



Washington State

ABLE SAVINGS PLAN

washingtonstateable.com

FACT SHEET

ABLE allows individuals with disabilities* to save money for qualified disability expenses without losing their federal benefits

**broad definition of disability - physical, mental, developmental, military-induced...*

Eligibility

- Onset of disability* before age 26
- Meet disability requirements for SSI or SSDI, OR
Have a “disability certification” signed by doctor

ABLE Accounts

- Sign up online - \$25 minimum to open account
- **\$35 annual management fee waived for first year!**
- To invest, transfer at least 10% of contribution
- \$10 minimum withdrawal and contribution
- Customer call center assistance

Investment Options

- Conservative, moderate and aggressive
- Savings option is FDIC-insured

Account Limitations

- Federal: \$15,000 annual contribution limit
- Federal: \$100,000 limit before SSI benefits are impacted
- Washington: \$500,000 lifetime account limit

Qualified Expenses

Expenses which help improve health, independence and/or quality of life:

- Education
- Housing
- Basic Living Expenses
- Transportation
- Employment Training & Support
- Assistive Technology
- Personal Support Services
- Health, Prevention & Wellness
- Financial Management
- Legal Fees
- Funeral & Burial

Washington ABLÉ Program Features

- Prepaid debit card
- Gifting platform
- ADA+ compliant website

Washington State Department of Commerce ABLÉ Program Contacts

Washington ABLÉ call center toll-free at **844-600-2253** or use the chat function available at

<https://www.washingtonstateable.com/>

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RESOURCES

Washington State ABLE Savings Plan for residents

www.Washingtonstateable.com

Call center – 1-844-600-2253 from 9am–5pm PT or 1-844-888-2253 (TTY) from 6am–5pm PT

ABLE For ALL site www.ableforall.com for non-residents

Call Center – 844-394-ABLE (2253)

Frequently Asked Questions - <http://ableforall.com/faqs/>

ABLE National Resource Center

<http://www.ablenrc.org/>

<http://www.ablenrc.org/news/big-changes-horizon-able-2018>

CMS Implications of the ABLE Act for State Medicaid Programs

<https://www.medicaid.gov/federal-policy-guidance/downloads/smd17002.pdf>

Developmental Disabilities Endowment Trust Fund (DDETF)

<http://ddetf.wa.gov/>

Frequently Asked Questions about the ABLE To Work Act

<http://www.ndss.org/wp-content/uploads/2018/01/Frequently-Asked-Questions-about-the-ABLE-To-Work-Act.pdf>

IRS Notice of Proposed Rulemaking Guidance – Section 529A

https://www.irs.gov/irb/2015-27_IRB/ar09.html

SENIOR BULLETIN: MEDICAID & SSI

[http://www.washingtonlawhelp.org/files/C9D2EA3F-0350-D9AF-ACAE-](http://www.washingtonlawhelp.org/files/C9D2EA3F-0350-D9AF-ACAE-BF37E9BC9FFA/attachments/D6057FC6-083D-4360-8DBA-4B805FC6385D/senior-bulletin-on-special-needs-trusts-and-able.pdf)

[BF37E9BC9FFA/attachments/D6057FC6-083D-4360-8DBA-4B805FC6385D/senior-bulletin-on-special-needs-trusts-and-able.pdf](http://www.washingtonlawhelp.org/files/C9D2EA3F-0350-D9AF-ACAE-BF37E9BC9FFA/attachments/D6057FC6-083D-4360-8DBA-4B805FC6385D/senior-bulletin-on-special-needs-trusts-and-able.pdf)

Social Security SI 01130.740 Achieving a Better Life Experience (ABLE) Accounts

<https://secure.ssa.gov/poms.nsf/lnx/0501130740>

<https://secure.ssa.gov/apps10/reference.nsf/links/03072018063315AM>

<https://www.ssa.gov/disability/professionals/bluebook/general-info.htm>

Special Needs Alliance – Your Special Needs Trust Defined

<https://www.specialneedsalliance.org/the-voice/your-special-needs-trust-snt-defined-2/>

<https://www.medicaid.gov/federal-policy-guidance/downloads/smd17002.pdf>

State Rules (WAC)

DSHS 388-470-[0045](#) Cash Assistance (TANF) and 388-470-[0055](#) Basic Food (SNAP)

HCA 182-560-[100](#) Medicaid WA Apple Health Coverage

DCYF [110](#) plus Working Connections Child Care 110-15-[0022](#) and Seasonal Child Care 110-15-[3630](#)