



How can an
ABLE account
help me meet my goals?

Join Our Webinar

Disclosure

This project is funded in whole or in part under a contract with the Montana Department of Public Health and Human Services. The statements herein do not necessarily reflect the opinion of the Department.

Presented in partnership



Housekeeping



- Real-time Captioning
 - Provided by Alternative Communication Services
- Chat box
- Montana Office of Public Instruction (OPI) Renewal Units
- Recorded and archived
 - <http://transition.ruralinstitute.umt.edu/training-events/>
- Slides and handouts
- Feedback survey
- Quick Poll



COVID-19 Resources

Administration on Community Living: Resources for seniors and people with disability

- <https://acl.gov/COVID-19>

National Alliance for Direct Support Professionals webinar

- https://www.youtube.com/watch?v=ud4Q4e_hcuw&feature=youtu.be

Montana Disability and Health Program's compilation of accessible Resources

- <http://mtdh.ruralinstitute.umn.edu/?p=7763>

National Council on Independent Living information, resources and opportunities

- <https://ncil.org/covid-19/>

CDC Resource on 'Stress and Coping'

- <https://www.cdc.gov/coronavirus/2019-ncov/specific-groups/high-risk-complications/older-adults.html>

Presenters

Theresa Baldry

Rural Institute



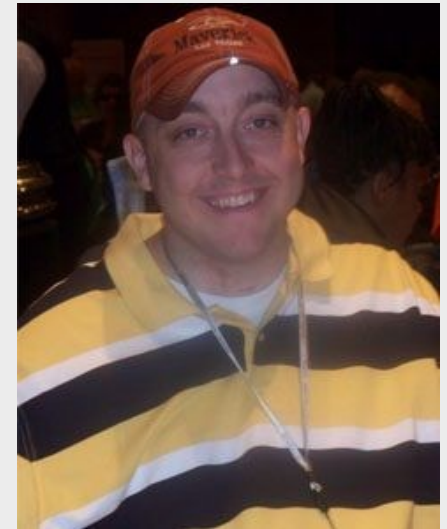
Travis Hoffman

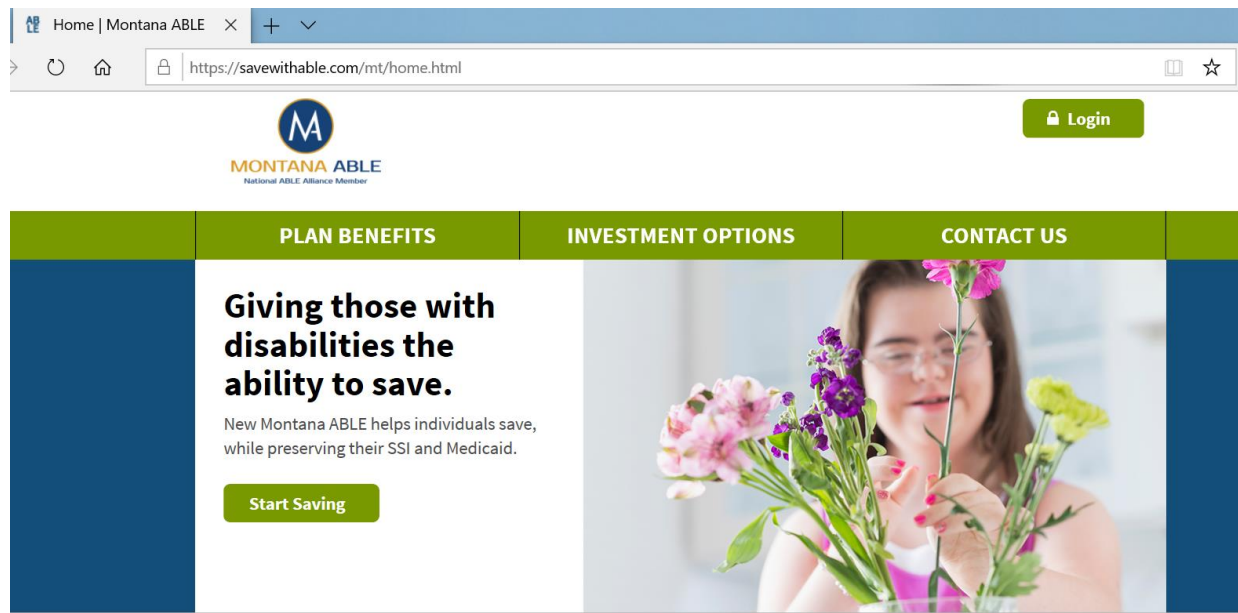
Summit IL



Isaac Baldry

Consulting





What:

The Federal Stephen Beck, Jr., Achieving a Better Life Experience Act of 2014 (or ABLE Act) provides eligible individuals with disabilities a means to save for disability-related expenses in a tax-advantaged way. The 2015 Montana Legislature passed corresponding State legislation, paving the way for Montana ABLE to launch in 2017.

Why:

- With the Montana ABLE, you can save for qualified disability expenses without losing your eligibility for certain assistance programs, like SSI and Medicaid.
- The earnings on your investments are federally tax-deferred and tax-free, if used for qualified disability expenses. That can help your savings compound, earning returns on your returns.
- Montana State Tax Deduction up to \$3000 of contribution; if married each contributor is entitled.
 - *This tax deduction is available for contributions made by the designated beneficiary, the spouse of the designated beneficiary, or a parent, grandparent, sibling, or child related to the designated beneficiary by blood, marriage, or legal adoption

Who:

Eligible individuals can open the account for themselves, or an authorized individual can open an account on their behalf. There are a few requirements that individuals with disabilities must meet to be able to have an account:

- Your disability was present before the age of 26; and
- One of the following is true:
 - You are eligible for SSI or SSDI because of a disability
 - You experience blindness as determined by the Social Security Act; OR
 - You have a similarly severe disability with a written diagnosis from a licensed physician that can be produced if requested.

Information within document is not comprehensive and intended only for notes as part of a presentation on ABLE Accounts 3/24/2020.

You must self-certify that you have one of the following:

- Blindness as defined by the Social Security Act (SSA); OR
- A medically determinable physical or mental impairment with marked severe function limitation that has lasted, or is expected to last, at least 12 continuous months or result in death;
 - AND you must have a written disability-related diagnosis signed by a physician.

You must re-certify annually.

Expenses must relate to maintaining or improving the beneficiary's health, independence, or quality of life.

Qualified disability expenses:

- Related to the beneficiary's disability
- Are for the benefit of the designated beneficiary
- Inclusion of basic living expenses
- Expenses for items for which there is a medical necessity
- Expenses that provide no benefit to others in addition to the benefit to the eligible individual

*Individuals may only have **ONE** ABLE account.

*\$15,000 maximum annual contributions currently, based upon the federal gift exclusion amount.

Maintain your current benefits.

- Balances of \$100,000 or less are excluded from your SSI resource limit.
- Only the amount OVER \$100,000 is counted against your limit, along with assets held in non-ABLE accounts.
- If your account causes you to exceed the SSI resource limit, then your SSI benefits will be suspended until the account balance no longer exceeds your resource limit.
- You'll continue to be eligible for Medicaid, regardless of your account balance.

How to Get Started:

- Read Disclosure document available on the website
- Understand investment options
- Some information needed for the application: First and last name of qualified individual (account owner), Social Security Number, date of birth, phone number, email address, driver's license or State ID number
- Minimum contribution of \$25
- Enroll online! <https://mt.savewithable.com/mtabletpl/uii529enroll/gettingStarted.do>

Fees:

- Quarterly maintenance fee of \$15 + investment fees based on selection
 - *\$2 monthly checking fee, unless daily balance of \$250 is maintained or enrolled in electronic statement delivery
- Service fees (for example, returned checks, rejected contributions, wire transfers, etc.)

Contributions:

- Checks, wire transfers, electronic funds transfer, recurring contributions, payroll direct deposit, rollover of 529 (college savings account), *Ugift, *Gift Card (The Gift of Independence)
- Anyone can contribute to someone's account!

Resources:

- **ABLE National Resource Center**
<https://www.ablenrc.org/>
- **MontGuide: Montana ABLE Accounts [PDF]**
<https://store.msuextension.org/publications/FamilyFinancialManagement/MT201809HR.pdf>
- **Lomah Special Needs Podcast**
<https://podcasts.apple.com/us/podcast/lomahspecialneedspodcast/id1238352496#episodeGuid=8105f103-c932-48b3-bac2-ed4ca8c6140>

CILs & The ABLE Act



Travis Hoffman, BSW
Advocacy Coordinator
Summit Independent Living
<https://www.summitilc.org>

What is Independent Living?

- What is independent living? Essentially, it is living just like everyone else -- having opportunities to make decisions that affect one's life, able to pursue activities of one's own choosing -- limited only in the same ways that one's nondisabled neighbors are limited.
- Independent living has to do with self-determination. It is having the right and the opportunity to pursue a course of action. And, it is having the freedom to succeed or even fail -- and to learn from one's failures, just as nondisabled people do. Nation and state plans for IL
- Advocacy Network – <http://www.mtcil.org>



Why we save money for IL

(Examples of IL supports not covered by benefits or programs)

- Examples
- Healthcare outside of plans
- Housing bridge money
- Relocation expense
- Physical activity equipment, e.g., adaptive bikes, skis



IL and economic programs

U.S. Poverty Rates



Source: Author's calculation using the data from the 2008-2018 American Community Surveys for civilian respondents of ages 18-64 who live in community settings. * Significant at the 5 percent level and a one-tailed test. † Significantly different from the previous year at the 5 percent level and a one-tailed test. ‡ Significantly different from the 2018 estimate at the 5 percent level and a one-tailed test

IL and economic programs - 2

- Examples of economic programs that support IL
 - Foundations and charitable giving practices addressing these gaps?
- ABLE Act
- Montana Workers with Disabilities
- CHAT BOX:
 - Other examples? What do you want to learn more about?

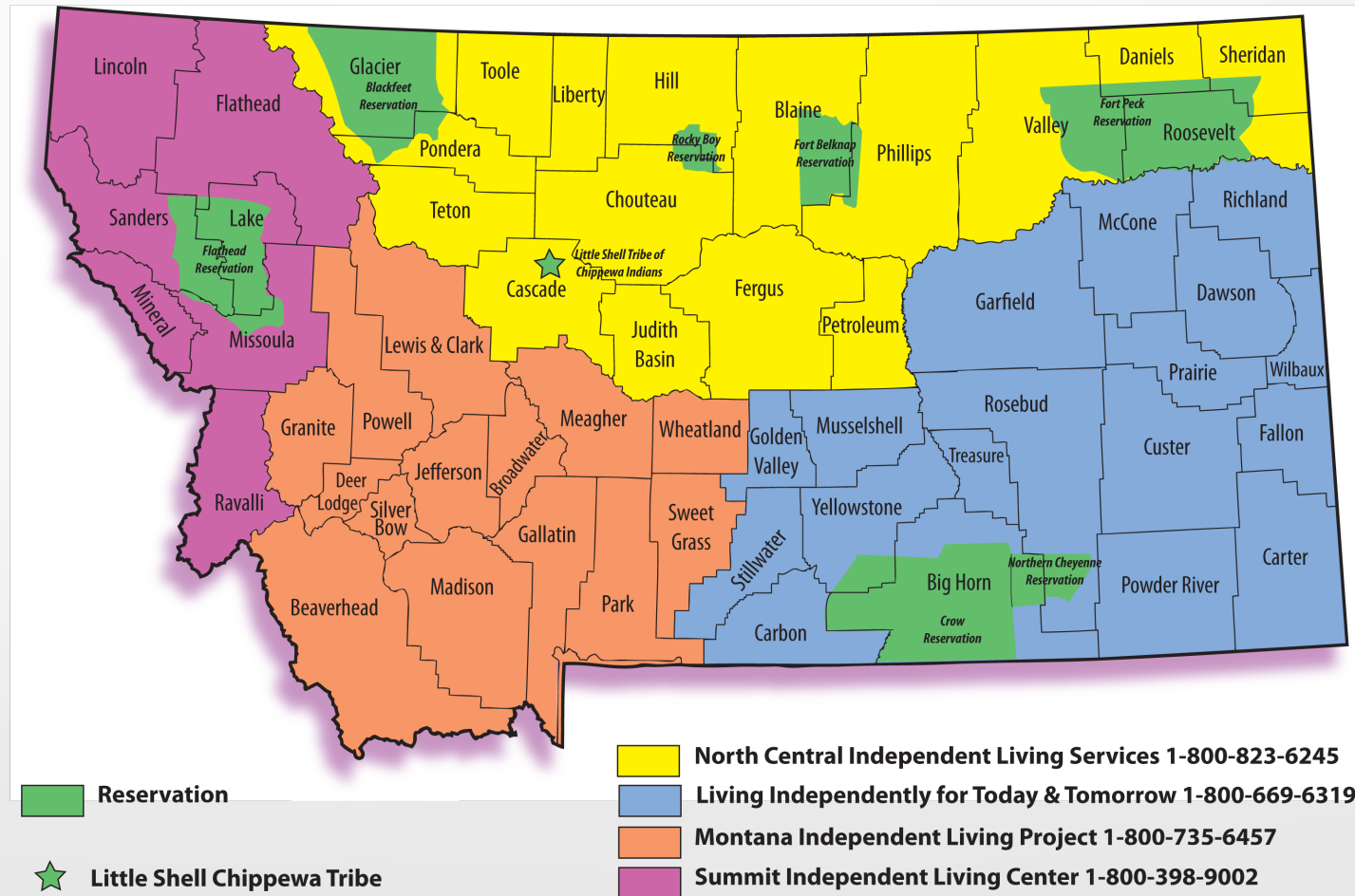


Centers for Independent Living: How they can help

- What is a CIL (consumer drive)
- Where are Montana CILs
- How to contact



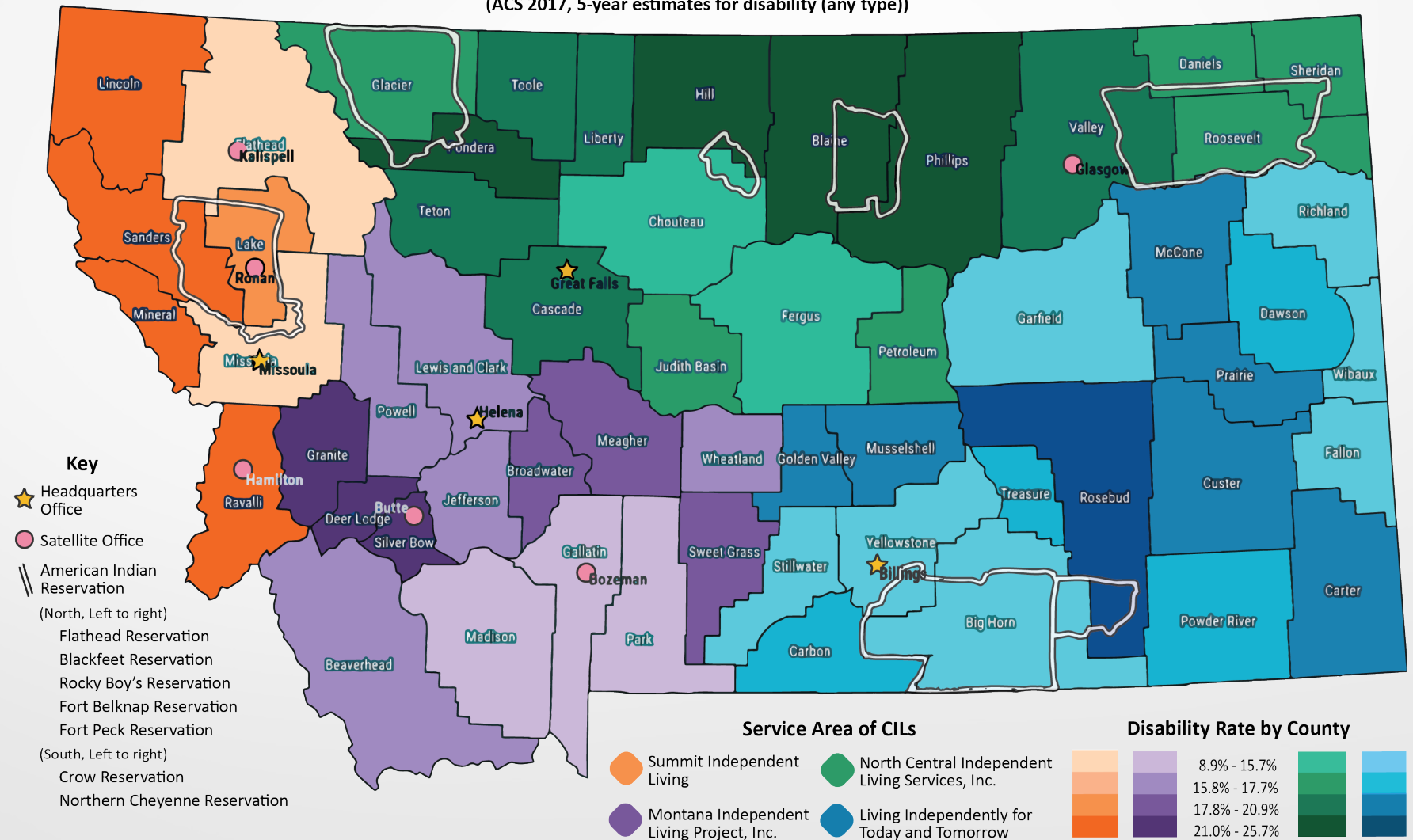
INDEPENDENT LIVING CENTERS IN MONTANA



Montana Centers For Independent Living

Figure 2. Service Area and Disability Rates by County for the Montana Centers for Independent Living (CILs)

(ACS 2017, 5-year estimates for disability (any type))

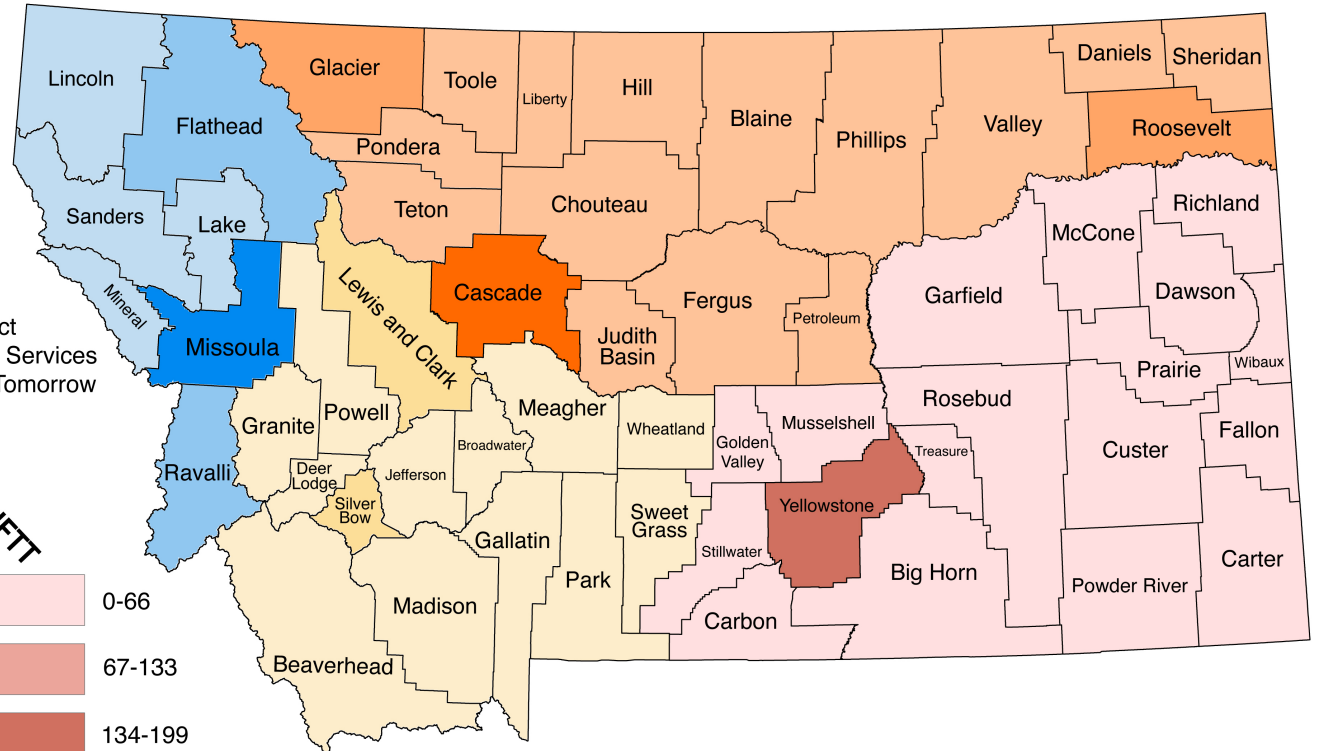
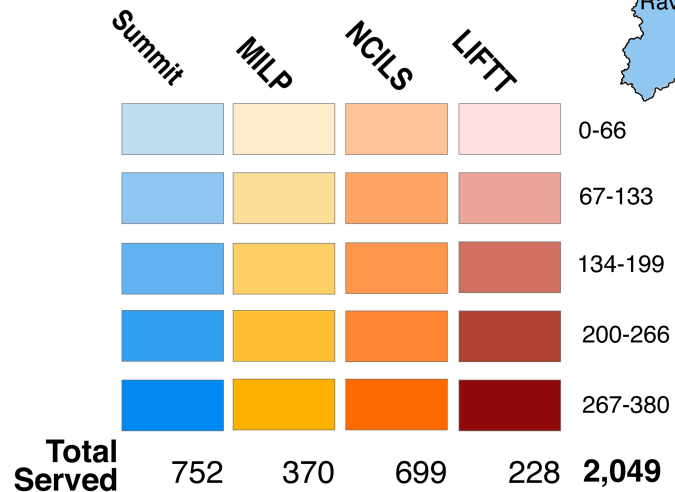


Montana Centers For Independent Living



Individuals Served by Montana Centers for Independent Living

Summit
MILP: Montana Independent Living Project
NCILS: North Central Independent Living Services
LIFTT: Living Independently for Today & Tomorrow



Montana Centers for Independent Living are non-residential, non-profit organizations that offer a wide range of services designed to give people with disabilities the tools and resources that are needed to improve independence, self-confidence, knowledge, skills and access to community resources.



What you can expect from your CIL?

- IL Skills Training
- Information & Referral
- Youth Transition and Institutional Transition & Diversion
- Peer Counseling & Peer Support
- Systems & Individual Advocacy



What CILs expect from you

- Consumer directed services
- We believe that all people with disabilities have the right to control their own lives and enjoy the same opportunities as all other citizens. This includes the right to:
 - Make their own decisions and direct their own affairs,
 - Have choice in services, transportation, housing, education and employment,
 - Participate fully in the social, economic and political life in their communities, and
 - Contribute their unique talents and abilities as respected members of their communities



How a CIL can help you with ABLE accounts

- The process is easy – 15 minutes or less
- Considerations and needed documentation





My Experience with ABLE Accounts

Isaac Baldry


Planning for more good days!


Montana ABLE

- Opened account in October of 2017
 - Personable contribution
 - *Opening*
 - *Saving*
 - Family contributions
 - *Annual*
 - *Gifts*
 - How I use my account
 - *Rent*
 - *SSI*
 - *Large purchase- wheelchair accessible vehicle*



Ugift


MONTANA ABLE
National ABLE Alliance Member

 Savings with Ugift

Family and friends can contribute with Ugift®

Ugift is an easy, free-to-use service from Montana ABLE that lets family and friends make the meaningful gift of a contribution toward your better life experience savings.

- **Easy for gift-givers:** They don't have to join, register, or pay a service fee. They can make gift contributions online through electronic bank transfer or by check.
- **Easy for you:** Gift contributions are specifically coded to your Montana ABLE account, so there's no extra paperwork for you.
- **Popular:** Thousands of families around the country have already received millions of dollars in Ugift contributions.

Share your Ugift code

Isaac's account's Ugift code is : **34T-U4M**

Send your family and friends the information they'll need:



You can share your code any way you want — over the phone, in person, on social networks, [party invitation inclusions](#), etc. The potential gift-giver will need a few instructions to make their gift contribution:

1. Go to [UgiftABLE.com](#).
2. Enter the Ugift code: 34T-U4M
3. Enter the gift-giver's name and gift amount
4. Make the gift via electronic funds transfer or check

Want more ways to ask? [Get ideas](#).

Do you have family and friends who do not transact online? [Print an invitation](#)


Others can view your name if they enter your Ugift code at UgiftABLE.com. [Disable this Ugift code](#)

Family and friends can contribute with U gift.

U gift is an easy, free-to-use service from Montana ABLE that lets family and friends make the meaningful gift of a contribution toward your better life experience savings.

- Easy for gift givers
- Easy for you
- Popular

Assistance managing my account





MONTANA ABL
National ABL Alliance Member


Montana ABL
Agent Authorization/Power of Attorney

- Complete this form to designate someone as your Agent with authority to act on your ABL Account.
- You may only designate **one level of authorization** in **Section 3** for the Account listed on this form.
- This **Agent Authorization/Power of Attorney Form** must be signed by the Account Owner in **Section 4**. If you are selecting Levels 2, 3, or 4 your signature must be notarized.
- This **Agent Authorization/Power of Attorney Form** must also be signed by the Agent in **Section 2** if Level 2, 3, or 4 is granted. Level 1 authorization does not require a signature by the Authorized Agent.
- If there is anything about this form that you do not understand, you should seek legal advice.
- Type in your information and print out the completed form, or print clearly, preferably in capital letters and black ink. Mail the form to the address listed. Do not staple.

Forms can be downloaded from our website at mt.savewithable.com, or you can call us to order any form—or request assistance in completing this form—at **1.888.609.3461** any business day from 8 a.m. to 5 p.m. MT.

 **1.888.609.3461**
8 a.m. to 5 p.m. MT M-F

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920 Main Street, Suite 900
Kansas City, MO 64105

3. Authorization level *(Please select only one of the four levels of authorization below.)*
I, the Account Owner listed in **Section 1**, appoint the Agent listed in **Section 2**, as my Agent *(please initial the appropriate level of access that applies to the Account listed in Section 1)*.

LIMITED POWER OF ATTORNEY

Initial

Level 1—Account Inquiry Access.

- Obtain information about the account.
- Receive duplicate Account statements from Montana ABL.

Initial

Level 2—Authorization - Level 1 plus the following.

- Contribute money to the Account.
- Move money among Investment Options within the Account.

Initial

Level 3—Authorization - Level 1 and 2 plus the following.

- Withdraw now or in the future, money from the account.

* The authority in Level 1, 2, or 3 Access is limited to the level of authority specified above. Unless I select Level 4 Authorization below, my Agent shall have no authority to take any other action, including, but not limited to: a) changing the address of record on my Account; b) adding, deleting, or changing any banking information with respect to my Account; and c) transferring Account ownership.

LEVEL 4 AUTHORIZATION

Initial

Level 4—Authorization - grants the Authorized Agent Level 1, 2 and 3 plus the following.

- Transfer Account ownership to an Eligible Individual who is a Member of the Family
- Close the Account
- Add/Change/Remove Banking Information
- Change the address of record on the Account

PDF Link for the agent authorization/power of attorney form:
<https://cdn.unite529.com/jcdn/files/UABLE/pdfs/mt-poa.pdf>

Questions?



ABLE Accounts Resources

ABLE National Resource Center

- <https://www.ablenrc.org/what-is-able/what-are-able-accounts/>

Montana ABLE

- <https://savewithable.com/mt/home.html>

Rural Institute on Inclusive Communities

- <http://ruralinstitute.umt.edu/>

Summit Independent Living

- <https://www.bing.com/search?q=summit+independent+living+missoula&src=IE-SearchBox&FORM=IESR4A>



ABLE National Resource Center

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.

What is the ABLE NRC?

The **ABLE National Resource Center (ABLE NRC)** is the leading, comprehensive source of objective, independent information about federal and state-related ABLE programs and activities, including guidance on tax-advantaged ABLE savings and investment accounts. Our mission is to educate, promote and support the positive impact ABLE can make on the lives of millions of Americans with disabilities.

Founded in 2015 and managed by National Disability Institute (NDI), the ABLE NRC has become the go-to source for all information on ABLE for people with disabilities and their families, as well as employers, state and federal agencies, service providers, tax practitioners, financial planners and attorneys.

What do we provide?

The ABLE NRC is privately-owned and not affiliated with the U.S. federal government. We provide a wealth of targeted resources through our comprehensive website and other Center activities including:

- Educational materials and free online webinars
- Training and technical assistance
- Side-by-side comparisons of different state programs
- Opportunities for partner organizations to share information nationally
- Analysis of ABLE-related public policy and legislation
- Research on ABLE accounts

What is ABLE?

What is an ABLE account?

ABLE accounts are tax-advantaged savings and investment accounts for individuals with disabilities. Earnings grow tax-free when used to pay for expenses which enhance the health, independence or quality of life of the individual with a disability. They were created as a result of the passage of the Stephen Beck Jr., Achieving a Better Life Experience Act of 2014, better known as the ABLE Act. The individual with the disability is the account owner. The account owner, family, friends, an employer or the account owner's Special Needs Trust (SNT) may contribute funds into the account. ABLE account owners - those who receive public benefits and those who do not - may save for qualified disability expenses related to transportation, health care, housing, education, retirement and more.

Why the need for an ABLE account?

Millions of individuals with disabilities and their families depend on a variety of public benefits for income, health care and food and housing assistance. Eligibility for these public benefits requires meeting a means test that limits eligibility and requires individuals to report more than \$2,000 in cash savings, retirement funds and other items of significant value.

ABLE accounts allow eligible individuals to save and invest money, largely without affecting eligibility for public benefits; Medicaid eligibility is not affected by ABLE savings in any amount up to the individual state 529 savings limit.

Contact Us

Survey link:

<http://bit.ly/ABLESurvey>

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