed to help people with disabilities reach their financial goals.

As State Treasurer, I believe in lives of many Californians with disabilities and I am committed to promoting this program as a way to help California achieve a better experience. Thank you for joining us today and your continued support with the CalABLE program. I hope you find the information useful. Now I would like to turn over to director, Dante Allen.

Director Dante Allen>> Thank you, Treasurer Ma.

Thank you all for joining us today. We're going to start off with a quick poll. We tried this out at last webinar and we're excited about the responses we received. Before the presentation, ask you a question, couple more of these as we go through today's



webinar. But the first question is, what do you -- James, if you can launch the poll. Are you saving for home or education? A vehicle, or technical equipment maybe recreation or vacation? Let us know by clicking on the poll that just popped up what you may be interested in saving for. Give you just a few seconds to do that.

And how is it looking, James?

We have some similar results from last time. A home looks to be very popular, 33% said saving for a home. Looks like 43% said health and wellness. And here's on that lots of folks looking for opportunities to save for recreation and vacation. That's not a surprise. It's something that we are very aware of because of the questions that we get on a regular basis here at CalABLE. One of the things that we are often asked is, is a vacation a qualified disability expense? Will get into that just a minute.

I want to thank my guests, Maricris and Amy Westling.

One of the most popular questions we receive at CalABLE is, how does this program work with self-determination? And we've been doing our webinars for almost two years now and one of the things that has been consistent with us is that folks want to know the basics about CalABLE and they also want to know how the program intersects with some of the very specific things apart of their life. There may be many of you part of the regional system and become aware of self-determination and want to know whether or not your ABLE account will affect your ability to participate in self-determination. What we wanted to do and we realized this may be more specific of a topic than we've treated in the past but we wanted to bring in some experts in that field to help answer that question on what is the impact of these programs?

The other thing that we know is that for many of you, this may be your first time listening to a CalABLE presentation and so we would be well served to give you some



of the basics on CalABLE. Who can participate? What can you do with an ABLE account? I'm going to start off there and then turn it over to our experts to give you some additional insight on regional centers and self-determination and then we'll go to what I think may be for many of us the most valuable of our presentation time and that is when we open up the Q and A.

As Anne pointed out, the Q and A section is open. If you have questions you want to ask, I recommend that you listen to the presentation first before coming up with your question because we may answer those in the course of the presentation. And if you have a question, Anne and I will comb through these throughout the afternoon and we'll answer what we can quickly in the Q and A section. Some of them that we think are a little more universal in their questions, try to answer those live. Please do feel free to submit questions to the Q and A.

I think you can go to the next slide, James.

Okay. We're going to go over what is ABLE? What are the basics? How these accounts work, what it takes to open an account. Go through some of the additional resources that we have. Let you know how to connect with us and then do that Q and A that we were talking about.

Next slide. And you can skip this one too.

So what is ABLE? Well, ABLE literally stands for Achieving a Better Life Experience. And it was a federal law that was passed in 2014 that allowed states to create these tax advantage savings and investment programs.

Now, at CalABLE, we're California's version of the Federal ABLE Act. We've been up and running since 2018 and helped thousands of people. I think at our last report over 6 thousand ABLE accounts opened. And very quickly approaching



\$60,000,000 in assets. And the idea is to help people with disabilities save for their future and giving the flexibility to use the money today while they need it.

Need slide. Did we skip a slide? Okay.

Why should you save with an ABLE account? Well, with a ABLE account you can save up to \$100,000 without suffering through the risk of losing your benefits like SSI or Medicaid. We have professionally managed mutual funds or investment portfolios that you can choose to fit your risk tolerance and your savings goals. And you can use money in ABLE account at any time to pay for the everyday expenses with living a life with a disability. Great deal of flexibility with these.

Currently, 43 states plus the district of Columbia offered some form of ABLE plan. Looking at this map, the lighter color, blue-green states, those are states that you must be a resident of those states to participate in those state programs. The darker blue color, like California, Nevada, Oregon, Colorado, national programs. You can live in any of those states and open account there. California is one of those where you are not required to be a California resident in order to open a CalABLE account. But there may be benefits to you to open account in the state in which you live. And we'll talk about the similarities and differences between the state's programs. But generally, most ABLE programs function very similarly because it's based on a federal law, the eligibility requirements are the same. The way that you interact, these are mostly online programs, no bank branches to go to to open ABLE account. And typically run by the state, through the state treasurer's office or other entity.

They all offer the same tax advantages. Although, some states may have passed a tax deduction if you live in that state and contribute to a ABLE account. The differences can be in the fees or investment options. Or if states have passed



additional laws to further enhance to federal ABLÉ program. We'll give you resources to compare and contrast those ABLÉ programs.

Next slide.

Let's talk about the basics. You can skip this.

Who is eligible to open ABLÉ account? First and foremost, you must be an individual with a disability. And that disability must have begun before your 26th birthday. If you meet the programs like SSI or SSDI and disability before age 26, you're automatically able to open ABLÉ account.

Next slide.

If you're not currently receiving benefits or you never been qualified for a program like SSI or SSDI, don't worry, you still have the ability to open ABLÉ account. Just have to go through program we call self-certification. And that's where you must confirm that you do have a disability and that disability began before the age 26. Now, we use the same definitions for disability that the Social Security Administration uses so the blue book or the list of compassionate allowances, if listed there, disability acceptable for ABLÉ eligibility.

When you self-certify we ask that you get a letter from a physician that provides a diagnosis and attest that disability began before age 26 and that that disability is expected to last a year or longer. Now, we don't ask you to turn in that letter to us. We ask for you to hold on to it in case you're asked for it. Who might ask for that letter? Well, if you're ever audited by the IRS, might want to verify that you have, that you're legally eligible to open an ABLÉ account. Or if you are qualifying for benefits or recertified, they too may want to know if you have a ABLÉ account, legally eligible to have that account.



Next slide, please.

Again, if you have a disability that began before age 26, and that doesn't mean that you have to be 26 before opening account. You can actually open account at any age as long as disability began before age 26.

Next slide.

Participants can only have one ABLE account. The accounts are portable, meaning from one state program to another, but only able to have one account at a time. The person with the disability or the beneficiary is always the account owner of the ABLE account and the important thing about that is the money that's in the ABLE account belongs to that owner or beneficiary.

Now, accounts can be open by the beneficiary or by an authorized legal representative. And the law is very specific about who can become an authorized legal representative and that includes a parent, a legal guardian or conservator or someone with power of attorney over financial matters.

Now, just recently the IRS passed final regulations that have expanded the definition of who can become a authorized legal representative and that includes folks of anyone of the beneficiary's choosing. Include social security payees and spouse or sibling. And we're working to bring into the CalABLE program so you can have more flexibility in choosing your authorized legal representative.

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Here's our second poll question of the afternoon. Let me know if you know of anyone who is opened a CalABLE account, if you know someone personally with a CalABLE account. Really curious to see if, who knows someone who's opened an ABLE account, a CalABLE account, to be specific.



And how are we looking, James? Okay. About 41% of you know someone who's opened ABLE account. Hopefully we can get the remaining 59% of you to answer yes by the end of this presentation because we've convinced you that opening ABLE account is beneficial to you.

How do these accounts work?

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ABLE accounts are designed to protect assets, not a shelter for income. And what do I mean by that? Means that if I am, I myself have an ABLE account and work a full-time job and earn too much to qualify for any benefits programs. Now, I can't take my income and put it into ABLE account and then say, well, now because in the ABLE account I don't earn too much to qualify for benefits so I can get SSI in addition to working my job. It doesn't work like that.

ABLE accounts are meant to protect your assets. They won't be counted as resources as long as below a certain limit. ABLE accounts function like a savings account or you can potentially grow your money through investing. And earnings in an ABLE account are tax free as long as when you withdraw the money, you spend it on qualified disability expenses.

Account holders can decide whether they want to invest in our investment portfolios or if they want to save in FDIC insured portfolio. Anyone can contribute to a account, other than beneficiary, those aren't counted as income as benefits providers so won't affect your benefits at all.

Next slide.

Before ABLE, an individual on SSI couldn't have more than \$2,000 in savings or receive a letter saying you need to do a spend down and if you don't do that spend



down within the time frame we said, benefits suspended. Well, now with ABLE account, you can save up to \$15,000 a year and more in some cases and up to \$100,000 in total without SSI being impacted at all.

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With ABLE accounts, there are contribution limits. First limit I'll talk about is the \$15,000 annual contribution limit. That means \$15,000 from all sources, whether from own earnings and third-party contributions, you're only allowed to put up to \$15,000 into an ABLE account.

Over time you can grow that money up to \$100,000 in total and that's the cap for recipients of SSI benefits. Anything below \$100,000 is completely disregarded from social security from being counted as resource for your benefits purposes. Now, if you're not worried about maintaining benefits, you can actually grow your account, contribute to your account up to the point that reaches \$529,000. And even then, because investment account, your account can still continue to grow, just not able to contribute to it. Keep in mind, get up to half million dollars, probably well-off benefits, because at \$100,000 resources count against you if \$2,000 with ABLE account.

If you try to put in more than \$15,000 in a calendar year or more than \$100,000, we'll let you know you're pushing up against limits that could jeopardize your benefits.

Next slide.

Now, there are select few that can actually contribute more than \$15,000 a year. And those are people who are working and are not contributing to an employer sponsored retirement program, program called ABLE to Work.

Next slide. With ABLE to Work, you can contribute an amount equal to annual gross salary or the federal poverty level, in 2021, \$12,760. In addition to \$15,000. By



putting a portion of their own income and contributing of the maximum of the \$15,000, so up to \$27,760 in a single year.

Next slide.

As I mentioned before, you can also use the money in ABLE account to pay for the everyday expenses of living a life with a disability. You don't have to wait to requirement age. There are no taxes or penalties when you withdraw money from an ABLE account as long as you're using it on qualified disability expenses.

Next slide.

Qualified disability expense is any expense related to the ABLE account owner as a result of living a life with a disability that helps to maintain or improve that individual's health or quality of life. Broad categories but they can include things like education, employment, housing, transportation, healthcare expenses, much and much, much more.

Next slide.

Here are example of all the things that could be qualified disability expenses. You see there, things like legal fees, funeral and burial expenses, assistive technology and related services. Even vacations can be considered a qualified disability expense. And it's important to note that taking money out of an ABLE account for a non-qualified expense isn't illegal. You can do it but you should know, you may be subject to income taxes on any growth for your account. Plus, federal and state penalty for withdrawing the money for non-qualified expense. We ask that you keep records so you can show when take money for ABLE account that it was for qualified disability expense and if ever asked by the IRS or social security, you can provide information that it was for a qualified expense.



Next slide.

There are investment options. We can go to next slide. And I can tell you that investing comes with some risk. There is a possibility if you invest in the markets, the markets go up and down, so you can gain money but there's also a potential that you can lose money. Here at CalABLE we've designed investment portfolios, so that they are easier to understand. And come with clear information on the level of risk that you may be facing. And we also offer additional resources to help you see the performance of our portfolios and help you to truly understand the risk that you may be choosing.

Next slide.

Our investments are managed by TIAA-CREF. They are one of the largest financial investments firms, and have over a trillion dollars in investments throughout the world. There are fees related to the various investment options. And whether you choose our FDIC portfolio or target risk portfolios, you can move money between the portfolios up to twice a year. Next slide.

I'm not going to go in detail on this but with the target risk portfolios you'll see like the FDIC portfolios and interest-bearing accounts, not attached to the markets. Our conservative portfolio is more than 50% bonds, just 20% stocks, so it's less stable and designed to fluctuate less related to the market. You'll see our moderate portfolio is half stocks and half bonds and another guaranteed return product, the funding agreement. And then the aggressive portfolio is majority stocks, 20% bonds and it's designed to be able to climb with the market but you're also subjected to more risk because, like I said, the market can go up and down. Next slide.

I'm not going to spend a lot of time on fees here. There is a \$37 annual account maintenance fee, taken out in monthly installments \$3 a month. And then fees related



to investment choices based on percentage of your account balance. CalABLE account with the \$3,000 balance in it would cost you anywhere between \$37 and just under \$53 per year to operate. We think that's very affordable and is designed to make sure that you understand that there are cost associated with these ABLE accounts.

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One of the differences between ABLE accounts, I mentioned, that if you are a resident of a particular state, that state may have passed additional laws that can benefit for you opening the ABLE account in that state. Here in California, we passed the law where nationally, the Federal ABLE Act, when an individual dies, Medicaid has the ability to tap into their ABLE account to reimburse itself for healthcare expenses on the beneficiary's behalf.

Here in California, if you are Californian with CalABLE account, MediCal won't do that. That money would then go into estate. Or first thing, any outstanding disability expenses can be paid from the ABLE account and then the balance of the account would be transferred into your estate and... it would go through the estate process.

Next slide.

Medi-cal would then have a second opportunity to recover funds and not from ABLE account, it would be from the estate. And so Medi-cal gone further to say here are the opportunities where we would seek to do recovery and all of these things must apply or wouldn't try and do this. The deceased would have to be 55 old or older when died. Would have had to be a user of services like in-home support, like nursing. Probate meaning the estate is \$150,000 or more. And the individual would not be survived by a spouse, a child under the age of 21 or a disabled child of any age.



Now, all four of those things must apply for Medi-cal to attempt to recover from the estate of a deceased CalABLE account holder.

Next slide.

If you are interested in opening CalABLE account, should go to CalABLE.ca.gov.

Next slide. And I'll turn it over to Anne to introduce our guest speaker.

Anne>> Thank you, Dante. It's my pleasure to introduce Amy Westling. She is the Executive Director of the Association of Regional Agencies which is known as ARCA. She joined ARCA in 2012 and has focused on advancing services for more than 350 people statewide who rely on regional centered services and securing funding for the system.

Prior to that, she worked for Alta California Regional Center coordinating the movement of individuals with developmental disabilities from institutional to community settings and for Central Valley Regional Center overseeing service coordination for school-aged children in rural communities. She previously worked at the clients' rights advocate for six counties in the Central Valley. My pleasure to introduce Amy.

Amy, thank you so much for joining us.

Next slide, please.

Amy>> Thank you so much Dante and Anne for having me here today. Today's discussion we're going to talk about the Self-Determination Program which is available to people supported by California's Regional Centers. Before we jump into that, want to make sure that everybody understands the regional center system as a whole.

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California's Regional Centers were started in the late '60s all the way through the late '70s. And there are 21 non-profits that serve all of the State of California. Each



area of the state is covered by one Regional Center. And what makes Regional Centers different than state agencies is their volunteer board of directors. And why that's important is it means that Regional Centers have to respond to 2 different audiences.

The first is they're funded by the State Department of Developmental Services so they work under a contract and they have to respond to the Department of Developmental Services when there's questions about the Regional Centers following the laws, regulations in terms of its contract.

But probably more importantly, they have to be responsive to their local communities and they do that through a local board of directors. Their board of directors is made up of at least 50% individuals supported by the Regional Center as well as family members. And is comprised entirely of individuals who live and work and are members of the community of that Regional Center serves. At this time, approximately half of the individual Regional Centers support half adults and half children. And as a whole, 360 thousand Californians with developmental disabilities today.

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It's important to understand who Regional Center serve. Regional Centers work under 2 distinct programs. The first is what we call early start program. And this is for children who are between the ages of 0 up through their third birthday. Because young children have the greatest opportunity for developmental growth and to catch up in many ways to develop, to their same age peers, Regional Centers are able to offer services and support to an array to children than older children. And so to early start program, child must have one of the following criteria, significant developmental delay.



So must be behind their peers in some way and that can be in communication or motor skills or other areas of development. Or they can have a established risk condition. Or a developmental disability. Or a high-risk of developing a developmental disability. Sometimes we think about those kinds of things as may be a child was supported in the neonatal intensive care unit for a period of time. Or maybe the child has a diagnosis that often times associated with a developmental disability like Down Syndrome.

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So Regional Center support about 40 thousand young children in the early start program which is the program just discussing. And about 320 thousand or so individuals in what we call our Lanterman Act services. The Lanterman Act is the broad range of statutes we operate under, and named for an Assemblymember in the L.A. area named Frank Lanterman, who made our services possible.

An individual must have one of the following diagnoses and it must pose a significant challenge to them in their lives in at least three areas. So must have either intellectual disability, autism spectrum disorder, cerebral palsy, epilepsy or a broader category, which is a condition similar to an intellectual disability or requiring care. During this expansion, saw additional category for children between 3 and 4 years old who have deficits in adapted functioning, so in those skills needed to live in the community. And again, those can be language or could be motor skills or self-care. But the 3 and 4 year olds that don't have a firm diagnosis, able to serve them in our Lanterman program until closer to their 5th birthday where we can reassess them and see if condition that would allow them to continue with services.

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The Lanterman Act that governs the Regional Centers is now somewhere around 350 statutes and that can be very overwhelming. I have a copy of it sitting on my desk. You can see that is the volume of text that Regional Centers are trying to implement. So really when you boil it down to what are the key features of the Lanterman Act, there are certain things that we want to make sure that people really understand. So there are three major goals for the system as a whole. First, for those infants and toddlers that we discussed in the early program is to help them catch up to their same-aged peers developmentally and to make as much progress as possible. Then for minor children who with the Lanterman program it is to help them remain in the family home. And as people agents to help them be as independent as possible.

Next slide, please.

So the way that we operate is through what's called individual planning. And really the goal of the plan is to figure out what's going to work best to help meet the needs of the individual and when appropriate, family to address the disability that they have. And this follow a fairly standard process that is outlined on the slide. So first there's an examination of the individual's hopes and dreams.

Next, there is goal settings. So identifying here's where we are today and here's where we want to get to in the next few years or even within the next year. We then have to look at available resources. And the reason this is important is because the law says that Regional Centers are what's called payer of last resort. Our system was set up to fill in the gaps that are left behind by other publicly funded systems. So often times you'll hear your Regional Center Services coordinated asking if approached Medi-cal or school system for assistance and that's the reason why. Because the law says that people have to access those, what we call generic services first.



If there's an unmet need at that point and related to the disability and related to goal to disability, then meet those needs. And then Regional Centers are responsible for monitoring the services and progress towards meeting the goals. Next slide, please.

Regional Centers engage in this process when is in this planning process consistent with federal law. And the federal government came out in 2014 in what's called the homeland community-based services final rule and said that the expectation is what's called person-centered planning. And in the briefest terms as the federal government put it is, must reflect the services and supports that are important for the individual as well as what's important to the individual. This is what sets services from Regional Centers apart from those services, for instance, for healthcare. It's important for the individual are those things tied to health and safety. And what's important to the individual are those things about quality of life and individual preferences and individual goals.

And the way the target here is to strike a balance between the two and that's what the Regional Centers [muffled] individual program finding process.

Now, historically those services have all provided by... service providers who are under [muffling].

Dante>> Cut in and ask anybody who's speaking, who's not speaking but not muted, if you can cover -- thank you.

Amy>> Okay. So Regional Centers, the way that they secure services is through contrast with service providers and we refer to our service providers as vendors. So doesn't provide the day-to-day support someone may need residential facility or supported living, instead regional supporters' vendors to do that work.



Maricris from the Department of Developmental Services will cover in a minute the Self-Determination Program. And really the biggest difference between the traditional Regional Center service model and Self-Determination Program is that individual supported in the Self-Determination Program have the option to select service providers who are different from those that are traditionally contracted through the Regional Centers. And individuals have the ability to have an individual [inaudible] to purchase those services.

So I will pause there and just really appreciate the opportunity to provided information on the system as a whole. Thank you.

Anne>> Next slide, please.

Amy, thank you so much for that presentation. I know it was very helpful and I want to introduce our next guest speaker who's Maricris Acon, she is the Deputy Director of the Federal Programs Division at the Department of Developmental Services. She brings professional and experience to this position as a policy professional and a mother of a child with developmental disabilities.

Since joining the department in 2018 she has been involved in a number of federally funded programs and initiatives, including the statutory required rate study and Home and Community Services (HCBS) waiver and state-planned amendment and related transition funding in the Self-Determination Program. Prior to joining the department, Maricris worked at the Department of Finance for over 12 years and served as Principal Program Budget Analyst from 2013 to 2018. Overseeing the budgets for a number of health programs including Medi-cal. She earned a master's degree of Public Administration from the California State University, East Bay.

Thank you so much Maricris for joining us. Next slide, please.



Maricris>> Thanks, Anne and Dante, for letting us participate in the webinar.

Hi, everyone. I will start off with introduction what the department is about. So next slide, please.

So our department, the California Department of Developmental Services this is our mission, we work to ensure that Californians with developmental disabilities have the opportunity to make choices and be independent, productive lives as members of their communities in the least restrictive setting possible. As Amy alluded to earlier, Developmental Disability Services Act that actually established the department is responsible for overseeing the coordination and delivery of services supports to Californians with developmental disabilities. The state services is designed to meet the needs and choices of individuals in each stage of their lives and serve in their home communities providing choices reflecting of their lifestyle, culture and linguistic backgrounds.

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The act establishes the rights of people with developmental disabilities or those referred to consumers and supports. We have contracted with 21 Regional Centers located up and down the state. Those centers provide lifelong case managements and truly a resource to help find and access the many services available to individuals and their families. Some of the services and supports provided by Regional Centers include but definitely not limited to, provide information referral, assessment and diagnosis, lifelong individual planning and service coordination. The use of community and other resources, advocate for the protection of legal, civil service rights. Services for at risk babies and toddlers, what Amy was referring to earlier. Training and educational opportunities for individual and families programs for communities.



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So Self-Determination Program, next slide, please.

So the Self-Determination Program is really, it's a different way of receiving and delivering services. We call them alternative service model and administered by the Regional Centers. The participants and their families are afforded more freedom, control and responsibility in choosing and choosing the services and supports to meet the objectives of the Individual Program Plan, that's what Amy alluded to earlier.

The efforts to provide in California actually began in 1998. Back then we had the pilot projects, it was launched only at 5 regional services, 5 Regional Centers. But in 2013, the program was signing to law and it expand the pilot project. So authorized expansion to all 21 Regional Centers and in 2018 was when we received the approval from the federal government to have federal match funds.

So we began as of July 1st the self-determination is now available voluntarily to all regional consumers upon request.

Just a quick compare and contrast. Traditional model of service delivery. So how differs if you are traditional Regional Centers develop, purchase and manage services for consumers directly from approved vendors or services from other agencies or public programs in self-determination, you choose the qualified providers that will give you those, provide those services and supports to you with the exception of Financial Management Services vendors. So we'll go over that in the upcoming slides.

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So principles of self-determination. There are five of them. And I will go over them quickly.



First and foremost, freedom. Really gives our participants the freedom to make choices for your own life. Positions about what's important to you are made by you. Also rooted in authority you will have the authority to use your budget in the way that makes the most sense for you.

There are rules how the budget can be spent but your decision how to use that money. Support, even though you have freedom and authority, you do not have to do this alone. And you will have support help as much as you want and need.

And then responsibility to make decisions about funds because while you have the flexibility to design your services and supports with the help of your Individual Program Planning team, you make decisions, you are a big part in making that decision and you also are making decisions involves public funds. So there comes a responsibility.

And then lastly, confirmation, recognition that the participate is the one directing lives and choices including advocates and participants nothing about me without me. So participants in the center of services and supports.

Next slide, please.

So who is eligible to participate in the program? First and foremost, the Regional Center consumer, you have to be a Regional Center consumer and developmental disability. Outlined in the law of the Self-Determination Program. You must not live in a licensed long-term healthcare facility. Caveat of that, may request the Regional Center for services to arrange for the transition into the Self-Determination Program. But you must be reasonably expected to transition into the community within 90 days.

And you may, as said earlier, may receive Medi-cal. So this program does not go against Medi-cal.



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And to participate, you must agree to the following requirements. First, you have to receive orientation prior to enrollment so that means orientation would include the principles of self-determination, the role of an independent facilitator. Person or entity that can help you and go over what that means in the next slides. And also, they will go over what Financial Management Services (FMS) provided means. And also, development of budget.

Generic services and supports, so same as services and supports available within the Self-Determination Program only when generic support services are not available. SSI, CalFresh, and [inaudible] education.

Only supports necessary to implement the plan and eligible for federal funding. So the program is structured to purchase services and supports that are eligible for federal matching funds.

You must manage your services and supports within your individual budget and must use a regional centered FMS or the provider of your own choosing. So the FMS assist participant your funds and individual budget. And also ensure the participant has sufficient resources to implement IPP throughout the year.

Participant must use a facilitator of own chooser to make informed decisions about budget, location and access and coordinating supports, consistent with your IPP. However, if the participant not to use, still use your regional service coordinator to help you with this type of supports.

Next slide, please.

So consistent with the 5 principles and subject to SDP requirements, participant gives you greater controls of the conditions and resources which services and supports



to purchase your IPP. Gives you, you may purchase existing regional service providers services from current providers or from local businesses, agencies, community resources and people in community to best meet needs. You can go out and find someone who can provide that support to you. And the only requirement is that you use a vendor financial management service provider. The rest can be provided by people that make the most sense and can meet the needs as outlining your IPP.

You can withdraw at any time. However, I'm sounding like a broken record but have to choose a vendor, FMS provider, and at your option use an independent facilitator of your own choice.

Next slide, please.

So this is just a side by side comparison of the two service delivery models. So as you can see, both the traditional and self-determination requires person-centered planning. The Individual Program Plan, and then there's Regional Center support. The difference is that in traditional have to use vendor Regional Center providers. In the self-determination model, only have to use one vendor which is FMS and the rest you can hire, those are called non-vendor providers.

And in self-determination have to manage your individual budget and spending plan.

Next slide, please.

So how does Self-Determination Program and CalABLE, how can they work together?

So next slide, please.

First and foremost, we have common goals. I mean, we both help individually successfully live in the community, the intent of Lanterman Act. We both are making



about making choices about the services they need and both about managing own funds. In self-determination, manage your own individual budget in the same way have to manage funds in CalABLE account.

So how do the two programs work together? First, oh, next slide, please. So and I apologize it's small, the font. CalABLE has a list of qualified expenses broader than SDP however funds can be used to purchase items not allowed in the program because not Medicaid eligible. For example, CalABLE consumer can use funds for the following items that are not Medicaid eligible, you can use for home expenses like rent, expenses, property taxes or use them for a purchase of a vehicle or for legal fees. And funeral and burial expenses because not allowable within the complex of the Self-Determination Program or by Medicaid. Sorry.

And then CalABLE is like bank accounts whereas regional consumer may have. So not a generic resource. Not something that you have to tap into before you can purchase Regional Center services. And then generally Regional Center consumers do not have to use CalABLE accounts for services which the Regional Center can purchase.

And the last 2, CalABLE allows deposit money into their account without impacting their eligibility.

Participants may choose to use, you can choose CalABLE resources to fund items that the Regional Center cannot purchase.

So I hope that provides a good description how the two can work together.

Next slide, please.



But here are some resources about the department and also about the Self-Determination Program. With that, next slide, please, I think with that, we're ready to take any questions that you may have. But I'll pass it on to Dante.

Dante>> Thank you, Maricris and to Amy.

You can go to the next slide, James.

So before we do go to our Q and A and we did try to answer as many as we could that folks putting into the Q and A section. I did want to make you aware of additional resources CalABLE has. I mentioned at the very beginning, there is a website that allows you to compare and contrast the various ABLE programs. The ABLE national resource center, at ABLE.org. And you can look at fees and choices to any laws or tax deductions that the different states may have provided.

Also want to point you to the palms. The Social Security Administrations program operating manual. This is the manual that the social security representatives use when you talk to them about ABLE account. So this link will take you directly to the portion of that document related to ABLE. There are number of other resources I saw in the Q and A that there was an individual asked for financial education for their child with autism, and we are working on developing some additional resources to help teach financial education because we recognize that many ABLE account holders are first time savers, first time investors and in some cases even the first time they've had any kind of bank account. So we're doing, working right now to implement additional resources for financial education.

Next slide.

We also want to make you aware that the CalABLE staff is here to work with you as a resource. Myself and Anne Osborne who started the presentation, our website is



listed as well as the phone number to our office. Please, if you have direct questions you want to work with us through, please feel free to reach out to us. Next slide.

As well as our customer engagement center, these are the folks that can look directly at your account if you have a CalABLE opened, they're available Monday through Friday and you can ask questions about setting up an account where if having problems with account, they're there to help you. Next slide.

We're available all across social media, just recently launched own Instagram page, so please like and follow us if you are interested in receiving additional information about CalABLE.

Next slide.

And share your story with us. One of the things that we're doing is we want to use your own voices. If you open an ABL account, if you have a special goal set out or if you reached your goal. We want to hear about your stories and share those with other folks because we recognize that the best way to talk about with this program can do is to hear from the people who are actually doing what they choose with their ABL account. So please do share those stories with us. Next slide.

Final poll question. Are you, will you, based on what you heard today, will you share what you've learned with 3 additional people? Will you talk about CalABLE with 3 of your friends? So please give us your answers. I'll give you a couple of seconds to punch those in.

And how we looking, James? Fantastic. 84% of you said yes. Those 16%, I still want to win you over. Please do, if there's something you need to know additional from me, let me know. Answer your questions in just a moment. But see what we can do to have 100% say you want to tell others about CalABLE. Let's go to the next slide.



So here are some to-do list if you want to learn more about CalABLE. You can explore the resources available on our website including the disclosure statement which includes all of the rules about CalABLE and goes into further detail about the investment options. And the financial education resources that we had.

You can open your account. Again, as I said, online program, takes about 20 minutes to open your account. You can share your CalABLE knowledge with others, spreading the word is one of the most important things for us right now. And think about if you are going to open a CalABLE account, think about your additional resources, who are the other folks that could help by contributing to your ABLE account. And remember, when those third parties contribute, not considered income that effects your benefits. So it pays to have a circle of support so consider that if going to open ABLE account. Next slide.

We do have, you can sign up we're in the last 11 days of our elicitation for volunteer ambassadors, willing to join us in presentation and share stories about how using that. You can sign up at CalABLE.ca.gov and we'll be selecting our second class of ambassadors to join us.

Next slide.

We have a webinar. And noticed many of you asking questions, what's the difference between CalABLE and special needs trust? While they do have protections for benefits' sake. There are significant differences and if you want to go into depth about these, next month's webinar is November 17, 2:00 p.m. to 4:00 p.m. Have a special guest, Stephen Dale who is the administrator of the Golden State Pooled Trust, he is a special needs trust attorney and has lots of expertise to share. We've given



these presentations with Stephen in the past and looking forward to having you join us for that webinar.

We've already gone over submitting questions. You can, lots of you have now added questions to the Q and A section. And we will be posting this video in the next few weeks on to our You Tube page. So please feel free to recommend it to others to go and listen to.

Next slide.

And this is the fine print and it is saying that CalABLE is an investment program. It is subject to risk like with any other program there is potential that you could lose money and should be aware of those risks before making investment. We look forward to continuing the conversation with you. And, James, you can turn off the presentation now and we can open things up for questions and Anne, let me know of questions you might have.

Anne>> This is, I just wanted to let people know that the Special Needs Trust, we did do one last year and go on to our You Tube channel and view that, they can certainly do that. That was a question that just came through in the Q and A. So I'd thought take care of that.

First question I'm going to bring up are for our panelists that were here. We always like to hear from you guys first. So the first question I have is please explain what is meant by using Regional Center FMS. If a consumer wants life skills training on budgeting and money management, they must use a RC vendor.

Maricris>> I'll take that, Amy, and we can tag team.

One of the conditions in Self-Determination Program, you have to use a regional centered financial management vendor services. So provide different, they help



distribute the funds to whoever you choose to provide services. And looks like from that question, wanting the service to be is for what was the service? Because that will not be a FMS service.

>> They want life skills training on budgeting and money management.

>> Yes. So if you know someone or entity who can provide life skills training, you talk to that person and that will be your non-vendor provider. However, you have to use the FMS regional vendor through the Regional Center to help distribute the funds. Because the money to pay that life skills trainer will not come from you as participant, it will come from FMS. And there are at least 3 settings how you can be the co-employer with FMS or sole employer or FMS can be the bill payer, cut the check and provide it to the life skills trainer of your choice. So there's more information that your regional service coordinator can help you with but self-determination participant has to have a financial management services vendor.

Anything you want to add to that, Amy?

Amy>> Yeah. I would just add I think of it like, you know, if you want to think about how the money flows from the Regional Center to your provider. So as Maricris said, you identify someone that can help to provide the individual with the training they need. And if it's part of the individual's plan, then the way that the Regional Center pays for it is they send the money to the financial management service that you've selected and the financial management service pays the person that you've selected to work. So it's not -- it really is about how the money flows from the Regional Center to pay for that service.

Anne>> Okay. Can FDB self-determination be used for home schooling?



Maricris>> So first things first, if home schooling is -- so you have to use generic resources. So if it's something that should be funded through the education, you will have to first pursue that. I'm not clear on, maybe Amy can help me out, which expenses in the context of home schooling may qualify. To the extent not generic resources, right?

Amy>> Right. And so as Maricris said, just like in the regular traditional Regional Center program, you have to look at what is the responsibility of public agencies to meet the needs? And so, you know, you have to look at educational services and what are the responsibilities of the school district. And, you know, one thing I think we didn't talk about is that you can't use Regional Center funds either in the Self-Determination Program or in the traditional system to replace a generic service. So if the example is, home schooling, you just don't like the school that is being offered, you can't take money from the Regional Center to pay for an alternative to that. But you can work with your service coordinator to address, is it possible for the public school to better meet your child's needs.

But similarly, let's say I think I saw a question in the chat about can you use Regional Center funds through self-determination to pay for different doctor than Medi-cal. And unfortunately, you can't use Regional Center funds as alternative to accessing services that are otherwise available.

Anne>> Okay. Who -- okay, this one not sure of. Who will pay for IF? Will it be paid for RC funds?

Maricris>> So that Independent Facilitator is funded through self-determination individual budget. So that will be your RC funds. And it's one of the things that you will have to manage. So some participants don't find a need for independent facilitator,



better use it for a different service. Others would opt to use a independent facilitator. So you have to work with your budget to see how you fit the cost of a independent facilitator.

Anne>> Okay. We have had question about how the setup of budget, you know, how do they work? Do you want to address that, Maricris?

Maricris>> Sure, and there's a lot, one of the questions here is how something about what --

Anne>> How is your yearly budget determined? That was another question.

Maricris>> For existing consumers who wish to transition to the Self-Determination Program, your most recent 12 months expenditures is starting point for budget. Can be adjusted up and down based on current needs so that's how the 12-month budget is determined.

Anne>> Okay.

Amy>> I'm sorry. I would just add to that, you know, really the question that we try to answer when we're setting up an individual budget is, how much with the Regional Center have spent to meet your needs in the traditional system? So it is based on the needs and goals of the individual and then what services would the regional system in the traditional sense, cost of those services and that determines the dollar amount available.

Maricris>> Thanks for adding that. Sometimes you hear cost mutual program. Meaning, really looking at what you would have spent in the traditional, if still you were in traditional so that's how the budget is developed.

Anne>> Another question we have, what is the timeline for getting self-determination plan developed and approved?



Maricris>> Do you want to take that, Amy?

Amy>> Sure. So in terms of the timeline, I think that Maricris mentioned during her presentation, several steps in terms of getting from point A to point B. So the beginning is attending orientation and then there is person-centered planning and then development of your individual budget. And then the time comes to figure out, what are you going to spend that individual budget on and you develop a spending plan. And all of those pieces are put into place. And depending on individual circumstances and the complexity of the plan, the time can vary. Actually, quite a bit.

And we also see that at times, because people who are served by Regional Centers are leading complex lives and have other holds on their times, we do see at times that people, some people go really quickly through the process and come to that first orientation ready to go and have a very clear idea of what they are interested in doing and how they want to structure it. And others need additional assistance. So no time frame, how long it takes to get through the process.

Anne>> Thank you. I guess we have another question here about FMS is not vendors of Regional Centers? I'm not familiar with that terminology. Somebody's asking about to have that cleared up.

Maricris>> The financial management services are vendor through the Regional Centers. So when you are planning the transition to the Self-Determination Program, pursue that different model, you have to work with your Regional Center coordinated and posted in the DDS website. Which FMS provider's vendors available in your Regional Center area.

Anne>> Okay. This is a question we've gotten several times, does having a CalABLE account in any amount reduce the RC benefits?



Amy>> No. Almost all services that Regional Centers provide are not what's called means tested. So, you know, we support a wide range of people from a wide range of backgrounds. And family income or assets or resources are not the driver of eligibility for services. There are some narrow exceptions for when family income or resources are considered, but for the vast majority of things, it is not a means tested system.

Anne>> And I guess the last question I really have here, some people still are a little unclear about Self-Determination Programs in the CalABLE, how the funds, you know, work together.

Maricris>> Oh, I'll take that, Anne. Like I shared earlier, CalABLE is like a bank account it's not a generic resource. That's what Amy said, you just said it. But you can, the Regional Center will not -- to the extent service not provided by generic resource is not covered by Regional Center, that's when you can use your CalABLE account. So it kind of starts where regional services end. So the examples I said earlier, if you want to buy your home, first home or you want to purchase your vehicle, it's not covered by any generic resource that I'm aware of nor Regional Center that's when you can use your CalABLE account. So they don't really overlap.

Anne>> Okay. That is, Dante, did you see any other questions in the chat for our guest speakers?

Dante>> I think you've covered them. Actually, a final one, what if the school system won't fund appropriate support for home bound students. For example only Zoom tutoring and occupational therapy and the child needs in-person services delivered in their home?

Maricris>> You want to take that, Amy?



Amy>> Sure. So one of the core services Regional Centers provide is the service coordination and advocacy with generic agencies. So if there is a situation where your child's needs are not being met by the direct or by your local education plan area, you can reach out to your Regional Center service coordinator either for advocacy support in that area or for them to help refer you to somebody who might help you with that. You know, the school district has an obligation to ensure providing a free and appropriate public education. And so at times, you know, backing up a number of years, one of the things that I often did with families when I worked for the Regional Center was attend IEP meetings to assist them to secure appropriate services for their child, so that is something that we would have to currently explore first. And then there can be further considerations for if the school district is fully meeting to the child, are additional needs unrelated to education and aren't the responsibility of some other agency to aid. So sometimes there are some gray zones in the middle, but if it's the school district is just not providing appropriate offer of support, really the role of the Regional Center is to help advocate with you and for your child to get appropriate support. The answer isn't to use regional center's services or service dollars through the Self-Determination Program to create an alternative to that generic service.

Dante>> And Amy, how long is the process if you're interested in signing up for self-determination? How long does that usually take?

Amy>> The first step is attending a orientation. And we have seen some people move through the process very quickly in a matter of a few weeks, if they know going in what exactly, how exactly they want to structure their program, have a good sense of their budget. We have also seen some people take more than a year to complete the steps. And in many of those cases, it is, you know, it's a combination of factors and



certainly the program really getting its footing in the last year and a half, which coincides with the pandemic when people had a lot of [inaudible] on their time. Made it hard for us to figure out exactly what's going to be the average. But, you know, there aren't firm timelines that people have to adhere to in order to complete the process. But it is really dependent on individual situations.

Dante>> Thank you. Anne CalABLE related questions that you have?

Anne>> I have some CalABLE. The first one is what is the financial stability of the Florida company that controls the money given to CalABLE?

Dante>> Um, so there are a couple things. The problem with that question is that the Florida company, so we utilize a record keeper whose offices are based in Florida and they do things like manage all the records that are required for opening and maintaining these accounts. They also operate our customer call center. They don't manage the funds. The funds are managed in a trust in California, so the stability of the company there have been around for a number of years they manage several other state programs in addition to other similar savings-type programs. And so they aren't fund managers, they are record keepers. So they do have significant stability.

Anne>> Thank you. We also had a question about the difference between ABLE and CalABLE Now and CalABLE. There are quite a few questions people had about the two different programs.

Dante>> So ABLE Now is another state's program. ABLE now is based in, I believe it's Virginia. And so the programs like I said, when we went through the ...*you can stop the presentation, James,*... so folks can see us a little bigger. So as I said, in the presentation, the differences between the states vary. But there are certain things



that are the same. The eligibility is the same. The tax status of the growth in the accounts are the same. These are all based on federal laws.

What may be different, though, are the fees associated to these programs. What may be different are the investment choices that you have for the various programs, but the main thing that you should be aware of, if you're joining, if you live in one state and joining another state's programs, there may be additional laws that your state has passed that will give you additional protections.

The example I gave was around Medi-cal recovery. When a beneficiary passes away, in California, we've passed a law that said that Medi-cal won't go into your ABLE account to reimburse itself for healthcare expenses.

If you live in California and open ABLE Now account, that protection doesn't apply to you. Only Californians with a CalABLE account. So Medi-cal seek to, when the beneficiary passes away, they could seek the money from ABLE to reimburse itself. Some states passed tax deductions, California hasn't done that. So may be the kinds of things you consider on the various programs. But for the most part, the ABLE plans are very similar. They are not the same.

Anne>> Right. The fine print are funds insured license in California?

Anne>> So the funds are, it depends where you put your money. So we do have a FDIC ensure portfolio and that's like commercial banks when you put your money in the bank, federally insured for losses up to \$250,000 that same protection applies to the FDIC ensure portfolio.

Our investment portfolios are not insured. You should be aware that there's a potential for risk. You could lose money when choosing investments. But the rules



around our investments where governed by the securities and exchange commission and monitored by the MSRB as well.

Anne>> Are the, when you make a withdrawal, is that reported to the IRS?

Dante>> So the withdraws are not reported to the IRS, but report monthly to social security and IRS and it's basically whether or not you have an ABLE account and what the balance of that ABLE account is. Commercial banks are required to do that same thing. You are issued at the end of the year a form that says what growth your account has had, so but it doesn't contain information about withdraws.

Anne>> So the deposit's limited per year. Is it calendar year? You know, are there certain deposits as far as when you open account, do you have to wait a certain amount of time to open another, to make another deposit?

Dante>> No. So it is based on calendar year, January 1st to December 31st. So recommend to folks, if want to maximize contributions knowing getting closer to ends of year, if you wanted to put in a certain amount of money this year, on January 1st go back down to 0 and another 15 thousand to put into your account.

Anne>> I recently found out that ABLE is considered a generic resource.

Dante>> That's a question to Maricris, I think she debunked that.

Anne>> Okay. Does SB-833.

Dante>> Hold on. Did I hear that correctly, Maricris?

Maricris>> It's a savings account like you said, not a generic resource, as far as regional services are. We're open to chatting with the person if that's, if there's further clarification we can provide it. And if you can share with us then we can provide more targeting technical assistance.



Anne>> Okay. Dante, I'll get to next question. Does SB-833 also apply to Medicate?

Dante>> So... so Medi-cal is California's version of Medicaid. It's a state law, so it only applies to Medi-Cal. If you received Medicaid services in another state, that state could seek to recover funds even if you're Californian. Only Medi-cal will not seek to recover from California resident with a CalABLE account.

Anne>> Okay. Checking here. Oh. Can parents contribute pretax or after tax?

Dante>> All contributions to an ABLE account are done post tax. So the tax advantages, any growth in your CalABLE account is tax free as long as withdrawn the money and used for qualified disability services, but money goes into the account post tax.

Anne>> Okay. And just a follow up to that, Dante, we had a comment to clarify tax free. Is that both federal and state taxes?

Dante>> Yes, that tax advantage applies to both federal and state income tax, yes.

Anne>> I'm combing through these. Again, another comment that CalABLE it doesn't effect your SSI benefits. And that is correct.

Dante>> I did see numerous questions about Special Needs Trust. And the differences between and I think to give those questions the time deserved, we're actually dedicating an entire webinar next month to that. We also have last year's webinar available on You Tube channel if you'd like to see that, so the questions that were asked, I really rather hold off to those, there are similarities. There are also significant differences in what it takes to set up and maintain an ABLE account versus Special Needs Trust. There are also considerable differences about who is the owner



of the funds for those things. We are developing a fact sheet that does a comparison between the two and should have that available by our presentation next month as well.

Anne>> If the banking is online, how do you take money out of your account?

Dante>> I answered in Q and A. But there are 3 ways you can put money in and take money out of your ABLE account. The first is you can send a check or request a check from CalABLE and that check can be cut to the authorized legal representative or the beneficiary or even a third-party payee. There is a fee associated with having a check cut from CalABLE. It's \$5 per check but can avoid that cost if you link a commercial checking savings account. You can transfer money electronically between accounts and no charges for that transfer. Can you make deposits and withdraws electronically? And third way, optional prepaid debit card where you can load money from ABLE account on to prepaid visa debit account and use that where visa is accepted, in store or online. Only place can't use that debt card is at ATM machine to get cash.

Anne>> Okay. If somebody wants to close account, any implementations about closing the account?

Dante>> To close an ABLE account, you can simply withdraw the remaining balance from the ABLE account. The one thing that you need to be aware of, though, if you take that money and you don't use it for qualified disability expenses, you could have tax and benefits implications if you do that. So even if you're closing your account, I would still highly suggest that you use the funds from the account to paid for qualified disability expenses.

Anne>> And follow up to that. A lot of questions about qualified disability expenses in the Q and A and I just wanted to point out that we do have a full webinar on



Q and A, I'm sorry, qualified disability expenses that is available that goes in depth a little bit more about qualified disability expenses. That's on that treasurer.ca.gov website. If you go to top of screen, webinar drop down menu and has all of our presentations, complete library, that includes the PowerPoint and the transcripts and you can always go to our You Tube channel as well. So there's two ways you can view those library webinars. That's all the questions I have.

Dante>> Yeah. The other thing that I say about qualified disability expenses and I know there's lots of concern about, well, if I use something, will it be a qualified disability expense or not? And so the main thing to know is that that these accounts are meant to be useable. And so the federal law and all of the guidance that the agencies have given is that there is not a large amount of scrutiny that will be placed on these accounts. So that's why the guidance is so broad of if it helps to enhance your health, your independence, or your quality of life, it's a qualified disability expense. So CalABLE doesn't make any distinction when you take a withdraw whether qualified expense or not. Only suggest that you keep good records in case ever asked, you can say, yes, I purchased this assistive technology and it helped to improve my independence because I can now do these things on my own. Or helped improve my quality of life because I didn't have to wait for months to get the information I needed. Those kinds of things.

Anne>> Dante, that's all the questions I have right now.

Dane>> Okay. Well, I want to offer my thanks to Maricris Acon from the Department of Developmental Services and Amy Westling from the ARCA, appreciate your time. And thank everyone for attendance today for all of your questions.



We want to improve the services we offer. So please, please let us know if missing the mark in anyway. Make sure inclusive at possible. I saw a number of folks asking whether available in Spanish. We do if you visit our website. We're also looking to getting this translated, transcript translated as well. If interested in that, please share your email.

I want to thank our captioner and sign language interpreters for the jobs you done to make sure this is inclusive event. And if you would like to give us feedback, please fill out a survey, Zoom will send out a survey as soon as this event is over and you can let us know what you think.

So, I hope this was informative for you and if you have additional or questions or concerns, please don't hesitate to reach out to us. And hope to see you next month if like to learn more about CalABLE and Special Needs Trust. Thank you again for attending and we will see you soon.

Have a good evening.

Anne>> Thank you.

>> Recording stopped.