



# Washington State

## ABLE SAVINGS PLAN

washingtonstateable.com

### FACT SHEET

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#### **ABLE allows individuals with disabilities\* to save money for qualified disability expenses without losing their federal benefits**

\*broad definition of disability - physical, mental, developmental, military-induced...

#### **Eligibility**

- Onset of disability\* before age 26, and
- Meet disability requirements for SSI or SSDI, OR  
Have a “disability certification” signed by doctor

#### **ABLE Accounts**

- Sign up online - \$25 minimum to open account
- \$10 minimum withdrawal or contribution amount
- \$35 annual management fee

#### **Investment Options**

- Conservative, moderate and aggressive
- Savings option is FDIC-insured

#### **Washington ABLE Program Features**

- Prepaid debit card
- Gifting platform
- ADA+ compliant website
- Customer call center assistance

#### **Account Limitations**

- \$15,000 annual contribution limit
- \$100,000 limit before SSI benefits are impacted
- Washington has a \$500,000 lifetime account limit for account owners not receiving SSI benefits

#### **Qualified Expenses**

Expenses which help improve health, independence and/or quality of life:

- Education
- Housing
- Basic Living Expenses
- Transportation
- Employment Training & Support
- Assistive Technology
- Personal Support Services
- Health, Prevention & Wellness
- Financial Management
- Legal Fees
- Funeral & Burial

#### **Learn More About ABLE Accounts**

- Washington State ABLE Savings Plan  
<https://www.washingtonstateable.com/>
- ABLE National Resource Center  
<http://ablenrc.org/>

#### **Washington State Department of Commerce ABLE Program Contacts**

Washington ABLE call center toll-free at 844-600-2253 or use the chat function available at

<https://www.washingtonstateable.com/>

Peter Tassoni, Disability Workgroup Manager  
360-725-3125  
[peter.tassoni@commerce.wa.gov](mailto:peter.tassoni@commerce.wa.gov)

Chris Gagnon, Disability Workgroup  
360-725-3131  
[christina.gagnon@commerce.wa.gov](mailto:christina.gagnon@commerce.wa.gov)

# RESOURCES

## **Washington State ABLE Savings Plan for residents**

[www.Washingtonstateable.com](http://www.Washingtonstateable.com)

Call center – 1-844-600-2253 from 9am–5pm PT or 1-844-888-2253 (TTY) from 6am–5pm PT

## **ABLE For ALL site [www.ableforall.com](http://www.ableforall.com) for non-residents**

Call Center – 844-394-2253 Frequently Asked Questions - <http://ableforall.com/faqs/>

## **ABLE National Resource Center**

<http://www.ablenrc.org/>

<http://www.ablenrc.org/news/big-changes-horizon-able-2018>

## **CMS Implications of the ABLE Act for State Medicaid Programs**

<https://www.medicaid.gov/federal-policy-guidance/downloads/smd17002.pdf>

## **Developmental Disabilities Endowment Trust Fund (DDEF)**

<http://ddef.wa.gov/>

## **Frequently Asked Questions about the ABLE To Work Act**

<http://www.ndss.org/wp-content/uploads/2018/01/Frequently-Asked-Questions-about-the-ABLE-To-Work-Act.pdf>

## **IRS Notice of Proposed Rulemaking Guidance – Section 529A**

[https://www.irs.gov/irb/2015-27\\_IRB/ar09.html](https://www.irs.gov/irb/2015-27_IRB/ar09.html)

## **SENIOR BULLETIN: MEDICAID & SSI**

<http://www.washingtonlawhelp.org/files/C9D2EA3F-0350-D9AF-ACAE-BF37E9BC9FFA/attachments/D6057FC6-083D-4360-8DBA-4B805FC6385D/senior-bulletin-on-special-needs-trusts-and-able.pdf>

## **Social Security SI 01130.740 Achieving a Better Life Experience (ABLE)**

**Accounts** <https://secure.ssa.gov/poms.nsf/lnx/0501130740>

<https://secure.ssa.gov/apps10/reference.nsf/links/03072018063315AM>

<https://www.ssa.gov/disability/professionals/bluebook/general-info.htm>

## **Special Needs Alliance – Your Special Needs Trust Defined**

<https://www.specialneedsalliance.org/the-voice/your-special-needs-trust-snt-defined-2/>

<https://www.medicaid.gov/federal-policy-guidance/downloads/smd17002.pdf>

## **State Rules (WAC)**

DSHS 388-470-[0045](#) Cash Assistance (TANF) and 388-470-[0055](#) Basic Food (SNAP)

HCA 182-560-[100](#) Medicaid WA Apple Health Coverage

DCYF [110](#) plus Working Connections Child Care 110-15-[0022](#) and Seasonal Child Care 110-15-[3630](#)

## **Treatment of ABLE Accounts in HUD-Assisted Programs (NOTICE PIH 2019-09, H-2019-06)**

<https://www.hud.gov/sites/dfiles/PIH/documents/PIH-2019-09.pdf>