



**CONSORTIUM FOR CITIZENS
WITH DISABILITIES**

January 27, 2021

Senator Bob Casey
393 Russell Senate Office Building
Washington, DC 20510

Senator Jerry Moran
521 Dirksen Senate Office Building
Washington, DC 20510

Dear Senator Casey and Senator Moran:

The undersigned members of the Consortium for Citizens with Disabilities (CCD), along with allies from across the country, are writing to express our strong support for the **ABLE Age Adjustment Act (S. ____/HR ____)**. CCD is the largest coalition of national organizations working together to advocate for federal public policy that ensures the self-determination, independence, empowerment, integration and inclusion of children and adults with disabilities in all aspects of society.

Previously introduced in the 114th, 115th and 116th Congresses, the ABLE Age Adjustment Act improves upon the Stephen Beck, Jr. Achieving a Better Life Experience (ABLE) Act (PL 113-295), which was signed into law in December 2014 and was one of the most bipartisan bills in recent history. The original ABLE Act amended Section 529 of the US Tax Code to provide for tax-favored accounts to enable people with disabilities to save for and pay for disability-related expenses that include education, housing, transportation, employment training and support, assistive technology and personal support services, health, prevention and wellness, and financial management. Importantly, resources saved in an ABLE account are not taken into consideration when determining the individual's eligibility for federally funded means tested benefits, including Supplemental Security Income (SSI) and Medicaid. The opportunity provided through the ABLE Act to assist in securing more financial stability for individuals with disabilities and their families is profound.

Unfortunately, due to a last-minute change to the original legislation, ABLE accounts are only available to people whose disability onset prior to their 26th birthday. According to the National Disability Institute, approximately 8 million individuals who could benefit from ABLE accounts are left out, since many conditions can and do occur later in life, including multiple sclerosis, Lou Gehrig's disease or paralysis due to an accident. Additionally, veterans who become disabled as a result of their service after age 25 are currently ineligible for ABLE accounts. The [ABLE Age Adjustment Act](#) (S. ____/H.R. ____) would amend Section 529A(e) of the Internal Revenue Code to increase the eligibility threshold for ABLE accounts for onset of disability from prior to age 26 to prior to age 46.

According to recent estimates from ABLE National Resource Center, there are now approximately 82,000 ABLE accounts across the 44 states plus District of Columbia's ABLE programs, with nearly \$550 million in assets under management. Passing the ABLE Age Adjustment Act would nearly double the currently eligible population and improve the sustainability of ABLE programs nationwide. Most importantly, this bill would enable otherwise-eligible people with a variety of later-onset disabilities

(many of whom spent years advocating for the original ABLE Act) to realize the benefits of ABLE accounts to increase their financial security without jeopardizing their much-needed public benefits.

We sincerely thank you for your continued commitment to the financial security of all Americans with disabilities, no matter the age of onset. We look forward to continuing to work with you to pass the bipartisan ABLE Age Adjustment Act in the 117th Congress.

Sincerely,

[LIST OF SUPPORTING CCD ORGANIZATIONS & ALLIES]