



**CONSORTIUM FOR CITIZENS  
WITH DISABILITIES**

November 28, 2017

The Honorable Mitch McConnell  
317 Russell Senate Office Building  
Washington, DC 20510

The Honorable Charles Schumer  
322 Hart Senate Office Building  
Washington, DC 20510

Dear Majority Leader McConnell and Minority Leader Schumer:

The Consortium for Citizens with Disabilities (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 CCD Task Force on Financial Security encourages Congress to honor the original intent of the Stephen Beck, Jr. Achieving a Better Life Experience Act of 2014 (ABLE Act) and stand with the individuals with disabilities who are denied the opportunity to achieve a better life experience simply due to the age at which they became disabled. We request that the ABLE Age Adjustment Act (H.R. 1894/S. 817) be passed before, or concurrently with, any legislation that provides for further benefits to those already eligible for the program. The Task Force remains significantly concerned about the movement of any legislation related to the ABLE Act that does not include a meaningful increase to the age requirement within the eligibility criteria of the law. We support both the ABLE to Work Act (H.R. 1896/S. 818) and the ABLE Financial Planning Act (H.R. 1897/S. 816), however we oppose their movement absent the movement of the ABLE Age Adjustment Act.

The ABLE Act, signed into law December of 2014, allows certain individuals with disabilities the opportunity to save resources in a tax advantaged savings account (an ABLE account) for the purposes of covering disability related expenses. The 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; however, it is limited to those individuals whose disability had an onset prior to their 26th birthday.

The limitation on eligibility based on age of onset of disability did not exist in the original legislation. Opposition to the revised bill was dropped after an understanding was reached that Congress would act to restore the broader eligibility criteria. This concession resulted in otherwise-eligible individuals with disabilities being prevented from realizing the benefits associated with the ABLE Act, based solely on the

age at which they became disabled. Moreover, many of those individuals who are now prevented from participating in ABLE programs due to the age of onset of their disability had devoted years of advocacy to pass the law.

We appreciate the introduction of the ABLE Age Adjustment Act which would increase the age requirement from 26 to 46 as a first step to eliminating the age restrictions. Enacting this legislation would allow individuals with disabilities the opportunity to participate in ABLE programs, including disabled veterans who experienced their disability as a result of their service after their 26th birthday and many individuals who experience disabilities that occur in a person's 30s and 40s. We believe passage of the ABLE Age Adjustment Act would benefit current ABLE plans and participants too. In our discussions, ABLE state plan administrators have repeatedly expressed the need for more plan participants.

We are eager to work with you and other Members of Congress in an effort to empower those individuals with disabilities whose needs can be met by restoring the original intent of the ABLE Act with regard to the eligibility criteria.

Sincerely,

**CCD Members:**

ACCSES

Allies for Independence

American Association of People with Disabilities

American Foundation for the Blind

American Network of Community Options and Resources (ANCOR)

Association of Assistive Technology Act Programs

Autistic Self Advocacy Network

Bazelon Center for Mental Health Law

Center for Public Representation

Disability Rights Education & Defense Fund

Justice in Aging

National Association of Councils on Developmental Disabilities

National Council on Independent Living

National Disability Institute

National Disability Rights Network

National Down Syndrome Congress

National Multiple Sclerosis Society

Paralyzed Veterans of America

Parent to Parent USA

TASH

The Arc of the United States

The Michael J. Fox Foundation for Parkinson's Research

United Spinal Association

**Friends of CCD:**

Abilicorp

Ability360

Access Living

ADAPT Montana

AIM Independent Living Center

ARISE Center for Independent Living

Autism Women's Network

BNICEH

Brooklyn Center for Independence of the Disabled

Bronx Independent Living Services

California Foundation for Independent Living Centers

Center for Disability Rights

Dayle McIntosh Center

DC Metro ADAPT

Disability Law Center

Disability Law Center of Alaska

Disability Law Colorado

Disability Rights California

Disability Rights Florida

Disability Rights Nebraska

Disability Rights New Jersey

Disability Rights North Carolina

Disability Rights Oregon

Disability Rights Tennessee

Disability Rights Wisconsin

Georgia ADAPT

Hawaii Disability Rights Center

HIGH IMPACT Mission-based Consulting & Training

Idaho State Independent Living Council

IMPRUVE

IndependenceFirst

Independent Living Center of the Hudson Valley

Living Independence Network Corporation

Long Island Center for Independent Living, Inc.

Michigan Protection & Advocacy Service, Inc.

National Association of Benefits and Work Incentive Specialists

National Black Deaf Advocate

National Coalition for Latinxs with Disabilities

National Rehabilitation Association

New York Association on Independent Living  
Not Dead Yet  
People's First  
PolicyWorks, Inc.  
Protection & Advocacy Project of North Dakota  
Resource Center for Independent Living, Inc.  
Shepherd Center  
The Ability Center of Greater Toledo  
The Resource Center for Accessible Living, Inc.  
Uniting Disabled Individuals  
Vermont Center for Independent Living  
West Virginia Statewide Independent Living Council