



The Honorable Charles B. Rangel  
Chairman  
House Committee on Ways and Means  
1102 Longworth House Office Building  
Washington, DC 20515

The Honorable David Camp  
Ranking Member  
House Committee on Ways and Means  
1139E Longworth House Office Building  
Washington, DC 20515

Dear Congressional Leaders,

I am writing to introduce APSE, the *only* national organization with an *exclusive focus* on integrated employment and career advancement opportunities for citizens with disabilities. As an organization that promotes national, state and local policy development in an effort to enhance the social and economic inclusion and empowerment of citizens with disabilities, APSE would like to request a hearing on the legislation 'Achieving a Better Life Experience Act of 2009' or the 'ABLE Act of 2009' (H.R. 1205).

As introduced the Act would establish tax-exempt savings accounts, called ABLE accounts, for individuals with disabilities. The money saved would then be able to be used to pay for certain expenses, including education, housing, transportation, employment support, medical care, and certain life necessities.

The ABLE Act is an important step in ensuring that individuals with disabilities are given an opportunity to save for their future. Both parents of children with disabilities and adults with disabilities alike will benefit because of these new accounts. Individuals with disabilities deserve every opportunity to live full and productive lives within their communities. Furthermore, the ABLE Act will reduce the barriers to employment faced by individuals with disabilities. Individuals with disabilities will now be able to save money in order to help pay for costs associated with employment supports, a critical need of so many individuals with disabilities in order to maintain their employment.

The concept of tax-advantaged savings accounts is not an entirely new concept; take Individual Retirement Accounts, Education Savings Accounts, Medical Savings Accounts, and Employer Savings Accounts for example. An ABLE Account will be one more tax-advantaged account to add to the list of those currently available and it will address the specific needs of individuals with disabilities.

So many individuals with disabilities rely on public support programs such as Medicaid, Supplemental Security Income (SSI), Social Security Old Age, Survivors, and Disability Insurance (OASDI), and Medicare. Without these programs individuals with disabilities would not be able to live safe, productive and dignified lives. Because these programs are essential to individuals with disabilities, the prospect of losing a much-needed benefit if



accrued savings go beyond the Medicaid and SSI countable asset limit of \$2,000 provides little incentive for asset development.

Because of the countable asset limits placed on individuals who are beneficiaries of public support programs, individuals with disabilities are discouraged from participating in meaningful work because of the fear they will lose their. Families are often discouraged from providing financial support to family members with disabilities because, if families are not careful, such support may cause the individual with a disability to be disqualified from Medicaid and SSI programs and benefits.

The ABLE Act is a positive step forward in ensuring that individuals with disabilities are capable of saving their earnings without facing penalty or the prospect of losing their benefits. Giving individuals with disabilities the chance to establish an 'ABLE Account' is an effective way to better the lives of individuals with disabilities and encourage responsible asset development.

Please consider APSE's request to hold a hearing on the Achieving a Better Life Experience Act of 2009' or the 'ABLE Act of 2009' (H.R. 1205).

Sincerely,

Stephanie Birmingham  
Public Policy Associate  
APSE