



Maryland Developmental Disabilities Council

CREATING CHANGE • IMPROVING LIVES

Senate Education, Energy, and the Environment Committee
**SB 592: Maryland Achieving a Better Life Experience (ABLE) Program – Materials for
Individualized Education Program Meetings**
February 23, 2024
Position: Support with Sponsor Amendments

The Maryland Developmental Disabilities Council (DD Council) is an independent, public policy organization that creates changes to make it possible for people with developmental disabilities to live the lives they want with the support they need. The ABLE Program makes it possible for people with disabilities to do just that.

WHAT is the ABLE Program?

- Maryland ABLE is an easy to use savings program.
- The money in an ABLE account must be used for “qualified disability expenses.” These are things a person with a disability needs to be as healthy and independent as possible, and have a good quality of life.

WHAT does this legislation do?

- Requires information about Maryland ABLE be provided at least one time a year at a student’s individualized education program team meeting.
- Sponsor amendments also require the information to be provided at a child’s Individualized Family Service Plan (IFSP) team meeting and a student’s 504 plan team meeting.

WHY is this important?

- Maryland ABLE is an easy to use savings account. **It makes it possible for people with disabilities and their families to save and invest money without losing the federal and state benefits they need, like Supplemental Security Income (SSI) and Medicaid.**
- Eligible people with disabilities and their families have the opportunity to open tax-exempt savings accounts modeled after the 529 college saving program. **ABLE accounts help people with disabilities and their families save to address their needs.** This is especially important when waiting lists for services and support provided through state funding are long.
- **Expenses related to a disability can be much higher relative to other families.** Money in an ABLE Account can be used for many different things a person wants and needs.
- If you are under the age of 18, a parent can open and manage the account for you.
- **One of the barriers to participation in Maryland ABLE is awareness.** Families need to have the information about Maryland ABLE to be able to take advantage of the opportunity.

The sooner, and more often families get information about Maryland ABLE, the more likely they are to open an ABLE account. For these reasons, the Council supports SB 592.

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