



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
- Customer call center assistance
- \$10 minimum withdrawal and contribution

Savings & Investment Options

- Save or invest, or do both!
- Savings option is FDIC-insured
- Investment options: Conservative, moderate and aggressive
- To invest, transfer at least 10% of contribution

Account Limitations

- Federal: \$19,000 annual contribution limit
- Federal: \$15,060 **ABLE to Work** contribution limit
- Federal: \$100,000 limit before SSI benefits are impacted
- Washington: \$500,000 lifetime account limit

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

Washington ALE Program Features

- Prepaid debit card
- Gifting platform
- ADA+ compliant website

Washington State Department of Commerce ALE Program Contacts

Washington ALE 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 Today

<https://www.abletoday.org>

ABLE National Resource Center

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

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/>

ABLE To Work Act

[ABLE to Work Act - ABLE National Resource Center \(ablenrc.org\)](http://www.ablenrc.org)

IRS Notice of Proposed Rulemaking Guidance – Section 529A

https://www.irs.gov/irb/2015-27_IRB/ar09.html

SENIOR BULLETIN: MEDICAID & SSI

[Special Needs Trusts and ABLE Accounts | WashingtonLawHelp.org](http://www.washingtonlawhelp.org) | [Helpful information about the law in Washington.](http://www.washingtonlawhelp.org)

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

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

<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](http://www.wa.gov) Cash Assistance (TANF) and [388-470-0055](http://www.wa.gov) Basic Food (SNAP)

HCA [182-560-100](http://www.wa.gov) Medicaid WA Apple Health Coverage

DCYF 110 plus Working Connections Child Care [110-15-0022](http://www.wa.gov) and Seasonal Child Care [110-15-3630](http://www.wa.gov)

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>