



Achieving a Better Life Experience (ABLE) Act (H.R. 3423/S.1872)

Background

The Achieving a Better Life Experience Act (ABLE) of 2011 (S. 1872/H.R. 3423) was introduced on Nov. 15th in the 112th Congress (2011-2012 Congressional cycle).

The ABLE Act will give individuals with disabilities and their families the ability to save for their child's future just like every other American family, and help people with disabilities live full, productive lives in their communities *without losing benefits provided through private insurances, the Medicaid program, the supplemental security income program, the beneficiary's employment, and other sources*. The account could fund a variety of essential expenses for individuals, including:

- medical and dental care
- education
- community based supports
- employment training
- assistive technology
- housing
- transportation

The ABLE Act provides individuals with disabilities the same types of flexible savings tools that all other Americans have through college savings accounts, health savings accounts, and individual retirement accounts. The legislation also contains Medicaid fraud protection against abuse and a Medicaid pay-back provision when the beneficiary passes away. It will eliminate barriers to work and saving by preventing dollars saved through ABLE accounts from counting against an individual's eligibility for any federal benefits program.

Bill Sponsors

The bill is being led by a bipartisan, bicameral set of Congressional champions, including:

- Senator Robert Casey, Jr., (D-PA) and Senator Richard Burr (R-NC)
- Congressman Ander Crenshaw (R-FL), Congressman Chris Van Hollen (D-MD), and Congresswoman Cathy McMorris Rodgers (R-WA)

The current list of Senate and House cosponsors is included here: <http://www.govtrack.us/congress/bill.xpd?bill=h112-3423>.

Ask: Cosponsor the ABLE Act of 2011 (H.R. 3423/S.1872)

House Contacts:

- Jennifer Debes in Rep. Crenshaw (Jennifer.Debes@mail.house.gov)
- Karen Summar in Rep. McMorris Rodgers (Karen.Summar@mail.house.gov)

Senate Contact:

- Jennifer McCloskey (jennifer_mccloskey@casey.senate.gov) in Sen. Casey's office