

ABLE Program Implementation for New England States

State	Status	Name	Link to Bill	Link	Effect. Date	Admin.	Admin Contact	Implementation Date
Connecticut	Signed	Connecticut HB 6738	https://www.cga.ct.gov/2015/ACT/PA/2015PA-00080-ROOHB-06738-PA.htm	http://www.ot.t.ct.gov/about_ABLEAct.html	10/1/15	State Treasurer	860-702-3292 Emily.bjornberg@ct.gov	2017
Maine	Signed	Maine LD 1421	http://legislature.maine.gov/legis/bills/getPDF.asp?paper=HP0967&item=2&sum=127			State Treasurer	Terry Hayes Maine State Treasurer 207-624-7477 Terry.hayes@maine.gov	Third quarter 2017
Massachusetts (also: "The Attainable Savings Plan")	Signed	Massachusetts Chapter 226 Massachusetts HB 4402	https://malegislature.gov/Laws/SessionLaws/Acts/2014/Chapter226	https://www.fidelity.com/able/attainable/overview	8/5/14	Massachusetts Educational Financing Authority	Martha Savery 617-224-4813 msavery@mefa.org	Now Open National Program
New Hampshire	Signed	New Hampshire SB 265	http://www.gencourt.state.nh.us/legislation/2015/SB0265.html	http://www.nh.gov/disability/achievingabetterlifeexperience.htm	3/16/16	State Treasurer/ Governor's Commission on Disability	Not Available	Not yet determined
Rhode Island (also: "RI's ABLE")	Signed	Rhode Island HB 5564	http://webserver.rilin.state.ri.us/BillText	https://savewithable.com/ri/home.html	1/1/16	Executive Office of Health and	State Treasurer's Office 401-462-7650	Now Open National Program

		Rhode Island SB 465	http://webserver.rilin.state.ri.us/BillText15/SenateText15/S0465A.pdf	https://www.ri.gov/press/view/27274		Human Services/ State Treasury	Kimberly Shockley Lisa Churchville	
Vermont (also: "VT-ABLE")	Signed	Vermont Act No. 51 of 2015		https://www.vermontable.com/	6/3/15	State Treasurer	VT Developmental Disabilities Council Kirsten Murphy 802-828-1311 Tim Lueders-Dumont 802-595-3197	Now Open State Residents Only

Current Status

- **Connecticut:** Signed, not open, to open in 2017. Taskforce formed and actively meeting; monitoring federal guidelines; reviewing program models; seeking appropriations
- **Maine:** Signed, not open, to open in third quarter of 2017. Bill only directs Treasurer of State to study the most effective options for residents to participate in ABLE
- **Massachusetts:** Now open
- **New Hampshire:** Signed, not open, no opening date determined
- **Rhode Island:** Now open. Multi-state consortium member
- **Vermont:** Now open. Administered through a Vermont/Ohio partnership

Other Pertinent Links

- The Arc's page on ABLE Program Implementation: <http://www.thearc.org/what-we-do/public-policy/issues/able-program-implementation>
- ABLE National Resource Center's site: <http://www.ablenrc.org/>
- IRS' page on ABLE Program Administration: <https://www.irs.gov/uac/newsroom/new-irs-guidance-to-simplify-able-program-administration>

About ABLE

ABLE Accounts are tax-advantaged savings accounts for individuals with disabilities and their families. They are the result of the passage of the Stephen Beck Jr., Achieving a Better Life Experience Act of 2014, better known as the ABLE Act. The beneficiary of the account is the owner, and income earned by the accounts will not be taxed. Contributions to the account made by any person (the account beneficiary, family, and friends) will be made using post-taxed dollars and will not be tax deductible, although some states may allow for state income tax deductions for contributions made to an ABLE account. The ABLE Act recognizes the extra and significant costs of living with a disability. These include costs related to raising a child with significant disabilities or a working age adult with disabilities, for accessible housing and transportation, personal assistance services, assistive technology and health care not covered by insurance, Medicaid, or Medicare. Eligible individuals and their families will be allowed to establish ABLE savings accounts that will not affect their eligibility for SSI, Medicaid, and other public benefits. An ABLE account will, with private savings, "secure funding for disability-related expenses on behalf of designated beneficiaries with disabilities that will supplement, but not supplant, benefits provided through private insurance, Medicaid, SSI, the beneficiary's employment, and other sources."

*Eligibility requirement: The ABLE Act limits eligibility to individuals with significant disabilities with an age of onset of disability before turning 26 years of age. For more details on eligibility, limits, qualifying expenses, and more, visit <http://www.ablenrc.org/about/what-are-able-accounts>.

**Information and text taken from the ABLE National Resource Center's page "What are ABLE Accounts."
<http://www.ablenrc.org/about/what-are-able-accounts>