



# NATIONAL DOWN SYNDROME CONGRESS

## Governmental Affairs Newsline

September 27, 2016

### NDSC Supports the 3-bill Package of New ABLE Bills

As you may know there are currently three ABLE bills that were introduced in the House and Senate. NDSC supports moving all three as a package, as they were introduced. NDSC, as a member of the Consortium for Citizens with Disabilities and co-chair of the Financial Security Task Force met with Congressional leaders to support and encourage the introduction of these bills. The three bills are as follows:

[The ABLE Age Adjustment Act \(S. 2704/HR 4813\)](#) would raise the age limit for ABLE accounts to age 46. Currently, individuals with a severe disability that occurred prior to the age of 26 are eligible to open an ABLE account. Many disabilities occur after age 26 including disabilities resulting from a brain injury, mental illness, or other mental disabilities. Increasing the age limit for ABLE accounts will allow more individuals to save money to help cover the costs of short, medium and long-term disability related expenses.

[The ABLE to Work Act—The ABLE to Work Act \(S. 2702/HR 4795\)](#) would allow individuals and their families to save more money in an ABLE account if the beneficiary works and earns income. Specifically, in addition to the \$14,000 annual contribution cap, an ABLE beneficiary who earns income from a job could contribute from his/her compensation up to the Federal Poverty Level, which is currently at \$11,770 (potentially increasing allowable annual contributions to \$25,770).

[The ABLE Financial Planning Act \(S. 2703/HR 4794\)](#) would help these families by allowing them to transfer funds from their 529 account without penalty into an ABLE account for their child with a qualified disability (and from a 529 ABLE account to a 529

college savings account). *It is important to note that the rollover from a 529 to a 529 ABLER account would still be subject to the annual contribution limit (currently \$14,000).*

---

**The initial ABLER bill was a tremendous bill for people who could use it, including people with Down syndrome. NDSC helped write the initial bill, lobbied for it throughout the eight-year process and supported its passage. However, it left out a large number of people within the disability community and caused significant acrimony in the community.**

NDSC works collaboratively with other organizations to advocate for stronger legislation for people with disabilities. Because of this collaboration we have made great progress in the inclusion of people with developmental disabilities in legislation that has improved lives. In this spirit, we must work collaboratively and push hard for the groups that were left out the initial legislation. Therefore, we strongly support the three ABLER bills and have taken the position that all three bills should move through as a package.



---

### **Our Contact Information**

National Down Syndrome Congress  
30 Mansell Court, Suite 108  
Roswell, GA 30076  
[800.232.6372](tel:800.232.6372)  
[ndscenter.org](http://ndscenter.org)

[Unsubscribe](#) | [Manage email preferences](#)