



**CONSORTIUM FOR CITIZENS  
WITH DISABILITIES**

March 21, 2019

Representative Tony Cardenas  
2438 Rayburn House Office Building  
Washington, DC 20515

Representative Cathy McMorris Rodgers  
1035 Longworth House Office Building  
Washington, DC 20515

Representative Debbie Wasserman Schultz  
1114 Longworth House Office Building  
Washington, DC 20515

Representative Seth Moulton  
1127 Longworth House Office Building  
Washington, DC 20515

Representative Steve Cohen  
2104 Rayburn House Office Building  
Washington, DC 20515

Representative Brian Fitzpatrick  
1722 Longworth House Office Building  
Washington, DC 20515

Representative Mike Turner  
2082 Rayburn House Office Building  
Washington, DC 20515

Representative Max Rose  
1529 Longworth House Office Building  
Washington, DC 20515

Dear Representative Cardenas, Representative McMorris Rodgers, Representative Wasserman Schultz, Representative Moulton, Representative Cohen, Representative Fitzpatrick, Representative Turner, and Representative Rose:

The undersigned members of the Consortium for Citizens with Disabilities (CCD) are writing to express our strong support for the ABLÉ Age Adjustment Act. 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 working with you to pass this lifechanging legislation in the 116th Congress.

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.

The Stephen Beck, Jr. Achieving a Better Life Experience (ABLE) Act (PL 113-295), signed into law in December of 2014, allows certain individuals with disabilities the opportunity to save resources in a tax-advantaged savings account (an ABLÉ account) for the purposes of covering disability-related expenses. The resources saved in an ABLÉ 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 ABLÉ Act to assist in securing more financial stability for individuals with disabilities and their families is profound; however, it is limited to those individuals whose disability had an onset prior to their 26th birthday. Many individuals who could benefit from ABLÉ 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 ABLÉ accounts.

The ABLE Age Adjustment Act 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. ABLE accounts are tax-favored accounts that are designed to enable individuals with disabilities to save for and pay for disability-related expenses. There are now more than 40 states with ABLE programs that empower individuals with disabilities, either in their own states or nationwide, to achieve and maintain health, independence, and quality of life, yet millions of individuals with disabilities that occurred in their late twenties, thirties, forties, and later in life are currently unable to take advantage of this important savings tool.

Furthermore, the long-term sustainability, availability, and affordability of ABLE programs to individuals with disabilities are less stable without this expansion of eligibility. Recent data from the National Association of State Treasurers (NAST) shows that passage of the ABLE Age Adjustment Act is critical for the sustainability of ABLE programs. According to the 2017 NAST Sustainability Report, the “age increase legislation.... will be paramount to achieving ABLE sustainability....”.

Enactment of this critical legislation will empower more than eight million additional individuals with disabilities to start saving their own money to better secure their financial future while bolstering the sustainability of all ABLE programs nationwide. We look forward to working with all of you to pass the bipartisan ABLE Age Adjustment Act in the 116th Congress.

For more information or to discuss further, please contact any of the CCD Financial Security Task Force Co-Chairs – David Goldfarb from the National Association of Elder Law Attorneys ([dgoldfarb@naela.org](mailto:dgoldfarb@naela.org)), Sarah Meek from the American Network of Community Options and Resources (ANCOR) ([smeek@ancor.org](mailto:smeek@ancor.org)), Mark Richert from the National Disability Institute ([mrichert@ndi-inc.org](mailto:mrichert@ndi-inc.org)), and Heather Sachs from the National Down Syndrome Congress ([heather@ndscenter.org](mailto:heather@ndscenter.org)).

Sincerely,

ACCSES

American Academy of Physical Medicine & Rehabilitation  
American Association of People with Disabilities  
American Association on Health and Disability  
American Council for the Blind  
American Dance Therapy Association  
American Foundation for the Blind  
American Music Therapy Association  
American Network of Community Options & Resources (ANCOR)  
American Physical Therapy Association  
American Therapeutic Recreation Association  
Association of Assistive Technology Act Programs (ATAP)  
Association of People Supporting Employment First (APSE)  
Association of University Centers on Disabilities (AUCD)  
Autism Society of America  
Autistic Self Advocacy Network  
Bazelon Center for Mental Health Law  
Brain Injury Association of America

Center for Public Representation  
Christopher & Dana Reeve Foundation  
Council for Learning Disabilities  
Council of State Administrators of Vocational Rehabilitation (CSAVR)  
Disability Rights Education & Defense Fund  
Easterseals  
Epilepsy Foundation  
The Jewish Federations of North America  
Justice in Aging  
Learning Disabilities Association of America  
Lutheran Services in America Disability Network  
National Association of Councils on Developmental Disabilities  
National Association of Elder Law Attorneys  
National Association of State Directors of Developmental Disability Services  
National Association of State Head Injury Administrators  
National Disability Institute  
National Disability Rights Network  
National Down Syndrome Congress  
National Multiple Sclerosis Society  
Paralyzed Veterans of America  
SourceAmerica  
TASH  
The Advocacy Institute  
The Arc of the United States  
United Spinal Association