



Washington State

ABLE SAVINGS PLAN

washingtonstateable.com

FACT SHEET

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/>

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RESOURCES

Washington State ABLE Savings Plan for residents

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 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 (DDETF)

<http://ddetf.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

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>