

# Pass the ABLÉ Act in Georgia!

Savings accounts for people with disabilities to support  
Education, Employment and Independence!

*ABLE (Achieving a Better Life Experience) Accounts are savings accounts for people with disabilities to help them live independently.*

These accounts allow savings to pay for critical and expensive qualified disability expenses:

- Education
- Employment training and support
- Housing
- Health and wellness
- Transportation
- Personal support services
- Financial management and administrative services
- Legal fees
- Funeral and burial expenses

■ Congress passed the ABLÉ legislation in 2014 with broad bipartisan support.

■ 34 states passed legislation in 2015 creating ABLÉ accounts.

■ Georgia should act to enable families to save for members with serious disabilities.

**Your Support is  
Needed Now!**

Contact your Georgia Senator and Representative today and urge them to support HB 768 Georgia ABLÉ Act!

## SUPPORT HB 768 GEORGIA ABLÉ ACT

Congress passed the ABLÉ Act in 2014 with broad bipartisan support. 34 states have passed legislation creating state programs so people can open ABLÉ accounts.

Medicaid and SSI set eligibility asset limits for an individual with a disability at \$2,000. This limits opportunities for independence.

ABLE accounts allow for savings above the \$2,000 limit for disability related expenses such as housing, employment support, education, and personal support.

An ABLÉ account can be compared to Georgia's longstanding 529 accounts that allow families to save for college expenses.

Accounts may not exceed the Georgia 529 limit of \$235,000. An individual is limited to a single ABLÉ account.

Individuals with a serious disability occurring prior to age 26 may open an ABLÉ account.

Total annual contributions are capped at the annual federal gift tax limit of \$14,000. Account contributions are not tax deductible for federal tax purposes. HB 768 proposes a state tax deduction on contributions of up to \$2,000 per year.

SSI is suspended for beneficiaries with accounts exceeding \$100,000, but Medicaid eligibility remains intact.

Income earned by the accounts and withdrawals for qualified expenses would not be taxable.

Withdrawals for non-qualified expenses are taxed plus a 10 % penalty.

Upon the beneficiary's death, remaining account assets reimburse Medicaid for payments made from the date the account was created.

# Georgia ABLE Act: HB 768

The Georgia Able Coalition is a large and growing coalition led by All About Developmental Disabilities (AADD), the Georgia Council for Developmental Disabilities (GCDD), and Autism Speaks Georgia, and includes:

- All About Developmental Disabilities
- Access to a Better Tomorrow
- The ARC of Albany
- The ARC of Georgia
- Autism Speaks
- Autism Speaks GA
- Autistic Self Advocacy Network
- Center for Leadership in Disability, GSU
- Center for the Visually Impaired
- Diversified Enterprises
- Down Syndrome Association of Atlanta
- Easter Seals of Southern Georgia
- Employment First Georgia
- Georgia Association of People Supporting Employment First
- Georgia Advocacy Office
- Georgia Community Trust
- Georgia Council on Developmental Disabilities
- Georgia Microboard Association
- Jewish Family & Career Services
- Learning Community
- Parent to Parent of Georgia
- Service Providers Association for Developmental Disabilities (SPADD)
- Shepherd Center
- Statewide Independent Living Council of Georgia
- Unlock (formerly Unlock the Waiting List)
- United Cerebral Palsy
- Voices for Georgia's Children
- Work Works

## *The Problem:*

*Individuals with disabilities face significant barriers to finding and holding employment and living independently because their access to critical safety-net programs can be lost once they establish even a minimal level of savings. This results in a disincentive to work and obstacles to living in the community.*

## *The Solution:*

*The ABLE Act would help more individuals with disabilities to work, save, and live as independently as possible without losing access to Medicaid, Supplemental Security Income and other means-tested benefits.*

## For More Information Contact:

Kathy Keeley, AADD Executive Director – [Kathy@aadd.org](mailto:Kathy@aadd.org)  
Elizabeth Apply, Esq., AADD Policy Advocate – [eja@applelaw.com](mailto:eja@applelaw.com)  
Callie Michael, Autism Speaks Ga Lobbyist – [michael@sostrategy.com](mailto:michael@sostrategy.com)  
Eric Jacobson, GCDD Executive Director – [eric.jacobson@gcdd.ga.gov](mailto:eric.jacobson@gcdd.ga.gov)  
Dawn Alford, GCDD Public Policy Director – [dawngcdd@gmail.com](mailto:dawngcdd@gmail.com)

