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So You Succeed Tomorrow



Achieving Financial Independence with Ticket to Work and an ABLE Account

Date:
Wednesday,
March 27,
2019

Time:
3–4:30 P.M.
ET



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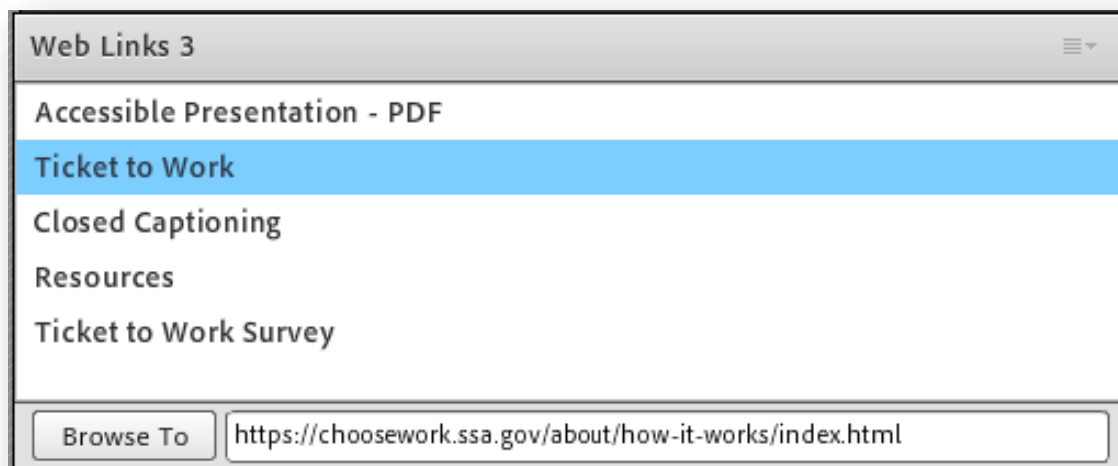
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Presenters

Welcome and Introductions

Moderator: Stacey Plizga, Ticket Program Moderator

Presenters: Marlene Ulisky, ABLE National Resource Center
Kathleen Bowers, Aspire Indiana

Welcome!

Thank you for joining us! Today we'll discuss and answer questions related to:

- Social Security's Ticket to Work Program
- ABLE Accounts
- ABLE Accounts and Federal Benefits
- ABLE Tools
- Tying It All Together



Social Security's Ticket to Work Program



Starting Your Journey

Only you can decide if work is the right choice for you.



Why Choose Work?

- Earn more income
- Meet new people
- Learn new skills
- Gain financial independence



What Is the Ticket Program?

Social Security's Ticket to Work (Ticket) program:

- Is Social Security's national employment program
- Supports career development for people with disabilities who want to work
- Is for Social Security disability beneficiaries ages 18 through 64
- Is free and voluntary



What Services Does the Ticket Program Offer?

Services offered may include:

- Job coaching
- Job counseling
- Training
- Benefits counseling
- Job placement



How It Works

If you receive Social Security disability benefits:

- Choose a provider and assign your Ticket
- Create a plan with your service provider to identify your goals and supports and services you'll receive
- Find work and reduce (and when possible, eliminate) your reliance on Social Security disability benefits
- Replace your disability benefits with earnings from work



ABLE Accounts



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ACHIEVING A BETTER LIFE EXPERIENCE ACT



Achieving a Better Life Experience (ABLE)

The Stephen Beck Jr. Achieving a Better Life Experience (ABLE) Act became law on December 19, 2014, and:

- Authorized states to establish ABLE programs
- Created a new option for **certain people with disabilities** and their families to save money for the future in a **tax-exempt account**
- Specified that this money may be saved and used for **qualified disability expenses** while still **keeping their eligibility for most federal needs-based benefits**



ABLE Account Eligibility

To be eligible, individuals must meet two requirements:

1. Age Requirement:

- Had an onset of disability prior to 26th birthday

2. Severity of Disability:

- Determined to **meet the disability requirements** for Supplemental Security Income (SSI) or Social Security Disability Insurance (SSDI) and are receiving these benefits
or
- Obtained a **disability certification**, including a licensed physician's diagnosis, that the individual meets certain severity of disability criteria



Disability Certification

- A disability certification is a licensed physician's note stating that your disability creates "marked and severe functional limitations" and meets a duration requirement or that you are blind with no duration requirement
 - You obtain the note before opening your ABLE account and keep it in your own files
 - You certify under penalty of perjury that you obtained it prior to opening your account
- If you already receive SSI or SSDI and meet the other criteria (disability began before age 26), you do not need a separate disability certification



ABLE Basics

- Each eligible person may only have **one** ABLE account
- The designated beneficiary is the account owner
 - Another person such as a parent, a guardian, or a person with power of attorney may be allowed signature authority over the account
- There is **no longer a federal residency requirement** related to establishing an ABLE account, unless otherwise established by a given state ABLE program



ABLE Basics (Continued)

- Total annual contributions by the individual and others may not exceed the federal gift tax contribution, which is currently \$15,000, unless the designated beneficiary is employed
- Any person, including the beneficiary or their family, friends, and others, may make contributions to an ABLE account
- Total lifetime contributions may not exceed the state limit for 529 college savings accounts in the state where the ABLE account is established



ABLE to Work

The “ABLE to Work” provision, passed as part of the “Tax Cuts and Jobs Act of 2017,” allows **ABLE account owners who work and earn income** to make **additional contributions** above the \$15,000 annual contribution limit if their employer does not contribute to a workplace retirement plan on their behalf.

Additional contributions can be from whichever is less:

- Your gross income for that taxable year
- *or*
- \$12,140 if you live in most states
 - \$15,180 in Alaska
 - \$13,960 in Hawaii



Money You Can Save in an ABLE Account

- Savings from employment
 - Note: No change in the way Social Security counts earnings
- Contributions from an employer
- Rollover from a 529 College Savings Account
- Rollover from a family member's ABLE account
- Bequest from a will
- Gift of Independence



Money You Can Save in an ABLE Account

(Continued)

- Gifts from family or friends
- Earned Income Tax Credit refunds
- Social Security Disability Insurance benefits
- Supplemental Security Income benefits
- Distributions from a Special Needs Trust or pooled trust



Using ABLÉ Account Funds

Distributions from an ABLÉ account may be made for “**Qualified Disability Expenses.**” These distributions do not count as *income*. If they are spent in the month received, there is no effect on SSI eligibility.

Qualified disability expenses:

- Relate to the designated beneficiary’s blindness or disability
- Are for the benefit of that designated beneficiary
- Must relate to maintaining or improving his or her health, independence, or quality of life



Using ABLE Account Funds (Continued)

The term **qualified disability expenses** should be broadly understood to permit the inclusion of basic living expenses and should not be limited to:

- Expenses for items for which there is a medical necessity
- or*
- Expenses that provide no benefits to others in addition to the benefit to the eligible individual



Qualified Expenses Related to Employment

Funds in an ABLE account can be used for **employment-related expenses** to help an ABLE account owner secure and maintain employment, including:

- Job coaching
- Costs associated with certificates, accreditations, and/or job-related trainings
- Interview preparation and resume development
- Employment training and support
- Transportation to and from your place of employment
- Assistive technology



Qualified Disability Expenses

Examples of qualified disability expenses may include:

- Assistive technology
- Education
- Expenses for oversight and monitoring
- Financial management and administrative services
- Health, prevention, and wellness
- Housing/disability-related housing modifications
- Personal support services
- Transportation



Qualified Disability Expenses (Continued)

- Basic living expenses
- Funeral and burial expenses
- Legal fees
- Any other expenses approved by the Secretary of the Treasury under regulations consistent with the purpose of the program

Remember: It's important not to misuse ABLE funds for non-qualified expenses. This will help avoid possible penalties, including ineligibility for federal means-tested benefits.



ABLE Accounts vs. Special Needs Trusts

An ABLE account and a Special Needs Trust (SNT) are both tools which can contribute to improved quality of life. When used properly, funds in either are not considered a countable resource by means-tested federally funded programs. ***You can have both an ABLE account and a SNT.***

Differences:

- No limitation on contributions to SNTs or number of SNTs
 - ABLE accounts: 1 account, \$15,000 per year
 - \$100,000 total threshold before potential suspension of SSI
- ABLE accounts grow tax-free
 - Income from SNTs is taxable
- Start-up costs for ABLE accounts are minimal
 - Start-up costs for SNTs may be over \$1,000 in legal fees



Questions?



ABLE Accounts and Federal Benefits



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ABLE and Your SSI



ABLE assets and disbursements for qualified disability expenses are disregarded or receive favorable treatment when determining eligibility for *most* federal means-tested benefits:

- The first \$100,000 in an ABLE account does not count as a resource for SSI
- SSI monthly payments will be suspended if the beneficiary's ABLE account balance exceeds \$100,000 by an amount that causes the recipient to exceed the SSI resource limit, but SSI eligibility will not be terminated
- Medicaid benefits are NOT suspended if an ABLE account balance exceeds \$100,000
- Social Security counts housing expenses as a resource if they are distributed in one month and held until the following month



Rule for Indefinite SSI Suspension

The logo consists of the letters "SSA" in white, bold, sans-serif font, centered within a solid orange circle.

If your ABLÉ account exceeds \$100,000 by an amount that causes you to exceed the SSI resource limit, whether alone or with other resources, Social Security places you into a special SSI suspension during which:

- SSI cash payments are suspended without time limit; your SSI eligibility does not terminate
- Your regular SSI eligibility is reinstated for all months when the ABLÉ account balance no longer causes you to exceed the resource limit and you're otherwise eligible



ABLE and Medicaid Eligibility



- ABLE assets and account earnings are disregarded in determining **Medicaid eligibility**
- ABLE assets supplement, rather than replace, benefits and services
 - They may cover gaps in services and supports, enabling some people to maintain Medicaid coverage while saving for future expenses
- If you receive SSI, Medicaid benefits are not suspended when you meet the requirements for the special ABLE rule for suspension



ABLE Funds Upon Death of a Beneficiary



Medicaid:

- If there are funds in an ABLE account when a beneficiary dies, the funds can be used to reimburse a state for Medicaid payments after the creation of the ABLE account; some states are waiving this provision
- This is subject to outstanding qualified disability expenses
- The state has to file a claim for those funds but isn't required to do so
- Remaining funds are transferred to the individual's estate
- In this instance, the state is considered a creditor, not a beneficiary, of the ABLE account



ABLE and SNAP Eligibility

U.S. Department of Agriculture:

- ABLÉ funds do not affect Supplemental Nutrition Assistance Program (SNAP) benefits

For more information, visit: <http://bit.ly/snap-able>



ABLE and HUD

- All federal housing support programs are income-based programs and do not have asset limits
- While we anticipate that ABLE funds will be excluded from HUD determinations, we are still awaiting policy guidance
- If and when policy guidance for HUD determinations becomes available, it will be available in the **ABLE Materials Toolkit** under the Federal Guidance section: ablenrc.org/resources/able-materials-toolkit



Tax Treatment of ABLE Accounts

- Contributions are made with post-tax dollars
- ABLE account earnings
 - Grow tax-free
 - Are tax-exempt
- Some states have tax deductions or credits for contributions made by in-state residents
- At least one state which does not have an ABLE program has an ABLE tax deduction for contributions made
- For more information, visit: www.ablenrc.org



ABLE Tools



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The Road Map to Enrollment



- **The Road Map to Enrollment** is designed to help potential ABLE account owners and their families become comfortable with the idea of opening an ABLE account

- What is ABLE?
- Who is Eligible?
- What Can Funds Be Used For?
- How Do I Manage My Account?
- How Do I Enroll?

ablenrc.org/road-map-enrollment



The Road Map to Independence

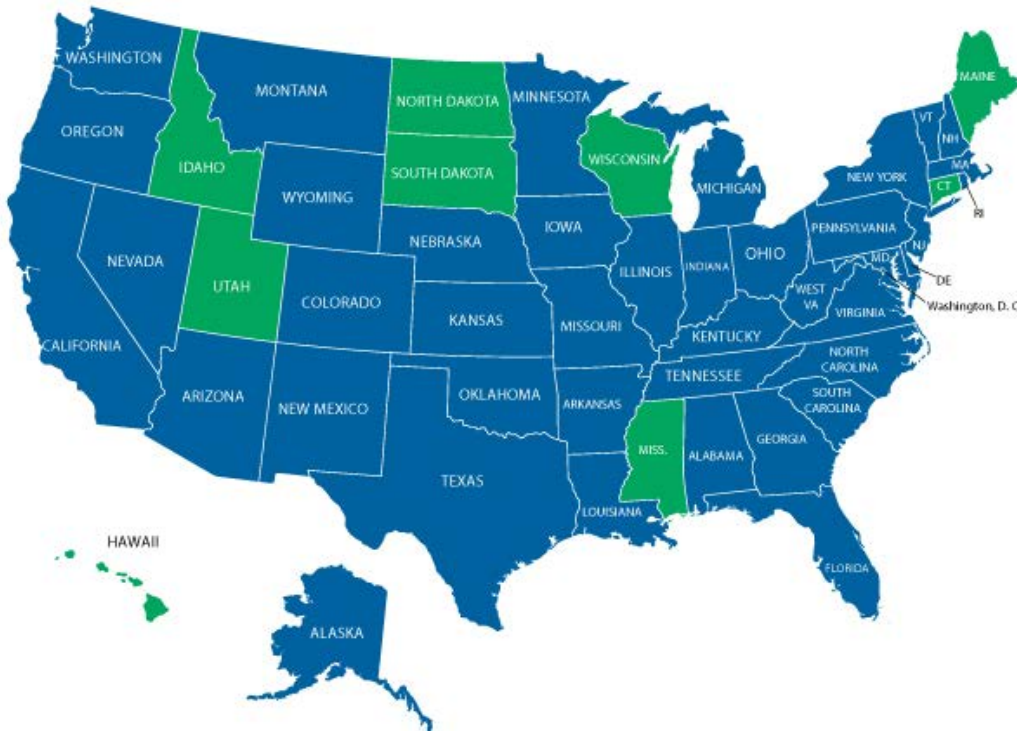


- The **Road Map to Independence** is designed to help current ABLE account owners maximize the benefits of having an ABLE account
 - Setting Financial Goals
 - Building a Circle of Support
 - Making Smart Financial Decisions
 - Monitoring My ABLE Account
 - Celebrating My Independence

ablenrc.org/road-map-independence



Choose the ABLÉ Program That's Right For You!



41 states and D.C. have active ABLÉ programs. Use the State Comparison Tool to find answers to questions like:

- Does your state have an ABLÉ program? If so, is there a tax deduction?
- Are there annual or monthly fees?
- What is the initial minimum contribution?
- Are there subsequent minimum contributions to the account?
- What are the investment options?

ablenrc.org/state-review



ABLE National Resource Center

- The ABLE National Resource Center (ANRC) is a collaborative whose supporters share the goal of **accelerating the design and availability** of ABLE accounts for the **benefit of individuals with disabilities and their families**
- The ANRC brings together the investment, support, and resources from national disability organizations

Contact our Call Center
at 1-202-683-6094
or
Email us at
info@ablenrc.org



Questions?



Tying It All Together: Ticket to Work, ABLE, Employment & You



Achieving the American Dream

Before the ABLE Act, there were limited ways to save money without the risk of losing means-tested payments.

If you qualify, with an ABLE account, you have the ability improve your financial stability and gain:

- An improved economic future
- Improved physical and mental health as a result of reduced financial stress
- Better choices of where to live
- Greater levels of social, civic, and economic participation

Start Your Journey

There is no single strategy for achieving the American dream.

The first steps for many include:

- Getting a job
- Working
- Saving money to achieve goals!



Tying It All Together!

Ticket to Work and other Work Incentives combined with **ABLE** can help make your journey a smooth one!

Take the first step now:

- Gathering information and resources is key to planning your journey to employment and financial independence
- **ABLE to Work** allows eligible ABLE account holders who work and earn income to contribute above the \$15,000 annual contribution limit



Resources



ABLE Resources

ABLE National Resource Center

- Upcoming and Archived Webinars: ablenrc.org/webinars
- Road Map to Enrollment: ablenrc.org/road-map-enrollment
- Road Map to Independence: ablenrc.org/road-map-independence
- Register for our AchievABLE Newsletter: <http://bit.ly/ABLEnews>

National Disability Institute Webinars

- realeconomicimpact.org/resources/webinar-archive

Find Help Tool

Visit choosework.ssa.gov/findhelp to search for the right service provider for you.

Search by:

- ZIP code
- Services offered
- Disability type
- Languages spoken
- Provider type



Choose Work Resources

Discover job-search tips, success stories, and updates to the Ticket program on the Choose Work! Blog and Library.

Visit choosework.ssa.gov/blog or choosework.ssa.gov/library to find more information on:

- Resume writing and interview prep
- Social Security Work Incentives
- Employment resources for veterans
- Virtual and in-person career fairs
- Resources that may help you



Questions?



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Attend a Career Fair in August

Read today's [blog post](#) to learn about national and local opportunities to attend a career fair in August.

Whether in person or online, career fairs are an excellent way to meet employers and job search. Each month, many career fairs for veterans, individuals with disabilities and other job seekers take place across the country.

 SHARE

For More Information

Call the Ticket to Work Help Line:

- 1-866-968-7842
- 1-866-833-2967 (TTY)

Visit: choosework.ssa.gov

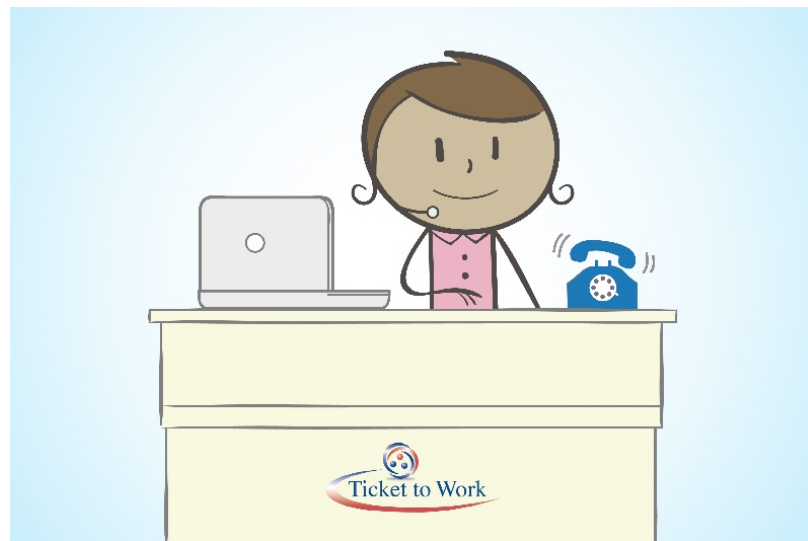
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